Terms and Conditions Governing DBS Remit NRI 2024 Promotion ("Promotion")

Participation in this promotion constitutes acceptance of these Terms and Conditions.

- 1. The Promotion is valid from 2 Sep 2024 to 31 Dec 2024 ("Promotion Period"), both dates inclusive.
- 2. **"Eligible Customer**" is defined as any customer with a savings account maintained with DBS Singapore.
- 3. **"Eligible Transaction**" is defined as remittance transaction from an account maintained with DBS Singapore to an account maintained with DBS India (for SGD to INR/USD/SGD transfers only) with promo code "INRPROMO".
- 4. To qualify for the Promotion, Eligible Customer must fulfill the following qualifying criteria below to receive a S\$300 cashback ("Reward"):
 - a. Be among the first 1,000 Eligible Customers to use promo code "**INRPROMO**" when making a DBS Remit service via digibank online or digibank mobile; and
 - b. Accumulate minimum of S\$25,000 equivalent of **Eligible Transactions** into any account maintained with DBS India within the Qualifying Period (as defined in Clause 6).
- 5. Each Eligible Customer will only be entitled to receive one Reward during the Promotion Period, regardless of the number of Eligible Transactions made.
- 6. Reward will be credited into the bank account used by the Eligible Customer to perform the first Eligible Transaction within the Qualifying Period shown below, given that the Eligible Customer has fulfilled all the criteria under Clause 4.

Qualifying Period	Eligible Transaction Submission Date, SGT	Reward Credit Date
Qualifying Period	2 Sep – 31 Dec 2024, before 23:59	By 28 Feb 2025

General

- 7. DBS reserves the right, at any time without giving any reason or notice, to withdraw or cancel any cashback awarded to customers without liability.
- 8. DBS will have the final decision on all matters regarding the Promotion.
- 9. DBS may change these terms or suspend/terminate the Promotion without giving notice.
- 10. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the current and upcoming Promotion.
- 11. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.



- 12. By participating in this Promotion, participants agree to release and hold DBS harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:
 - a. DBS will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the Promotion (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment), Prize and/or any notices, letters or correspondence lost, stolen, or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
 - b. the awarding, acceptance, receipt, possession, use or misuse of any Prize or parts thereof awarded pursuant to the Promotion; and
 - c. the participation in the Promotion or any Cash Credit-related or any prize-related activities.
 - d. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the Promotion or receive a Prize. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
- 13. DBS may vary these Terms and Conditions without notice or withdraw or terminate the Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
- 14. DBS' <u>Terms and Conditions Governing Accounts</u>, <u>Terms and Conditions Governing Electronic</u> <u>Services</u>, <u>Terms and Conditions Governing Electronic Statements</u> and terms and conditions governing all other account-related services apply. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion.
- 15. Customers consent to the collection, use and disclosure of their personal data, including personal data in DBS possession, by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of administering the Promotion, and confirm that they agree to be bound by the terms of the <u>DBS Privacy Policy</u>.



Frequently Asked Questions on DBS Remit NRI 2024 Promotion

- 1. Is any registration required? How do I take part in this DBS Remit NRI Promotion?
- No registration is required. This promotion is open to Eligible Customers who are using DBS Remit service ("DBS Remit") via digibank online or digibank mobile. All you need to do is to enter promo code "INRPROMO" and accumulate a min S\$25,000 (for SGD to INR/USD/SGD transfers only) with DBS Remit into a DBS India Account within the Qualifying Period (as defined in Clause 6).
- 2. Will overseas funds transfer via DBS Remit cut-off timing affect my Eligible Transaction?
- No, it will be based on the DBS Remit transaction submission date. If the transaction with promo code "INRPROMO" submission was done during the qualifying period, it will be counted as an eligible transaction.

Qualifying Period	Eligible Transaction Submission Date, SGT
Qualifying Period	2 Sep – 31 Dec 2024, before 23:59

- 3. When and which account would DBS credit Reward into?
- If Eligible Customer has fulfilled all the criteria under Clause 4, Reward will be credited into the bank account used by Eligible Customer to perform the first Eligible Transaction and Reward Credit Date for Qualifying Period as below table:

Qualifying Period	Reward Credit Date	
Qualifying Period	By 28 Feb 2025	

- 4. If I intend to make 3X DBS Remit transactions of S\$10,000 in the Qualifying Period, do I need to input the promo code "INRPROMO" for each transaction?
- To qualify, you must enter promo code "INRPROMO" for at least one of the Eligible Transactions within the Qualifying Period.