

Terms and Conditions Governing DBS/POSB National Day CapitaLand Malls Shopping Voucher Promotion (“Promotion”)

1. The promotion period is from 17 July 2020 to 31 August 2020.
2. Promotion is only valid for direct online applications without third-party referrals.
3. Promotion is only valid for new home loans, subject to a minimum amount of S\$150,000, granted by DBS/POSB to finance the purchase of a completed residential property in Singapore or to refinance an existing home loan obtained from another financial institution/HDB (“**Home Loan**”).
4. Under this Promotion, CapitaLand Malls shopping vouchers (“**Promotion Gift**”) with voucher amount defined as per the tiering below may be awarded in relation to each Home Loan granted by DBS/POSB.

National Day’s CapitaLand Malls voucher tiering	
Qualifying Loan Amount	CapitaVoucher Rewards
S\$150,000 to <S\$500,000	S\$250
S\$500,000 to <S\$1,000,000	S\$400
S\$1,000,000 and above	S\$550

5. Promotion Gift must be redeemed in accordance with the following procedure:
 - i. CapitaVouchers may be redeemed at the participating outlets in the shopping centres set out at (the “Shopping Centres”) during the Programme Period, as amended by CapitaLand from time to time.
6. Each of DBS/POSB and/or the supplier of the Gift shall be entitled at their sole discretion to make appropriate changes to the terms of use or other conditions associated with the Gift from time to time, whether in the event of unforeseen circumstances; where it is beyond the reasonable control of the parties (including governmental or other restrictions due to public health concerns); where it is deemed to be in your best interests; or otherwise for other reasonable purposes.
7. The Promotion Gift is only valid for pre-approved home loan packages determined by DBS/POSB at its sole discretion or home loan packages as defined in the following DBS/POSB webpages:
 - i. <https://www.dbs.com.sg/personal/promotion/homeloan-promo>
 - ii. <https://www.dbs.com.sg/personal/promotion/hdbloanpromo>
 - iii. <https://www.dbs.com.sg/personal/rates-online/home-loans.page>¹
 - iv. <https://www.posb.com.sg/personal/promotion/homeloanpromo>
 - v. <https://www.posb.com.sg/personal/promotion/hdbloanpromo>

- vi. https://www.posb.com.sg/personal/rates-online/home_loans.page¹
 - ¹Excludes bridging loan packages & staff loan packages
8. To qualify for the Promotion Gift, the applicant(s) must meet the below criteria (“**Qualified Applicant**”):
 - i. Successfully complete and submit Home Loan application (incl. submission of required documents) via “Apply Now” button (link available [here](#)) between 17 July 2020 and 31 Aug 2020; and
 - ii. Accept the Home Loan letter of offer issued by DBS/POSB by 15 Sep 2020.
9. Qualified Applicants will receive a redemption electronic letter notifying them of their eligibility to receive the Promotion Gift and the terms and conditions for redeeming the Promotion Gift.
10. Redemption letter will be sent via email within 4 weeks of loan acceptance in system.
11. Promotion Gift will be awarded upon acceptance of the Home Loan letter of offer issued by POSB/DBS by 15 September 2020.
12. DBS/POSB makes no representation or warranty as to the Promotion Gift. Any dispute about the Promotion Gift must be resolved with the supplier of the Promotion Gift.
13. DBS/POSB may replace, withdraw or add to the Promotion Gift at any time without notice or liability.
14. The Promotion Gift is non-exchangeable, non-transferable and non-replaceable. Any Promotion Gift not utilized by the deadline in the Promotion Gift terms and conditions will be forfeited.
15. DBS/POSB will have the final decision on all matters regarding the Promotion.
16. DBS/POSB may change these terms or suspend / terminate the Promotion without giving notice.
17. You consent to DBS’ collection and use of your personal data and the use and disclosure of your personal data by/to third parties for the purpose of the promotion. You agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy