

## Terms and Conditions Governing DBS/POSB Home Loan National Day Online Promotion 2023 (“Promotion”)

1. The promotion period is from 25 July 2023 to 8 September 2023.
2. Promotion is only valid for direct online applications without third-party referrals.
3. Promotion is only valid for home loan 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 or HDB (“**Home Loan**”). Subjected to a minimum loan amount of S\$500,000.
4. Under this Promotion, the (“**Promotion Gift**”) will be accorded to each Home Loan granted by DBS/POSB. The Promotion Gift will be 1 Unit of Novita Air Purifier A11 (worth S\$469.00).
5. Each of DBS/POSB and/or the supplier of the Promotion Gift shall be entitled at their sole discretion to make appropriate changes to the terms of use or other conditions associated with the Promotion 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.
6. The value of the Promotion Gift is considered a benefit received by you and will be deducted from the purchase price of the property to derive the adjusted purchase price to be used for computation of the eligible loan amount.
7. Cash rewards are only valid for refinancing of an existing home loan from another financial institution or HDB.
8. The Promotion 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/rates-online/home-loans.page><sup>1</sup>
  - ii. [https://www.posb.com.sg/personal/rates-online/home\\_loans.page](https://www.posb.com.sg/personal/rates-online/home_loans.page)<sup>1</sup>

<sup>1</sup>Excludes HomeSaver promotion, CPF Home Rate (CHR) pricing packages, bridging loan packages & staff loan packages
9. To qualify for the Promotion, the applicant(s) must meet all of the below criteria (“**Qualified Applicant**”):
  - i. Successfully complete and submit an application for the Home Loan via “Apply Now” (available [here](#)) between 25 July 2023 to 8 September 2023; and

- ii. Accept the letter of offer issued by DBS/POSB in connection with the Home Loan by 15 September 2023.
10. 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 from the supplier. Any additional costs incurred for the delivery of the products or services, including but not limited to delivery fees, transportation charges, or any applicable taxes, shall be solely borne by Qualified Applicants. The supplier shall promptly inform the Qualified Applicants of the applicable charges before the redemption.
11. Redemption letter will be sent to the Main Applicant via email within 8 weeks from the promotion end date.
12. Promotion Gift will be awarded on a “while stocks last” basis.
13. 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.
14. DBS/POSB may replace, withdraw or add to the Promotion at any time without notice or liability.
15. Promotion is not valid in conjunction with any other on-going offers, promotions, privileges or in-house offers.
16. The Promotional Package and Promotion Gift is non-exchangeable, non-transferable, and non-replaceable.
17. DBS/POSB will have the final decision on all matters regarding the Promotion.
18. DBS/POSB may change these terms or suspend / terminate the Promotion without giving notice.
19. 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](http://www.dbs.com/privacy)