

Terms and Conditions Governing Earn up to 4.1% p.a. plus \$250 Promotion (“Promotion”)

1. This Promotion is valid from 15 January 2026 to 31 October 2026 (“**Promotion Period**”).
2. This Promotion is open to customers who do not have a salary crediting arrangement linked to a POSB/DBS single/joint account from 1 January 2025 to 31 December 2025.
3. To qualify for the Promotion, customer must fulfil the conditions set out below within the Promotion Period (“**Eligible Customers**”):

Conditions to fulfil	Cash Reward
a. Submit the online registration form within the Promotion Period with his/her mobile number and email address registered with POSB/DBS; and b. After registration, credit a minimum monthly salary of S\$1,600 via GIRO with transaction code “SAL”/ “PAY” into any of his/her POSB/DBS SGD-denominated accounts (“Salary Crediting Account”) for 4 consecutive months, with the first salary credit taking place within the Promotion Period and after successful registration. Full-time National Servicemen (NSFs) need only to credit a minimum monthly NSF allowance of S\$500 to qualify. Transactions which originate from and/or are credited by an individual or natural person will not be eligible for the promotion.	S\$250 cash reward
Within the first 4 consecutive months that you credit your salary to POSB/DBS: c. Setup GIRO for Individual Income / Property Tax Payment via myTax portal or digibank. Customer must not have a GIRO for Individual Income and Property Tax Payment from 1 January 2025 to 31 December 2025. d. Pay your Inland Revenue Authority of Singapore (IRAS) Individual Income / Property Tax at least once successfully through GIRO with transaction description “IRAS ITX” or “IRAS Property Tax” from any of his/her POSB/DBS SGD-denominated accounts. Tax payments made through Internet Banking Fund Transfer, Bill Payment or PayNow will not qualify as an eligible transaction. Additionally, any tax payments returned due to insufficient balance, invalid account status or other reasons will not be eligible for the purposes of this promotion.	Additional S\$40 cash reward
Within the first 4 consecutive months that you credit your salary to POSB/DBS: e. Open Supplementary Retirement Scheme (SRS) Account and contribute a minimum of S\$10 from your POSB/DBS Current/Savings account to the SRS Account via digibank. You must not have an existing/any prior SRS Account with DBS/POSB and have successfully open a new SRS Account via digibank. Customers	Additional S\$10 cash reward

who transfer their existing SRS Account from another bank to DBS will be excluded from this Promotion.

Note: Annual SRS contribution limits apply (Singaporean/PRs: S\$15,300 and Foreigners: S\$35,700).

4. Eligible Customer who fulfilled the criteria outlined in clause 3(A) and 3(B), will receive up to additional S\$50 Cash Reward upon fulfilling the criteria outlined in clause 3(C) and 3(D) and 3(E).
5. The Reward is only limited to the first 12,000 Eligible Customers who have successfully credited 4 consecutive qualifying salaries. Reward status: Available as of 6 July 2026.

Cash Reward

6. Each Eligible Customer is entitled to 1 Cash Reward, which would be credited to the Salary Crediting Account.
7. Each Salary Crediting Account can receive only one Cash Reward, regardless of the number of joint account holders. If there is more than 1 Eligible Customer for the same Salary Crediting Account, the Cash Reward for the salary credit, GIRO for Individual Income Tax Payment and SRS account will be accorded to the earliest eligible customer among the joint account holders.
8. Eligible Customers will receive the Cash Reward according to the schedule below:

Salary Credit	Receive Reward by end of
January – April 2026	June 2026
February – May 2026	July 2026
March – June 2026	August 2026
April – July 2026	September 2026
May – August 2026	October 2026
June – September 2026	November 2026
July – October 2026	December 2026
August – November 2026	January 2027
September – December 2026	February 2027
October – January 2027	March 2027

9. The Cash Reward is non-transferable, non-assignable and non-exchangeable.
10. The Cash Reward shall be forfeited if the Salary Crediting Account is not in good standing, terminated or suspended before the Reward is credited. DBS is entitled to recover the Reward by debiting the same value from any account that the customer has with POSB/DBS.

General Terms and Conditions

11. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
12. Employees of DBS Bank are not eligible for this promotion.
13. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
14. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
15. The decision of DBS Bank on all matters relating to terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation. Subject to and without prejudice to the generality of the foregoing and DBS Bank's record of the entries shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
16. Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on the DBS website.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.