



Terms and Conditions Governing POSB Child Development Account (“CDA”) Pigeon Promotion 2026 (“Promotion”)

1. The Promotion period is from 1 October 2026 to 31 December 2026 (“**Promotion Period**”)
2. CDA Customers (“**Eligible Customers**”) who successfully open a POSB Child Development Account and Child Savings Account, being the Joint-Alternate My Account during the Promotion Period will be eligible to receive a POSB x Pigeon sippy cup bundle (“**Promotion Gift**”)

Criteria to fulfill	Promotion Gift
Successfully open a POSB Child Development Account and Child Savings Account	Receive a free POSB x Pigeon sippy cup bundle

3. Promotion Gift is only limited to the **first 1000 Eligible Customers** each calendar month on a first-come-first-serve basis. An email notification will be sent to customer's email address registered in our bank's records.
4. EDM will be sent to the customer's email as registered in our bank records, within three (3) months from the date that customer fulfils the conditions as stated. Gift collection details will be stated within the email notification sent.

Accounts opened in	Receive email by
October 2026	31 December 2026
November 2026	31 January 2027
December 2026	28 February 2027

5. Promotion Gift is subjected to the following conditions:
 - (a) Promotion Gift is available on a first-come-first-serve basis
 - (b) Promotion Gift will be collected via POSB vending machine at specific locations. Details of gift collection will be stated in EDM sent to customer's email as registered in our bank records.
6. Each POSB CDA is entitled to receive only one (1) Promotion Gift. DBS is entitled to recover the value of the Promotion Gift redeemed by debiting from any of the customer's existing DBS/POSB accounts if:
 - (a) POSB CDA is closed, frozen or suspended within 6 months of account opening, and/or
 - (b) The Child Savings Account is closed, frozen or suspended within 6 months of account opening
7. Promotion Gift is strictly non-redeemable for cash, non-transferable, non-assignable and non-exchangeable.
8. DBS reserves the right to substitute or replace either of the Promotion Gift with another gift of similar value without giving any prior notice or liability to any party.
9. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
12. 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.
13. 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 www.dbs.com/privacy.

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.