

Terms and Conditions Governing - 'Kickstart your investment journey 2026 Promotion' ("Promotion")

By participating in this promotion, you agree to the following Terms and Conditions governing the Promotion.

1. Customers of DBS or POSB (each, a "**Customer**") who have successfully opened an Internet Banking account are eligible to participate in the Promotion.
2. Promotional period: **1 October 2026 to 31 October 2026** (the "**Promotional Period**").
3. Promotion: Customers who satisfy the qualifying criteria during the Promotional Period will be entitled to a SGD-denominated digiPortfolio with units worth S\$68 or S\$138 credited into the digiPortfolio ("the **Gift**").
4. By claiming and receiving the credits (the '**Gift**') in their digiPortfolio, customers confirm their acceptance of digiPortfolio [Terms and Conditions](#).
5. Qualifying criteria for **S\$68** digiPortfolio credit ("the **Gift**").

Category	Eligible Products (Refer below for more details)
Protect	Regular premium advisory protection plan with annual premium of at least S\$500
	Digital Critical Care Illness Plan • eCriticalCare
Grow	Regular premium advisory participating or investment-linked plan with an annual premium of at least S\$6,000.
	Regular premium digital participating plan with premium payment term • SavvySpring (II)
	Single premium advisory insurance plan of at least S\$10,000 (excluding Manulife Goal series).
	Single premium digital insurance plan • RetireSavvy
	Cumulative CIO Insights Funds of at least S\$10,000 (excluding CPF and SRS investments); applicable for Retail customers only

Qualifying criteria for **S\$138** digiPortfolio credit ("the **Gift**").

Category	Eligible Products (Refer below for more details)
Grow	Regular premium advisory participating or investment-linked plan with an annual premium of at least S\$10,800.

	Single premium advisory insurance plan of at least S\$18,000 (excluding Manulife Goal series).
	Cumulative CIO Insights Funds of at least S\$18,000 (excluding CPF and SRS investments); applicable for Retail customers only

5. For all Eligible Products, excluding Unit Trust investments, the Customer's application must be signed by **30 September 2026**; and issued by the 7th of the subsequent month (both dates inclusive).
6. In order to receive the Gift, Customers must (1) login to the DBS digibank app, (2) click on the digiWealth tab found at the bottom of the digibank screen and then (3) click the claim button displayed on a promotion alert between the **15th to the end of the month**.

For illustration, eligible products issued on 7 January 2026 will be eligible to claim "the Gift" between 15 to 31 January 2026.

7. Fulfilment of the Gift

- Only eligible for customers with internet banking access.
 - For Customers who are not invested in the SGD-denominated Retirement digiPortfolio, the digiPortfolio will be created and the Gift will be available in DBS digibank within 14 working days.
 - For Customers who are already invested in the SGD-denominated Retirement digiPortfolio (regardless of model allocation), the Gift will be in the form of a S\$68 or S\$138 bonus credits credited into the existing portfolio within 14 working days. If there are more than 1 SGD-denominated Retirement digiPortfolio, the Gift will be credited into the portfolio that was most recently opened.
 - The number of units that are credited into the SGD-denominated digiPortfolio will be determined based on the prevailing value of the underlying units in such digiPortfolio. All calculations will be made by DBS and are final.
8. Each Customer is entitled to **one Gift** (the higher amount that the Customer qualifies for), regardless of the number of Eligible Products they sign up for within the promotional period. For illustration, if the Customer qualifies for both the S\$68 and S\$138 Gift, only S\$138 will be credited.
 9. DBS shall not be liable in any way to any party for any loss or damage or expenses arising in connection with the Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, failed, delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected.
 10. These terms and conditions shall be read in conjunction with the terms and conditions governing the Relevant Account, the Terms and Conditions Governing Electronic Services and the DBS Privacy Policy, which are available on DBS' website at

www.dbs.com.sg. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion.

11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party. DBS may replace, withdraw, or add to the Qualifying criteria at any time without notice or liability.
13. The Customer consents under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of his/her personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and the Customer confirms that he/she agrees to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.

Important note about digiPortfolio

- digiPortfolio is an investment portfolio which invests in units of underlying Unit Trusts or Exchange Traded Funds and further investments will require the investor to satisfy the Customer Knowledge Assessment or Client Account Review questionnaire.
- The Retirement digiPortfolio utilises a glidepath strategy which determines the portfolio's asset allocation based on an individual's number of years to retirement. By default, the national retirement age of 63 is used for this purpose. More information on digiPortfolio is available on the DBS website.
- The advantage of a digiPortfolio is that DBS manages it entirely for you. This means that you authorise DBS to make all investment decisions. The value of the units may rise as well as fall. Any past performance, projection, forecast or simulation of results is not necessarily indicative of the future or likely performance of any investment. The management fee of digiPortfolio is currently 0.75% p.a. calculated daily based on the daily Portfolio value on a 365/366-day year.

Detailed list of eligible products

Category	Eligible Products	Details
Protect	Regular premium protection plan with annual premium of at least S\$500	• LifeReady • ManuProtect Decreasing • ManuProtect Term • Manulife Early CompleteCare
	Digital Critical Care Illness Plan	• eCriticalCare
Grow	Regular premium participating or investment-linked plan with an annual premium of at least S\$6,000 or S\$10,800	• Manulife FlexiRetire • Manulife GrowSecure • Manulife InvestReady • Manulife IncomeBoost • Manulife IncomeGen • Manulife IncomeSecure • Manulife Spring

			• Manulife SmartRetire • Manulife WealthGen • Manulife Indexed Wealth
	Regular premium digital participating plan with premium payment term		• SavvySpring (II)
	Single premium advisory insurance plan of at least S\$10,000 or S\$18,000 (excluding Manulife Goal series)		• Manulife FlexiRetire • Manulife WealthGen • Manulife Indexed Wealth
	Single premium digital insurance plan		• RetireSavvy
	Cumulative CIO Insights Funds investments of at least S\$10,000 or S\$18,000 (excluding CPF and SRS investments); applicable for Retail customers only	digiPortfolio	• Asia Portfolio • Global Portfolio • Wealth Builder Portfolio • Income Portfolio • Retirement Portfolio
		Unit Trust	• Capital Group New Perspective Fund • BGF Asian Tiger Bond Fund • Fullerton Singapore Value-Up Fund • DBS CIO LIQUID+ FUND • Fidelity Funds - Global Dividend Fund • PIMCO Balanced Income & Growth Fund • Schroder Asian Growth Fund • Ninety One Global Gold Fund • PIMCO GIS Income Fund • Schroder Asia More+
		ETFs	• ABF Singapore Bond Index Fund • Amova Singapore STI ETF