

Terms and Conditions Governing DBS/POSB BRUNO Hotplate Online Promotion (“Promotion”)

1. The promotion period is from 17 February 2020 to 31 March 2020.
2. Promotion is only valid for direct online applications without third-party referrals.
3. Promotion is only valid for home loans, subject to a minimum amount of S\$200,000, granted by DBS/POSB to finance the purchase of a completed residential property in Singapore or to refinance an existing home loan obtained from another financial institution/HDB (“**Home Loan**”).
4. Under this Promotion, 1 unit of Bruno Compact Hotplate (worth S\$199.00) (“**Promotion Gift**”) may be awarded in relation to each Home Loan granted by DBS/POSB.
5. To qualify for the Promotion Gift, the applicant(s) must meet all the of the below criteria (“**Qualified Applicant**”):
 - i. Successfully complete and submit an application for the Home Loan via “Apply Now” (available [here](#)) by 31 March 2020; and
 - ii. Accept the letter of offer issued by DBS/POSB in connection with the Home Loan by 14 April 2020.
6. Qualified Applicants will receive a redemption letter notifying them of their eligibility to receive the Promotion Gift and the terms and conditions for redeeming the Promotion Gift.
7. Redemption letter will be sent within 1 month of loan acceptance in system.
8. Promotion Gift will be awarded on a “while stocks last” and “on a first come, first served” basis.
9. DBS/POSB makes no representation or warranty as to the Promotion Gift. Any dispute about the Promotion Gift must be resolved with the supplier of the Promotion Gift.
10. DBS/POSB may replace, withdraw or add to the Promotion Gift at any time without notice or liability.
11. The Promotion Gift is non-exchangeable, non-transferable and non-replaceable. Any Promotion Gift not collected by the deadline in the Promotion Gift terms and conditions will be forfeited.
12. DBS/POSB will have the final decision on all matters regarding the Promotion.
13. DBS/POSB may change these terms or suspend / terminate the Promotion without giving notice.
14. You consent to DBS’ collection and use of your personal data and the use and disclosure of your personal data by/to third parties for the purpose of the promotion. You agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy