

## Terms and Conditions (“Terms and Conditions”) for Personal Loan “Receive up to \$1,088 cashback (“Cashback”) Promotion” (“Promotion”)

1. Promotion is available from 1 July 2019 to 31 December 2019 (“Promotion Period”).
2. Successful applicants (“Applicants”) must fulfill the conditions stated within the Promotion Period to be entitled to the following Promotions:

### (i) Promotion 1: Receive S\$200 cashback (for New-to-Bank customers only)

#### Conditions

- a) Approved loan amount must be minimum S\$10,000 in a single or same-day combined applications on both Cashline and Credit Card. Combined applications refer to loans approved on both Credit Card and Cashline and must be made on the same day for the total approved loan amount to be eligible for the Cashback.
- b) New-to-Bank customers refer to customers without any existing DBS/ POSB Credit Card(s) and/ or Cashline account at the point of application.
- c) Applications must be submitted and approved via **self-apply online application platform**. Applications via other assisted channels (i.e. Telesales or Branch staff etc.) will not be considered.
- d) Applicants will only be entitled to a one-time Cashback throughout the entire Promotion Period regardless of the number of approved applications.
- e) If there are more than one loan approved, the loan with the earliest approved date will be considered.

### (ii) Promotion 2: Receive Up to S\$1,088 cashback

#### Conditions

- a) Cashback Promotion Tiers

Approved Loan Amount	Existing-to-Bank	New-to-Bank
S\$30,000 to S\$49,999	S\$688	Additional S\$200
S\$50,000 and above	S\$888	

- b) Approved loan amount must be minimum S\$30,000 in a single or same-day combined applications on both Cashline and Credit Card. Combined applications refer to loans approved on both Credit Card and Cashline and must be made on the same day for the total approved loan amount to be eligible for the Cashback in the respective tier.
- c) New-to-Bank customers refer to customers without any existing DBS/ POSB Credit Card(s) and/ or Cashline account at the point of application.
- d) Applications must be submitted and approved via **self-apply online application platform**. Applications via other assisted channels (i.e. Telesales or Branch staff etc.) will not be considered.

- e) Applicants will only be entitled to a one-time Cashback in the respective tiers throughout the entire Promotion Period regardless of the number of approved applications. Applicants will receive additional S\$200 Cashback if they are new-to-bank customers (refer to point c)
- f) If there are more than one loan approved, the loan with the earliest approved date will be considered.
3. Your approved interest rate is based on your personal credit profile and may differ from the published rate and the rate offered to other borrowers. Log into your ibanking or mbanking now to view your personalized rates.
4. The Cashback will be credited into Customer's DBS Cashline ("Cashline account") or DBS/POSB Credit Card Account(s) ("Card account(s)") (as the case may be) in which the Personal Loan application is approved as per DBS's record within three months from the approval date.
5. The Cashback shall be forfeited if the Customer's Cashline account or Card account(s) or Personal Loan is/are terminated, suspended or in delinquent status at the point of crediting.
6. The value of Cashback is non-transferable, non-assignable and not exchangeable for cash or in kind.
7. DBS reserves the right to replace the Cashback with any item of similar value without notice.
8. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. 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 Terms and Conditions Governing Account. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion.
10. 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).