



## **Refinancing to DBS/POSB Debt Consolidation Plan Cashback Promotion (“Promotion”) Terms and Conditions**

1. Promotion is available from 01 January 2022 to 31 December 2022 (“Promotion Period”).
2. To qualify for this promotion, Eligible applicants (“Qualified Customer”) must:
  - (a) Apply for DBS/POSB Debt Consolidation Plan with minimum loan tenure of 72 months (6 years) during the Promotion Period;
  - (b) Submit all required documents for DBS/POSB Debt Consolidation Plan to be approved by DBS before 15 January 2023.
3. Qualified Customer will be entitled to Cashback amount (“Cashback”) equivalent to 5% of the approved loan amount.
4. Cashback will be credited to Qualified Customer’s Loan Servicing Account indicated on the application form, within 2 months from approval date.
5. Cashback shall be forfeited if the applicant’s DBS/POSB Debt Consolidation Plan account is terminated or suspended before maturity of the loan.
6. Applications relating to revision of repayment terms will not be eligible for this Promotion.
7. In the event if the Cashback is forfeited, DBS/POSB is entitled to debit the same value of the Cashback from any account that Qualified Customer maintains with DBS/POSB.
8. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
10. Customers 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](http://www.dbs.com/privacy).

