

TERMS AND CONDITIONS

DBS REGULAR PREMIUM AND FIXED DEPOSIT PROMOTION (“Promotion”)

General Conditions

1. The Promotion is organized by DBS Bank Ltd (“DBS”) and is open to Qualifying Customers who purchase a Regular Premium Life Insurance Policy (“Policy”) as listed in clause 3 under Qualifying Products, and who open a 3-month Singapore Dollar Fixed Deposit account.

2. Only Qualifying Customers are eligible for the Promotion. To be a “Qualifying Customer”:

- a. your application for Qualifying Products must be signed between 1 April 2016 to 31 May 2016 (both dates inclusive);
- b. your Policy must be issued by 30 June 2016; and
- c. the Singapore Dollar Fixed Deposit amount must be placed between 1 January 2016 to 4 June 2016.

3. Qualifying Customers who purchase the Qualifying Products underwritten by Manulife are entitled to one 3-month Singapore Fixed Deposit placement as listed in the table below. The 3-month Singapore Dollar Fixed Deposit rate is not transferable.

Qualifying Products	Annualised Premium	Fixed Deposit placement (min) / (max)	3-month SGD FD rate (p.a.)
Life Insurance Policies refer to ManuEdu First, ManuFlexi Growth, ManuRetire, ManuSmart Choice, ManuRegular Payout and ManuProtect series plans.	S\$12,000 and above	S\$12,000 (min); S\$100,000, subject to 2x of annualized premium (max)	6.88%

4. A Qualifying Customer is only entitled to one Singapore Dollar Fixed Deposit placement, using fresh funds, transferred from other banks excluding CPF and SRS funds and funds deposited via DBS/POSB cheques/cashier’s order(s)/ demand draft(s) (“Fresh Funds”), for each Regular Premium plan purchased. The minimum placement amount for Singapore Dollar Fixed Deposit amount is S\$12,000 and the maximum placement amount must not exceed two times (2x) of a Qualifying Customer’s Annualised Premium of Qualifying Products, subject to a maximum limit of S\$100,000 (“FD Limit”). These terms and conditions shall be read in conjunction with the Terms and Conditions Governing Accounts, which can be obtained from any DBS / POSB branch or www.dbs.com.sg.

5. If at any time the Annualised Premium is reduced (subject to the minimum amount indicated above), DBS reserves the right to reduce the Singapore Dollar Fixed Deposit placement to an amount that does not exceed the FD Limit if necessary, without prior notice to or authorisation from the Qualifying Customer. The amount in excess of the FD Limit will be credited to the account nominated by the Qualifying Customer at the point of placement of the Fixed Deposit.

6. If at any time the Annualised Premium is reduced to an amount below the minimum indicated above, DBS reserves the right to terminate the Singapore Dollar Fixed Deposit placement with immediate effect and refund such placement amount to the account nominated by the Qualifying Customer at the point of placement of the Fixed Deposit, without prior notice to or authorisation from the Qualifying Customer.

7. If the Policy is cancelled within the 14 days free-look period, DBS reserves the right to:

- a) deduct (from either the amount of the refunded premiums or from the Singapore Dollar Fixed Deposit amount, at DBS’ discretion) an amount equivalent to the interest earned from the Singapore Dollar Fixed Deposit (which shall be determined at DBS’ absolute discretion with reference to the prevailing board rate at the date of the placement of the Fixed Deposit); and
- b) terminate the Singapore Dollar Fixed Deposit placement with immediate effect and refund such placement amount to the account nominated by the Qualifying Customer at the point of placement of the Fixed Deposit, without prior notice to or authorisation from the Qualifying Customer.

8. By participating in this Promotion, you consent under the Personal Data Protection Act (Cap 26 of 2012) ("Act") to the collection, use and disclosure of your personal data by/to the Organizers and such other third party for the purpose of the Promotion, and you confirm that you have read and agree to be bound by the terms of the DBS Bank Privacy Policy, a copy of which can be found on www.dbs.com/privacy.

9. If you provide DBS with the personal data of any third party, you hereby (1) agree on behalf of that third party to be bound by the DBS Bank Privacy Policy; and (2) consent on behalf of that third party, to DBS' collection, use, disclosure and processing of his/her personal data in accordance with DBS Bank Privacy Policy. You warrant that you have obtained the said third party's prior consent to such collection, use, disclosure and processing of his/her personal data by DBS and that the personal data that you provide to DBS is true, accurate and complete.

10. By taking part in this Promotion, you accept that DBS' decision on all matters relating to the Promotion will be final. No correspondence or claims will be entertained. In the event of any inconsistency between these terms and conditions and the terms and conditions contained in any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.

11. DBS may vary these terms and conditions or suspend or terminate the Promotion without notice or liability to any party.

12. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.

The Policy is protected under the Policy Owners' Protection Scheme which is administered by the SDIC. Coverage for the Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Manulife or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.