

Terms and Conditions Governing DBS/POSB Renovation Loan Takashimaya Vouchers Promotion (“Promotion”)

1. The promotion period is from 5 August 2020 to 30 September 2020.
2. Promotion is only valid for direct applications without third-party referrals.
3. Promotion is only valid for approved renovation loans, subject to a minimum amount of S\$10,000, granted by DBS/POSB (“**Renovation Loan**”).
4. Under this Promotion, Takashimaya Vouchers (“**Promotion Gift**”) with value defined as per tiering below may be awarded in relation to each Renovation Loan granted by DBS/POSB.

Qualifying Renovation Loan Amount	Takashimaya Voucher Amount
\$10,000 to <\$15,000	\$100
\$15,000 to <\$20,000	\$150
>=\$20,000	\$200

5. To qualify for the Promotion Gift, the applicant(s) must successfully submit an application for the Renovation Loan to DBS/POSB via mail-in or at branch, and the application must be approved by DBS/POSB at our discretion (“**Qualified Applicant**”).
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 disbursement.
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