Terms and Conditions ("Terms and Conditions") for "0% Interest for first 3 months Cashline Promotion" ("Promotion")

1. Promotion is available from 1 Sep 2022 to 31 Dec 2022 ("Application Period").

2. Successful applicants ("Applicants") will be eligible for this Promotion if they successfully applied for a Cashline account within the Application Period and fulfil the following conditions:

   (a) Must not hold an existing Cashline account
   (b) Must not have any cancelled Cashline within the last 6 months from date of application
   (c) Must not be DBS staff or customers with annual income between S$20,000 to below S$30,000

3. Promotional prevailing interest rate of 0% p.a. will be applied for a period of 3 months from Cashline approval date ("Promotion Period").

4. Applicants will receive the Cashline welcome letter indicating the promotional prevailing interest rate upon approval of their Cashline account.

5. Upon expiry of the promotional prevailing interest rate, the Cashline account will revert to the normal prevailing interest rate of 20.5% p.a. or any such rate as we may determine from time to time, as notified by us in such manner as we deem necessary.

6. During the promotion period, if you fail to pay at least the minimum payment amount by the payment due date specified in the said Cashline account statement, your Cashline account will be adjusted by an additional 8% p.a. on top of the Prevailing Interest Rate ("Increased Interest Rate").

7. Any Cashline accounts which are suspended, terminated or cancelled is not eligible for this Promotion.

8. Participation in this Promotion constitutes acceptance of these Terms and Conditions.

9. DBS's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

10. Cashline Terms and Conditions apply.

11. 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 Cashline Terms and Conditions Governing the Account. In the

event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion.

12. 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.