

## Terms and Conditions Governing My Preferred Payment Plan for Income Tax Payment

1. A one-time non-refundable processing fee of 2.5% (EIR 4.68% p.a.) on the transaction amount for a 12-month plan is applicable.
2. My Preferred Payment Plan for Income Tax Payment ("**Income Tax Payment Plan**") application is only applicable for Income Tax Payments charged to an eligible DBS credit card under the DBS Rewards Programme ("**Card Account**") via DBS iBanking bill payment option, and instruction has to be given by Principal Cardholder.
3. Unless otherwise stated, **Income Tax Payment Plan** application must be received by DBS within 14 (fourteen) days of statement date.
4. **Income Tax Payment Plan** application with incomplete fields and/or incorrect information given will not be processed. The application is subject to DBS' approval.
5. DBS Points will be awarded for the monthly posted **Income Tax Payment Plan** amount based on the rate of 0.75 DBS Points per 1 SGD on points rewards cards. DBS Rewards Programme Terms & Conditions apply.
6. An administrative charge of S\$150 will be levied for change in tenure, early repayment and/or **Card Account** termination/closure. In the event of **Card Account** termination/closure, the outstanding balance under the **Income Tax Payment Plan** shall become payable immediately.
7. DBS may vary these Terms and Conditions and may discontinue the **Income Tax Payment Plan**, without notice or liability to any party.
8. These Terms and Conditions shall form part of the applicable terms and conditions governing the use of the **Card Account** and shall be construed and interpreted accordingly.
9. These Terms and Conditions are governed by Singapore law and the parties agree to submit to the exclusive jurisdiction of the Singapore courts.
10. A person who is not a party these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.