

## Annexure 1

### Details of Ledgers Offer on DBS Business Class

#### Open DBS business account and get premium access to LEDGERS accounting software for 2 years - at no extra cost

Offer	Proposed Terms & Conditions
	Offer is valid for DBSSME Banking Account customers Only
	Offer Period: Till offer Published on Business Class
	Offer: Open DBS business account and Get premium access to LEDGERS accounting software for 2 years - at no extra cost (T&C Apply)
	The offer shall be valid only for one-time usage per DBSSME Banking current account during the offer period
	The participation in the Offer is entirely voluntary and any customer participating in this Offer shall be deemed to have read, understood and accepted these Offer terms and conditions. These terms and conditions are in addition to the DBS Business Class User terms and conditions. In the event of any conflict between the DBS Business Class User terms and conditions and these Offer terms and conditions, these Offer terms and conditions will prevail, only for the purposes of this Offer.
	Offer is only applicable for premium access to LEDGERS accounting software through LEDGERS website/App ( <a href="https://ledgers.cloud/">https://ledgers.cloud/</a> ) using a DBSSME Banking Account
	The offer is only valid for DBSSME Banking Customers only
	The offer cannot be clubbed with any other scheme or offer
	The offer will be valid for transactions in Indian Rupees Only.
	The offer will be valid for premium access to LEDGERS accounting software during the offer period in accordance with these terms & conditions. Its hereby clarified that the offer shall not be applicable for premium access to accounting software that have been made prior to the offer period on LEDGERS.
	premium access to accounting software procured through any other website/app, or by any other platform, or through platforms other than LEDGERS, will not be eligible for the offer.
	The offer is non- transferrable & non-encashable
	The offer is sponsored by DBSSME Banking and customers shall be bound by the terms and conditions stipulated by DBSSME Banking in this regard. The customer shall also be bound by the terms and conditions associated with LEDGERS.
	DBS & LEDGERS reserves the right at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary any or all of these Offer terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
	Both new and existing DBS customers can avail this offer.

	<p>DBS provides no assurance on the products and/or services offered by LEDGERS. DBS is not liable in any manner for any loss/damage/claim, howsoever or whatsoever that may arise out of the use of this Offer.</p>
	<p>DBS reserves the right to disqualify any customer from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise.</p>
	<p>You consent to our collection and use of your personal data and the use and disclosure of your personal data by / to third parties for the purpose of the Offer. You agree to the terms of the DBS Privacy Policy, a copy of which can be found at <a href="https://www.dbs.com/digibank/in/privacy-policy.page">https://www.dbs.com/digibank/in/privacy-policy.page</a></p>
	<p>In case of all matters relating to the Offer including any dispute or discrepancy relating to the Offer or eligibility of any Customer, DBS decision shall be final and binding on Customer in all respects.</p>
	<p>DBS shall not be held liable if the Offer is withheld or denied by DBS or if there is any issue with premium access to LEDGERS accounting software purchasing on LEDGERS. All inquiries/ complaints/ disputes that may arise out of this Offer, the customer shall take up with LEDGERS directly and in full exception to DBS.</p>
	<p>All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Offer shall be borne solely by the customer and DBS shall not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.</p>
	<p>These Offer terms and conditions are governed by the laws of India and the courts at Mumbai will have an exclusive jurisdiction over any matters/ disputes arising out of or in relation to these Offer terms and conditions.</p>
	<p>Please get in touch with DBS Bank at <a href="mailto:businesscarein@dbs.com">businesscarein@dbs.com</a> in case of any offer related grievances.</p>