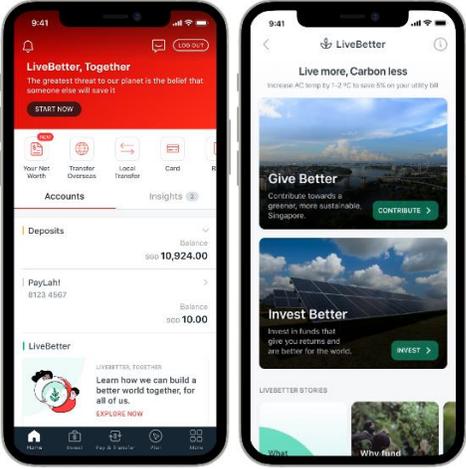
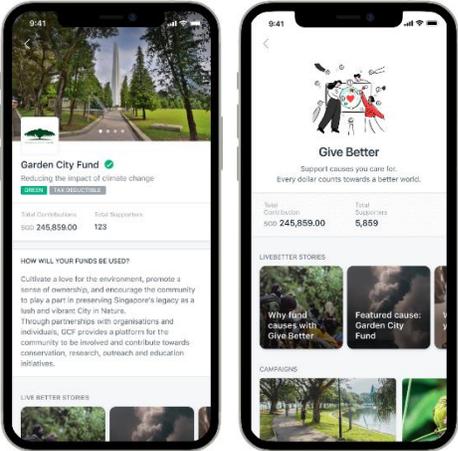
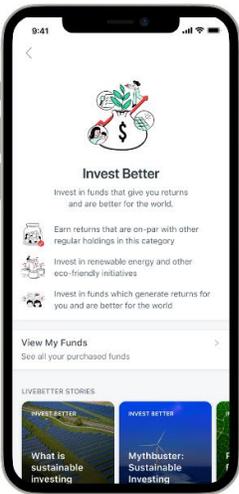


APPENDIX – How LiveBetter works

<p>LiveBetter</p> <p>LiveBetter is a one-stop digital platform where users can easily access eco-friendly tips, donate to local green causes, as well as invest in sustainability-themed funds.</p> <p>The platform is the first of its kind in the industry, is now available to all DBS/POSB customers in Singapore via the bank's digibank app.</p>	
<p>Give Better</p> <p>Featuring local environment and sustainability organisations, customers can easily view sustainability-related causes that require funding and donate to them.</p> <p>The donation process takes less than five seconds, from fund transfer to filing for tax deduction, and 100% of funds raised go towards the organisations, such as The Food Bank Singapore, World Wide Fund for Nature (WWF) and Mandai Nature Fund, among others.</p>	
<p>Invest Better</p> <p>Customers can learn about sustainable investing and instantly invest in a selection of sustainability-themed funds.</p>	

Know Better

From learning more about climate change to getting eco-friendly tips, the platform serves bite-sized content to customers, and shows them the relevant actions to take.



Carbon calculator (coming in January 2022)

The industry's first autonomous carbon calculator. Customers' carbon emissions are automatically calculated based on their DBS card spends. This allows customers to turn their everyday spending into a powerful tool for change by tracking their carbon emission patterns.

