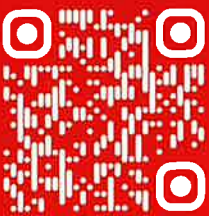


WHAT IS SDIC?

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 (POP) 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 (CPFSS) 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 CPFSS

Your monies placed with a DI Scheme member under the CPFIS and CPFSS 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/CPFSS Account
\$10,000

Insured:
\$10,000

TRUST ACCOUNTS

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



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



INSURED: \$100,000
Not insured: \$10,000

All figures are in Singapore Dollars.