

**Terms and Conditions (“Terms and Conditions”) for “Cashline 0% interest for first 3 months and S\$100 Lazada voucher Promotion” (“Promotion”)**

1. Promotion is available from 1 July 2022 to 31 August 2022 (“Application Period”).
2. Successful applicants (“Applicants”) will be eligible for this Promotion if they successfully applied for a Cashline account within the Application Period and fulfil the following conditions:
  - (a) Must not hold an existing Cashline account
  - (b) Must not have any cancelled Cashline within the last 6 months from date of application
  - (c) Must not be DBS staff or customers with annual income between S\$20,000 to below S\$30,000
3. Any Cashline accounts which are suspended, terminated or cancelled is not eligible for this Promotion.
4. Participation in this Promotion constitutes acceptance of these Terms and Conditions.
5. DBS’s decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
6. [Cashline Terms and Conditions apply](#).
7. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party. These Terms and Conditions shall be read in conjunction with the DBS Cashline Terms and Conditions Governing the Account. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion.
8. Applicants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy).

### **Cashline 0% interest for first 3 months Promotion**

9. Promotional prevailing interest rate of 0% p.a. will be applied for a period of 3 months from Cashline approval date (“Promotion Period”).
10. Applicants will receive the Cashline welcome letter indicating the promotional prevailing interest rate upon approval of their Cashline account.
11. Upon expiry of the promotional prevailing interest rate, the Cashline account will revert to the normal prevailing interest rate of 20.5% p.a. or any such rate as we may determine from time to time, as notified by us in such manner as we deem necessary.
12. During the Promotion Period, if you fail to pay at least the minimum payment amount by the payment due date specified in the said Cashline account statement, your Cashline account will be adjusted by an additional 8% p.a. on top of the Prevailing Interest Rate (“Increased Interest Rate”).

### **S\$100 Lazada Voucher Promotion**

13. The first 1,000 approved Applicants within the Application Period will also receive S\$100 Lazada voucher (“Voucher”) in the form of promo code sent to their registered mobile number via SMS within 120 days from the approval date. Promo code issued will be in denomination of S\$100.
14. Applicants will only be entitled to redeem one (1) Voucher throughout the entire Application Period regardless of the number of approved applications.
15. Voucher shall be forfeited if the Customer’s Cashline account is terminated, suspended or in delinquent status at the point of issuance.
16. Voucher must be redeemed before 31 January 2023 (“Expiry Date”) and shall be deemed null and invalid if not utilised before the Expiry Date.
17. Voucher is issued on a first come first served basis, whilst stocks last and subject to availability. DBS shall not be required to notify and/or update on the stock availability of the Voucher.

18. Usage of the Voucher is subject to the prevailing terms and conditions imposed by Lazada including, but not limited to:

- Voucher is redeemable only at Lazada.sg or Lazada app
- Voucher is not redeemable for cash or credit
- Voucher cannot be used to offset shipment fees and courier charges
- Voucher cannot be used with any other voucher in a single order at the time of checkout
- Voucher cannot be used to purchase other Lazada Gift Cards, insurance products, digital goods (all gift cards on Lazada website/app), cash equivalent (gold and jewellery) and mobile top-up.
- Voucher is valid for use once during the validity period. If value of order exceeds the value of the Voucher, any outstanding balance must be paid using a different method.
- If value of order is less than the value of the Voucher, the remaining Voucher value will be forfeited and not be redeemable.

19. Voucher is not refundable and cannot be replaced if lost, damaged or expired. Voucher is not exchangeable for cash and any unused balance will not be refunded.

20. DBS reserves the right to replace the Voucher with any item of similar value without notice.