Level Up 2026 Promotion Terms and Conditions

These are the terms for the Level Up 2026 Promotion (the "Promotion"), organised by us, Trust Bank Singapore Limited.

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<tr><td>Promotion Period</td><td>1 November 2026 to 31 January 2027 (both dates inclusive) (“Promotion Period”).</td></tr>
<tr><td>Who can participate?</td><td>All Trust customers with a valid Trust savings account (not suspended or terminated).</td></tr>
<tr><td>How do you participate?</td><td>1. Create a savings pot in your Trust savings account and name it 'Level Up', by 30 November 2026.
2. Deposit funds to reach an incremental average daily balance (ADB) of at least S$25,000.
3. Maintain the incremental ADB of at least S$25,000 each month, to participate for that month.

<u>Incremental ADB calculation</u>
Incremental ADB is how much higher the ADB for a month is, compared to the ADB for October 2026.

ADB is the sum of daily balances for a month divided by the number of days in that month</td></tr>
<tr><td>What do you get?</td><td>Each month, we will apply a promotional interest rate to your incremental ADB for that month, instead of your usual interest rate.

The promotional interest rate depends on how much your incremental ADB is. If your incremental ADB is below S$25,000, you will receive your normal interest rate.

<table><tr><th>Incremental ADB for the month</th><th>Applicable interest rate</th></tr><tr><td>S$100,000 or more</td><td>Promotional 2.2% p.a. rate</td></tr><tr><td>S$25,000 to S$99,999.99</td><td>Promotional 2.0% p.a. rate</td></tr><tr><td>less than S$25,000</td><td>Usual interest rates</td></tr></table>
<u>How you receive your interest:</u></td></tr>
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	You will receive the interest you earn through this promotion in two parts 1. Your usual interest payment that occurs on a monthly basis, and 2. A top-up payment, to your Trust savings account, **by 15 February 2027**. The top-up payment will be the interest you have earned through this promotion minus the interest already earned on that same balance.
Other Points to Note	1. You will continue to earn your regular savings account interest during the Promotion Period. 2. If your incremental ADB would earn a higher interest rate under your prevailing savings plan, that higher rate will apply instead. If your regular rate is equal to or higher than the applicable promotional rate, no additional promotional interest will be paid under the top-up payment. 3. Your Trust savings account must remain valid on the date of payment to receive the additional promotional interest. 4. The applicable promotional interest rate applies to your entire incremental ADB, subject to a cap. The promotional interest rate will not apply to any portion of your Trust savings account balance in excess of S$1,200,000 in aggregate.
Our General Terms and Conditions and Key Facts Sheet and Product Terms for Savings Account by Trust also apply to this Promotion. Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S$100,000 in aggregate per depositor per Scheme member by law.	

Last updated: 1 November 2026, Version: 1