



## 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.



**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.

DEPOSIT INSURANCE SCHEME

**DO NOT PRESS**

**PANIC**

**REST EASY WITH**



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

## FIND OUT MORE

Visit [www.sdic.org.sg](http://www.sdic.org.sg) for more information on the Deposit Insurance Scheme.



[infosdic@sdic.org.sg](mailto:infosdic@sdic.org.sg)



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