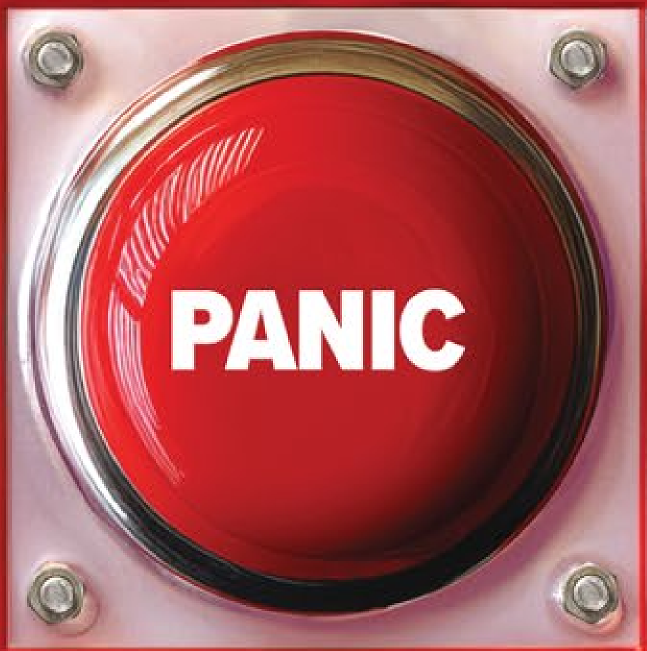
DEPOSIT INSURANCE SCHEME

DO NOT PRESS



REST EASY WITH

SDIC

Deposit Insurance
Policyowners' Protection

READ ON TO FIND OUT HOW YOUR DEPOSITS ARE PROTECTED SHOULD A MEMBER BANK OR FINANCE COMPANY FAIL.

WHAT IS SDIC?

The **Singapore Deposit Insurance Corporation (SDIC)** is empowered by the Deposit Insurance and Policy Owners' Protection Schemes Act to administer the Deposit Insurance (DI) Scheme. All full banks and finance companies in Singapore are DI Scheme members, unless exempted by the Monetary Authority of Singapore.

Scan the QR code for the full list of DI Scheme members.

SDIC also administers the Policy Owners' Protection (PPF) Scheme. Visit SDIC's website for more information.

WHAT IS THE DI SCHEME?

The Deposit Insurance (DI) Scheme protects your deposits with a DI Scheme member in the event a member fails.

WHAT DOES DI COVER?

Singapore dollar deposits or monies in:

- Savings, current and fixed deposit accounts
- Wadiah accounts
- Murabaha accounts
- Trust and client accounts
- Supplementary Retirement Scheme (SRS) accounts
- CPF Investment Scheme (CPFIS) accounts
- CPF Retirement Sum Scheme (CPFRS) accounts

Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

HOW ARE YOU PROTECTED?

Your insured deposits are protected up to an aggregate limit of **$100,000** per depositor per DI Scheme member — regardless of how many accounts you have with the same member.

DI COVERAGE

Savings Account
$30,000
+
Fixed Deposit Account
$80,000
+
SRS Account
$20,000

= Combined Total: **$130,000**

Insured:
$100,000
Not insured: $30,000

MONIES UNDER CPFIS AND CPFRS

Your monies placed with a DI Scheme member under the CPFIS and CPFRS are aggregated and separately insured up to **$100,000**.

Savings Account
$30,000
+
Fixed Deposit Account
$90,000

Combined Total:
= **$120,000**

Insured:
$100,000
Not insured: $20,000

CPFIS/CPFRS Account
$10,000

Insured:
$10,000

TRUST ACCOUNTS

Trust and client accounts are insured up to **$100,000** per account.

Account	Insured
Father's Savings Account **$40,000**	Insured: **$40,000**
Son's Savings Account held in Trust by Father **$120,000**	Insured: **$100,000** Not insured: $20,000
Daughter's Savings Account held in Trust by Father **$70,000**	Insured: **$70,000**

SOLE PROPRIETORSHIP ACCOUNTS

If you are a sole proprietor, the deposits in your personal accounts and business accounts in the name of your sole proprietorship are combined and the total amount is insured up to **$100,000.**

Personal Account **$45,000** + Business Account **$65,000** = Combined Total: **$110,000**

INSURED: $100,000

Not insured: $10,000

All figures are in Singapore Dollars.

JOINT ACCOUNTS

Each joint account holder's share of the joint account is combined with other deposits held in his or her own name. The aggregate amount of deposits is insured up to **$100,000**.

Each joint account holder is assumed to have an equal share in the joint account, unless the DI Scheme member's records show otherwise.

Total Amount in Joint Account

$160,000

$80,000

+

no other accounts

= $80,000

Insured:

$80,000

$80,000

+

Savings Account: $50,000

= $130,000

Insured:

$100,000

Not insured: $30,000

All figures are in Singapore Dollars.

DON'T PANIC. YOU ARE COVERED AUTOMATICALLY.

You do not need to fill out any application form or pay any premium. Simply ensure your personal details with the member bank or finance company are up to date.

EXIT

REST EASY WITH SDIC

In the event that a member bank or finance company fails, do keep a lookout for announcements through mass media to find out how compensation will be made to you.

FIND OUT MORE

Visit **www.sdic.org.sg** for more information on the Deposit Insurance Scheme.

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