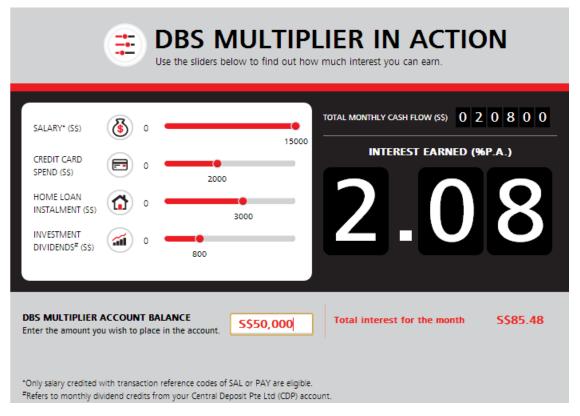




Appendix A: DBS Multiplier Programme

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) = $\underline{\text{SGD 20,800}}$ Monthly interest earned on deposit balance of SGD50,000 (DBS Multiplier Programme's interest rate of 2.08%) = $\underline{\text{SGD 85.48}}$

Monthly interest earned (Basic savings accounts' interest rate of 0.05%) = <u>SGD 2.05</u>

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

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

...DBS Multiplier Programme

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