

## Program Terms & Condition

### digibank First Remittance Februari – April 2024

1. Program period for digital Remittance transaction: **1 February – 30 April 2024.**
2. Program is valid for all active digibank by DBS customers.
3. Program is valid only for first successful remittance (“Transfer Valas”) to any currency destination via digibank App.
4. To receive *Cash Reward*, customer must successfully remit with minimum accumulated amount equivalent to **Rp10.000.000,- (ten million rupiah)** via digibank App by DBS in one month during the program period.
5. Program is valid for customers who have never transacted with Remittance (“Transfer Valas”) via digibank App, or last successful transaction by 31 December 2021.
6. Customer is eligible to receive maximum Cash Reward of **Rp150.000** for the program and once for the entire program period.
7. There is no transaction frequency limit during the period. Remittance value is only valid for successful (“Berhasil” status) remittances until **30 April 2024.**
8. Remittance transaction can be completed via digibank App every day, including National public holidays and weekends.

#### Sample cases:

- a. Customer A remits EUR via digibank App on 27 February to the amount equivalent of Rp18.000.000. Customer has not remitted via digibank App since opening her DBS account. Transfer is successfully received in the same day. Customer A is eligible for a cash reward of Rp150.000.
- b. Customer B successfully remitted via digibank feature (“Transfer Valas”) on 28 March. However, customer once remitted via App on January 2023. Customer is not eligible for this cash reward.
- c. Customer C successfully remitted via digibank App twice in the month of February, totaling IDR 9.8million. Then Customer C remits to the amount equivalent of IDR 11million in March. Customer is not eligible for cash reward for her remittances in September, however eligible for reward of IDR 150thousand in October.

Cash reward will be credited directly to customer’s account by 21<sup>st</sup> of the next month after the successful remittance transaction. If date does not fall on Bank business day, cash reward will be credited on the next business day.

#### Cash Reward schedule

Transfer Valas/Remittance Period	Cash Reward date
1 – 29 February	21-March
1 – 31 March	21-April
1 – 30 April	21-May

9. The calculation of balance, funds, and transactions, along with data related to determination of cash reward eligibility will follow recorded data in the Bank during the program period.
10. The Bank from time to time, in its absolute and at its sole discretion, reserves the right to review or change the terms and conditions of this program with notification to the Customer in accordance with the provisions of the applicable laws and regulations.
11. Should there be any indication of fraud, Bank has the right to review or omit customer's participation in the program with notification as regulated.
12. Customer is allowed to raise dispute and/or requests of correction of cash reward at the latest by 30 days after program has ended. Customer may contact DBSI Customer Centre via 0804 1500 327 or +6221 298 52888 (overseas).
13. Customer is responsible over the tax liability related to the cash reward received according to valid taxation laws and may contact own tax advisor for any inquiry. Customer releases the bank from any claims relating to this program.
14. The Customer hereby agrees to release and hold harmless the Bank from all claims, demands, losses, losses, costs that may arise and are experienced and borne by the Bank in connection with this program in any case now and in the future as long as it is not caused by fault or negligence. A real and intentional bank. The Bank hereby agrees to release and hold harmless the Customer from all claims, demands, losses, losses, costs that may arise and are experienced and borne by the Customer in connection with this program in any case now and in the future as long as it is not caused by fault or negligence. Real and intentional customers.

PT Bank DBS Indonesia is licensed and supervised by the Financial Services Authority.