

How are joint account holders protected?

Each joint account holder's share of the joint account is combined with other deposits held in his own name. The aggregate amount of deposits is insured up to \$75,000. Each joint account holder is assumed to have an equal share in the joint account, unless the DI Scheme member has records that show otherwise.

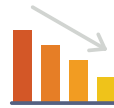


All figures are denominated in Singapore Dollars.



How can you enjoy this protection?

You are covered automatically. No need to fill out any application form or pay any premium. Just keep your full bank or finance company updated on your personal details.



What do you do if your full bank or finance company fails?

Nothing at all. Just keep a lookout for our announcements through mass media such as newspapers, television, radio and SDIC's website on how compensation would be made to you.



Find out more

Visit www.sdic.org.sg for more information on the DI Scheme.

We welcome your feedback and queries. You may email us at infosdic@sdic.org.sg or leave us a message on our Facebook page at www.facebook.com/sdicsg.

SDIC
Deposit Insurance
Policyowners' Protection

DEPOSIT INSURANCE SCHEME

We insure your deposits up to S\$75,000.

Now you can really rest easy.



SDIC
Deposit Insurance
Policyowners' Protection

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What is SDIC?

The Singapore Deposit Insurance Corporation (SDIC) is empowered by the Deposit Insurance and Policy Owners' Protection Schemes Act to manage 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.

For the full list of DI Scheme members, visit www.sdic.org.sg/sm_list/di_scheme_members

What is the Deposit Insurance Scheme?

The DI Scheme protects your deposits with a DI Scheme member. This protection is provided by SDIC to individual depositors as well as non-bank depositors such as sole proprietorships, companies, associations and societies.

What does the Deposit Insurance Scheme cover?

Singapore dollar deposits or monies in:

- ✓ Savings, current and fixed deposit accounts
- ✓ Wadiah accounts
- ✓ Murabaha accounts
- ✓ Trust and client accounts
- ✓ CPF Investment Scheme (CPFIS) accounts
- ✓ CPF Retirement Sum Scheme (CPFRS) accounts
- ✓ Supplementary Retirement Scheme (SRS) accounts
- ✗ Foreign currency deposits
- ✗ Structured deposits
- ✗ Investment products such as unit trusts, shares and other securities

How are you protected?

Your insured deposits are protected up to an aggregate limit of \$75,000 per depositor, per DI Scheme member – regardless of how many accounts you have with the same member.

Insured:
Aggregate deposits of up to
\$75,000

Not insured: Amount above \$75,000 limit

Maximum Coverage

Savings Account
\$25,000
+
Current Account
\$65,000
=
Combined Total:
\$90,000



Insured:
\$75,000



Not insured: \$15,000

Monies under CPFIS and CPFRS

In addition, your monies placed under CPFIS and CPFRS with a DI Scheme member are separately insured up to a combined total of \$75,000.

Savings Account
\$60,000

Insured:
\$60,000



CPFIS/CPFRS Account
\$100,000

Insured:
\$75,000



Not insured: \$25,000

The deposits you have in your full bank or finance company are automatically protected under the Deposit Insurance (DI) Scheme for up to \$75,000.

Trust Accounts

Trust and client accounts are insured up to \$75,000 per account.



Father's Savings Account

\$40,000

Insured:
\$40,000



Son's Savings Account held in Trust by Father

\$80,000

Insured:
\$75,000



Not insured: \$5,000



Daughter's Savings Account held in Trust by Father

\$60,000

Insured:
\$60,000



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 \$75,000.

Personal Account
\$25,000

+
Business Account
\$65,000
=

Combined Total:
\$90,000

Insured:
\$75,000



Not insured: \$15,000

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