

Terms and Conditions Governing DBS/POSB Christmas Online Promotion 2021 (“Promotion”)

1. The promotion period is from 29 November 2021 to 16 January 2022.
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**”).
 - i. Subject to a minimum home loan amount of S\$300,000 for a HDB flat
 - ii. Subject to a minimum home loan amount of S\$500,000 for a private residential property
4. Under this Promotion, the (“Promotion Gifts”) will be accorded to each Home Loan granted by DBS/POSB respectively
 - i. For a completed HDB flat, 1 Unit of Bruno Compact Hotplate (worth S\$199.00) (“**Promotion Gift One**”) may be awarded. The color of BRUNO Compact Hotplate will be provided based on stock availability.
 - ii. For a private residential property, 1 Unit of NINJA Foodi Multi Cooker OP350 (worth S\$549.00) (“**Promotion Gift Two**”) may be awarded.
5. 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.
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. Promotion cash rewards are only valid for refinancing of an existing home loan from another financial institution or HDB.
8. The Promotion Gifts are 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

9. To qualify for Promotion Gifts, 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](#)) by 16 January 2022; and
 - ii. Accept the letter of offer issued by DBS/POSB in connection with the Home Loan by 23 January 2022.
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.
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” and “on a first come, first served” 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 Gift at any time without notice or liability.
15. 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.
16. DBS/POSB will have the final decision on all matters regarding the Promotion.
17. DBS/POSB may change these terms or suspend / terminate the Promotion without giving notice.
18. 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