

Appendix

A. Examples illustrating how DBS Multiplier customers will be benefitting from the latest round of changes

Profile examples	Annual interest earned based on DBS Multiplier interest rates/balance caps before 1 Nov	Annual interest earned based on DBS Multiplier interest rates/balance caps after 1 Nov	Typical annual interest earned without DBS Multiplier account
<p><u>Profile A: Junior executive/new-to-workforce</u></p> <p>DBS Multiplier account balance: SGD30,000 Monthly salary crediting: SGD3,500 Monthly credit card spend: SGD200</p>	<p>SGD226.30 per year</p> <p><u>Eligible interest rates:</u> First SGD25,000: 0.90% p.a. Above SGD25,000: 0.05% p.a.</p>	<p>SGD448.95 per year</p> <p><u>Eligible interest rates:</u> First SGD50,000: 1.50% p.a. Above SGD50,000: 0.05% p.a.</p>	<p>SGD14.60 per year</p>
<p><u>Profile B: Full-time working adult</u></p> <p>DBS Multiplier account balance: SGD100,000 Monthly salary crediting: SGD6,000 Monthly credit card spend: SGD1,500 Monthly investments: SGD500</p>	<p>SGD726.35 per year</p> <p><u>Eligible interest rates:</u> First SGD50,000: 1.40% p.a. Above SGD50,000: 0.05% p.a.</p>	<p>SGD2,102.40 per year</p> <p><u>Eligible interest rates:</u> First SGD100,000: 2.10% p.a. Above SGD100,000: 0.05% p.a.</p>	<p>SGD51.10 per year</p>
<p><u>Profile C: Married couple or single affluent</u></p> <p>DBS Multiplier account balance: SGD100,000 Monthly salary crediting: SGD6,200 Monthly credit card spend: SGD1,000 Monthly investments: SGD500 Monthly home loan repayment: SGD1,800</p>	<p>SGD 1,901.65 per year</p> <p><u>Eligible interest rates:</u> First SGD50,000: 1.40% p.a. Next SGD50,000: 2.40% p.a. Above SGD100,000: 0.05% p.a.</p>	<p>SGD2,401.70 per year</p> <p><u>Eligible interest rates:</u> First SGD100,000: 2.40% p.a. Above SGD100,000: 0.05% p.a.</p>	<p>SGD51.10 per year</p>

B. Example of how a customer can earn additional interest when they have both DBS Multiplier and POSB SAYE accounts

	DBS Multiplier	POSB SAYE Account	Estimated total annual interest from both accounts
Profile example	DBS Multiplier account balance: SGD50,000 Monthly salary crediting: SGD6,200 Monthly credit card spend: SGD1,000 Eligible interest rates: First SGD50,000: 1.80% p.a. Estimated annual interest earnings: SGD 901.55	Monthly savings deposited in account: SGD1,000 Base interest rate based on monthly savings amount: 0.25% p.a. Additional Cash Gift Interest rate: 3.5%p.a. Estimated annual interest earnings: SGD245.09	SGD 1,146.64

C. Example of how a customer can maximise their additional interest earnings and cash bonuses with the DBS HomeSaver programme

	DBS Multiplier	POSB SAYE Account	DBS HomeSaver cash bonuses	Year 1 estimated benefits
Profile example	DBS Multiplier account balance: SGD50,000 Monthly salary crediting: SGD6,200 Monthly credit card spend: SGD1,000 New home loan application amount: SGD300,000 New MRTA insurance Eligible interest rates: First SGD100,000: 2.40% p.a. Estimated annual interest earnings: SGD 1,200.85	Monthly savings deposited in account: SGD1,000 Base interest rate based on monthly savings amount: 0.25% p.a. Additional Cash Gift Interest rate: 3.5%p.a. Estimated annual interest earnings: SGD245.09	SGD 500 cash bonus (only with existing or new POSB SAYE Account) SGD 200 cash bonus upon MRTA sign-up	SGD 2,145.94