



Terms and Conditions Governing Switch for a Sweet S\$300 Payday Bonus Promotion (“Promotion”)

1. This Promotion is valid from 1 July to 31 December 2025 (“**Promotion Period**”).
2. This Promotion is open to customers who do not have a salary crediting arrangement linked to a POSB/DBS single/joint account from 1 January to 30 June 2025.
3. To qualify for the Promotion, customer must fulfil the conditions set out below within the Promotion Period (“**Eligible Customers**”):
 - a. Submit the [online registration form](#) within the Promotion Period with his/her mobile number and email address registered with POSB/DBS; **and**
 - b. Credit a minimum monthly salary of S\$1,600 via GIRO with transaction code “SAL”/ “PAY” into any of his/her POSB/DBS SGD-denominated accounts (“Salary Crediting Account”) for 3 consecutive months, with the first salary credit taking place within the Promotion Period.

Full-time National Servicemen (NSFs) need only to credit a minimum monthly allowance of S\$500 to qualify.

Transactions which originate from and/or are credited by an individual or natural person will not be eligible for the promotion.

4. By fulfilling the criteria outlined above in Clause 3, each Eligible Customer will be entitled to receive a Cash Reward of S\$300.

Cash Reward

5. Each Eligible Customer is entitled to 1 Cash Reward credited to the Salary Crediting Account.
6. Each Salary Crediting Account can receive only one Cash Reward, regardless of the number of joint account holders. If there is more than 1 Eligible Customer for the same Salary Crediting Account, the Cash Reward will be accorded to the earliest eligible customer among the joint account holders.
7. Eligible Customers will receive the Cash Reward according to the schedule below:

Salary Credit	Receive Reward by end of
July – September 2025	November 2025
August – October 2025	December 2025
September – November 2025	January 2026
October – December 2025	February 2026
November 2025 – January 2026	March 2026
December 2025 – February 2026	April 2026



8. The Cash Reward is non-transferable, non-assignable and non-exchangeable.
9. The Cash Reward shall be forfeited if the Salary Crediting Account is not in good standing, terminated or suspended before the Reward is credited. DBS is entitled to recover the Reward by debiting the same value from any account that the customer has with POSB/DBS.

General Terms and Conditions

11. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
12. Employees of DBS Bank are not eligible for this promotion.
13. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
14. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
15. The decision of DBS Bank on all matters relating to terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation. Subject to and without prejudice to the generality of the foregoing and DBS Bank's record of the entries shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
16. Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on the DBS website.

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\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.