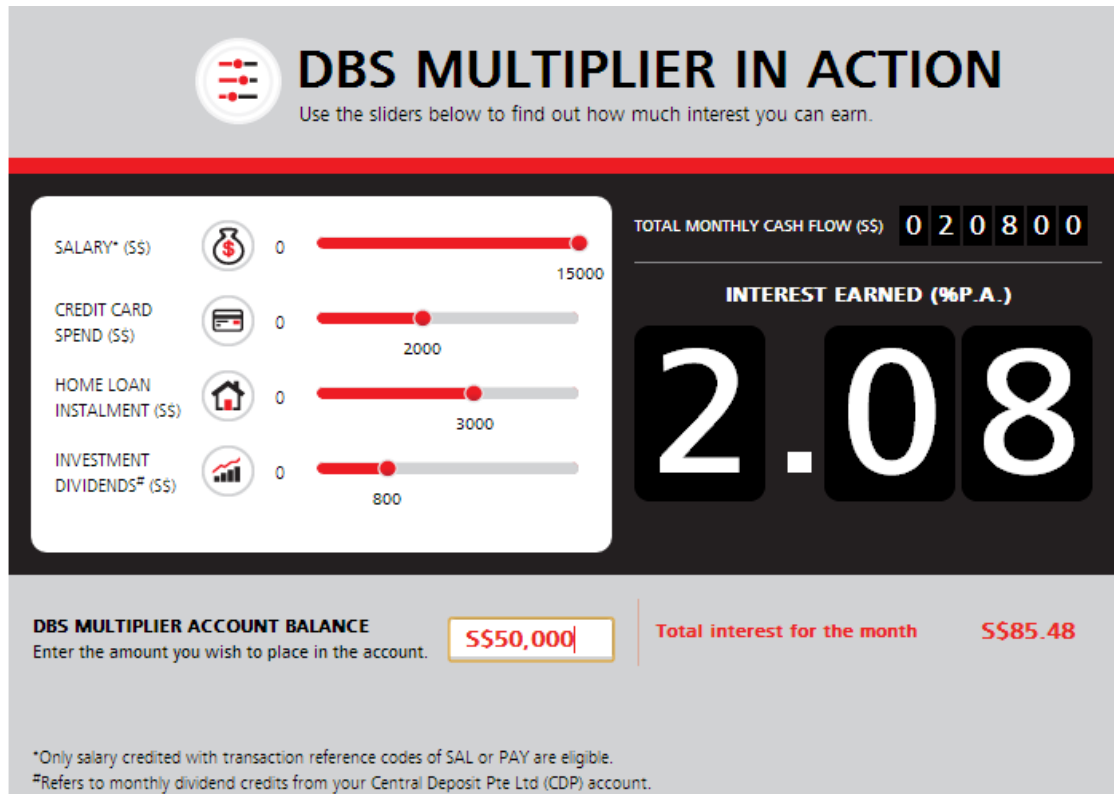




Appendix A: DBS Multiplier Programme

Illustration of how a customer can benefit from the DBS Multiplier Programme



Eligible cash flows: SGD 15,000 (salary credit) + SGD 800 (dividend credit from CDP) + SGD 3,000 (Mortgage instalment) + SGD 2,000 (credit card spend) = SGD 20,800

Monthly interest earned on deposit balance of SGD50,000 (DBS Multiplier Programme’s interest rate of 2.08%) = SGD 85.48

Monthly interest earned (Basic savings accounts’ interest rate of 0.05%) = SGD 2.05

DBS Multiplier Programme customer will receive SGD 83.43 more interest than that of a basic savings account holder.

DBS Multiplier Programme Tiered Interest Rates Flow <sup>#</sup>	Total Monthly Cash	Higher Interest Rate (p.a.) <sup>*^</sup>
S\$7,500 to <S\$10,000		0.98%
S\$10,000 to <S\$12,500		1.28%
S\$12,500 to <S\$15,000		1.48%
S\$15,000 to <S\$20,000		1.68%
S\$20,000 and above		2.08%