

Terms and Conditions (“Terms and Conditions”) for Balance Transfer “Receive 1% Cashback Promotion” (“Promotion”)

1. Promotion is available from 1 October 2022 to 31 December 2022 (“Promotion Period”).
2. Successful applicants (“Applicants”) will be entitled to **1% Cashback** (“Cashback”) on approved loan amount, **capped at S\$500** if the following conditions are satisfied within the Promotion Period:
 - (a) Approved loan amount must be at least **S\$10,000 and above** in a single application or combined applications on Cashline and Credit Card. Combined applications must be made on the same day for the total approved loan amount to be eligible for the cashback in the respective tier.
 - (b) Application of Balance Transfer must be submitted and approved via self-apply online application platform. Applications via other channels (i.e. Branch sales staff etc.) will not be considered.
 - (c) Have entered “**DBSBT**” in the promo code field during the online application
 - (d) Applicants will only be entitled to a one-time Cashback throughout the entire Promotion Period regardless of the number of approved applications
3. If there are more than one loan approved, the loan with the earliest approved date will be considered.
4. Applicants will only be entitled to one Balance Transfer promotion based on the promo code entered during submission of the online application throughout the promotion period.
5. Only Singaporeans and Permanent Residents are eligible for the Promotion.
6. Cashback will be credited back to customers’ DBS Credit Cards or Cashline account within 120 days from the approval date.
7. DBS reserves the right to debit from the applicants’ DBS Cashline or Credit Card account for the value of the Cashback should there be duplicate redemptions.
8. The value of Cashback is non-transferable, non-assignable and not exchangeable for cash or in kind.
9. DBS reserves the right to replace the Cashback with any item of similar value without notice.

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

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 Terms and Conditions Governing 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.