



## Terms and Conditions Governing DBS/POSB NINJA Foodi Multi Cooker OP350 Promo for HDB Renovation Loan (“Promotion”)

1. The promotion period is from **1 July 2022 to 30 September 2022**.
2. Promotion is only valid for new renovation loans, granted by DBS/POSB to finance the renovation work of a HDB residential property in Singapore (“**Renovation Loan**”).
3. To qualify for the Promotion, the applicant must meet the below criteria (“**Qualified Applicant**”):
  - a) Successfully complete and submit the Renovation Loan application online (including submission of required documents) between 1 July 2022 and 30 September 2022 and disbursed by 15 October 2022.
  - b) Renovation Loan must have a tenor of 5 years.
  - c) Minimum Renovation Loan amount of S\$15,000.
  - d) Has a DBS/POSB HDB Home Loan by end of month 3 after Renovation Loan approval.
    - For example, a customer’s Renovation Loan is approved in July. The customer qualifies if he/she has a DBS/POSB HDB Home Loan by 1<sup>st</sup> November.
    - A customer is deemed to have a DBS/POSB Home Loan once he/she accepts the mortgage Letter of Offer (LO) issued by DBS/POSB.
4. Under this Promotion, 1 unit of NINJA Foodi Multi Cooker OP350 (worth S\$449.00) (“**Promotion Gift**”) may be awarded in relation to each Renovation Loan granted by DBS/POSB.
5. Qualified Applicants will receive a redemption letter notifying them of their eligibility to receive the Promotion Gift and the terms and conditions for redeeming the Promotion Gift.
6. Redemption letter will be sent to the Main Applicant via email within 5 months after disbursement of the renovation loan. (i.e. A Qualified Applicant who received the DBS/POSB Renovation loan approval in the month of July will receive the redemption letter by end of November).
7. Promotion Gift will be awarded on a “while stocks last” and “on a first come, first served” basis.
8. 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.
9. DBS/POSB may replace, withdraw, or add to the Promotion Gift at any time without notice or liability.
10. The Promotion Gift is non-exchangeable, non-transferable, and non-replaceable. Any Promotion Gift not collected by the deadline in the Promotion Gift terms and conditions will be forfeited.

11. Each of DBS/POSB and/or the supplier of the Promotion Gifts shall be entitled at their sole discretion to make appropriate changes to the terms of use or other conditions associated with the Promotion Gifts 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.
12. DBS/POSB reserves the right to hold the Qualified Applicant's Promotion Gift if the monthly instalment payments for the Renovation Loan is not prompt.
13. DBS/POSB's decisions on all matters relating to the Promotion shall be final and binding on all applications. No correspondence or appeal shall be entertained by DBS/POSB. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
14. DBS/POSB reserves the right to suspend and/or terminate the promotional interest rates applicable to the loan, should any of the applicant's representations turn out to be untrue and/or the applicant breach any of the terms of the relevant promotion. In such an event, the applicant agrees that the standard interest rates should apply and repay to the Bank any difference between the prevailing interest rates and the promotional interest rates, and/or any loss suffered by DBS/POSB as a result of the foregoing.
15. DBS/POSB reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including but not limited to, the eligibility of any Qualified Applicants and the dates of the Promotion.
16. You consent to DBS/POSB's 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](http://www.dbs.com/privacy)