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Terms and Conditions Governing DBS Share Financing on Interest Rate

Participation in the Promotion constitutes acceptance of the following Terms and Conditions (“**Terms**”):

1. The Promotion period is valid from **01 July 2023**.
2. The Promotion is for new applicants (“**New Customers**”) who have signed up for a DBS Share Financing account through DBS website or DBS iBanking during the Qualifying Period.
3. Participation for the Promotion from existing Share Financing customers is put on hold until further notice and is subject to DBS’ review and approval.
4. “Special Interest Rate” refers to 4.99% p.a. loan interest rate for Singapore, 5.50% p.a. loan interest rate for United States and 5.50% p.a. loan interest rate for Hong Kong dollar loans in the Share Financing account.
5. “Brokerage rate as low as 0.12%” refers to online share financing trades placed on DBS Vickers online platform only.
 - Singapore market: 0.12%
 - United States market: 0.15%
 - Hong Kong market: 0.15%
6. Rate for DBS Vickers dealer assisted phone trades and any other brokers may differ.
7. Commission and fees are subject to change without prior notice.
8. Eligible customers can enjoy the special loan interest rate regardless of loan amount.
9. Eligible customers can enjoy the special loan interest rate for indefinite period until DBS Bank decides to adjust the pricing.
10. DBS reserves the right to claw back the promotional offer without prior notice if it reasonably determines that the customer is not eligible for the promotional rate, including where the promotional offer was awarded due to an error.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
12. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
13. The Promotion is governed by these Terms and Conditions (“**Terms**”), which are to be read in conjunction with the terms and conditions governing the DBS Share Financing Special Rate Promotion, and any other applicable terms and conditions governing the relevant products and services, as may be amended by DBS from time to time. In the event of any inconsistency, these Terms shall prevail insofar as they apply to the Promotion.
14. DBS may amend these Terms at any time without prior notice to you and such amendments shall take effect on the date specified in a notice issued by DBS as soon as practicable by such notification method as DBS may choose, including through DBS iBanking services, in local newspapers, in displays at its branches or via publication through any media. Such amendments, deletions and additions shall be effective on and from the date specified in the notice.
15. These Terms shall be governed by the laws of Singapore, and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
16. A person who is not a party to any agreement governed by these Terms shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these Terms.