

Annexure 1

Details of ZAGGLE Offer on DBS Business Class

Open DBS business account now and Get exclusive Offers from ZAGGLE

Offer	Proposed Terms & Conditions																		
	Offer is valid for DBS SME Banking Account customers Only																		
	Offer Period: Till offer Published on Business Class																		
	<p>Offer:</p> <ul style="list-style-type: none"> • 3-month free trial of expense management solution* • Upto 35% discount on set-up charges* • Upto 40% discount on basic integration charges* <p>Special offers for Women SME Clients:</p> <ol style="list-style-type: none"> 1. Zaggle EMS – An automated expense management software that streamlines every aspect of expense management to minimize the risks associated with traditional expense management, that helps the employee manage & report their business expenses, expenses reports & travel reports. – <table border="1" style="margin: 10px auto; width: 80%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr. No</th> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Commercials for DBS Bank</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Subscription / SAAS Fee</td> <td style="text-align: center;">50% off</td> </tr> <tr> <td style="text-align: center;">2</td> <td>One Time set up Cost</td> <td style="text-align: center;">On Actuals</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Card Issuance Fees: INR 250 <ol style="list-style-type: none"> i. Exclusive Offer for DBS: INR 125 per card • Card Loading Fees: 1.0% <ol style="list-style-type: none"> i. Exclusive Offer for DBS: 0.25% ii. *Terms and Conditions apply 2. Zaggle Prepaid Card: - Zaggle ZINGER Multi Wallet Prepaid Card offers an end-to-end payment solution tailored for corporates, streamlining payment processes for stakeholders. Simplifying expense management for business expenses, rewards, meal allowances, or more, the ZINGER Multi Wallet Prepaid Card is the all-in-one solution for corporate petty cash payments. – <table border="1" style="margin: 10px auto; width: 80%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr. No</th> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Commercials for DBS Bank</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>New card issuance</td> <td style="text-align: center;">100 per card</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Loading fee</td> <td style="text-align: center;">0.5% on loading value - Waived off</td> </tr> </tbody> </table> 3. Zaggle SAVE – Employee Flexi Benefits Offer: - SAVE - A tax benefit option for employees to leverage the advantages of tax remittance by moving a part of their monthly/annual salary to different wallets like Fuel, Mobile, Driver salary, Attire, and much more. 	Sr. No	Particulars	Commercials for DBS Bank	1	Subscription / SAAS Fee	50% off	2	One Time set up Cost	On Actuals	Sr. No	Particulars	Commercials for DBS Bank	1	New card issuance	100 per card	2	Loading fee	0.5% on loading value - Waived off
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Sr. No	Particulars	General Commercials	Commercials for DBS Bank
1	Card Issuance fee (Personalised)	250/card	Rs125/card
2	Card Lost/Reissuance fee	250/card	Rs125/card
3	Service Charge on Loading Value	1% of Loading Value	0.50% Platform fee – Waived for the first 1 year from the Inception Date.

*Terms and Conditions apply

The offer shall be valid only for one-time usage per DBS SME 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 ZAGGLE Services through ZAGGLE website/App (<https://www.zaggle.in>) using a DBS SME Banking Account

The offer is only valid for DBS SME Banking Customers

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 ZAGGLE Services during the offer period in accordance with these terms & conditions. Its hereby clarified that the offer shall not be applicable for ZAGGLE Services that have been made prior to the offer period on ZAGGLE.

Services procured through any other website/app, or by any other platform, or through platforms other than ZAGGLE, will not be eligible for the offer.

The offer is non- transferrable & non-encashable

The offer is sponsored by DBS SME Banking and customers shall be bound by the terms and conditions stipulated by DBS SME Banking in this regard. The customer shall also be bound by the terms and conditions associated with ZAGGLE.

DBS & ZAGGLE 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.

DBS provides no assurance on the products and/or services offered by ZAGGLE. 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.

	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.
	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 https://www.dbs.com/digibank/in/privacy-policy.page
	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.
	DBS shall not be held liable if the Offer is withheld or denied by DBS or if there is any issue with ZAGGLE Services purchasing on ZAGGLE. All inquiries/ complaints/ disputes that may arise out of this Offer, the customer shall take up with ZAGGLE directly and in full exception to DBS.
	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.
	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.
	Please get in touch with DBS Bank at businesscarein@dbs.com in case of any offer related grievances.