

Terms and Conditions Governing DBS/POSB Home Loan Lunar New Year 2024 Campaign (“Promotion”)

1. The promotion period is from 15 January 2024 to 29 February 2024.
2. Promotion is only valid for direct online applications without third-party referrals.
3. Promotion is only valid for home loan 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 or HDB (“**Home Loan**”).
 - i. Subject to a minimum home loan amount of S\$300,000 for a HDB flat
 - ii. Subject to a minimum home loan amount of S\$500,000 for a Private Residential Property
4. Under this Promotion, the (“**Additional Cash Reward**”) will be accorded to each Home Loan granted by DBS/POSB respectively:
 - i. For a HDB flat

| Campaign Reward Tiers for HDB | | | | |
|-------------------------------|-------------------------------|----------------------|---------------------------------------|---------------|
| Qualifying Loan Amount | Loan Type | Existing Cash Reward | <i>Bonus Ang Bao</i> ^{*NEW!} | Total Rewards |
| S\$300,000 to < S\$500,000 | New (Completed Properties) | NA | S\$388 | S\$388 |
| S\$500,000 to <S\$1,000,000 | | | S\$588 | S\$588 |
| S\$1,000,000 to <S\$1,500,000 | | | S\$688 | S\$688 |
| ≥ S\$1,500,000 | | | S\$888 | S\$888 |
| S\$300,000 to < S\$500,000 | Refinancing | S\$2,000 | S\$388 | S\$2,388 |
| S\$500,000 to <S\$1,000,000 | | | S\$588 | S\$2,588 |
| S\$1,000,000 to <S\$1,500,000 | | | S\$688 | S\$2,688 |
| ≥ S\$1,500,000 | | | S\$888 | S\$2,888 |

- ii. For a private residential property

| Campaign Reward Tiers for Private Properties |
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| Qualifying Loan Amount | Loan Type | Existing Cash Rewards | Additional Cash Reward ^{*NEW!} | Total Rewards |
|-------------------------------|-------------------------------|-----------------------|---|---------------|
| S\$500,000 to <S\$1,000,000 | New (Completed Properties) | NA | S\$588 | S\$588 |
| S\$1,000,000 to <S\$1,500,000 | | | S\$688 | S\$688 |
| ≥ S\$1,500,000 | | | S\$888 | S\$888 |
| S\$500,000 to <S\$1,000,000 | Refinancing | S\$2,000 | S\$588 | S\$2,588 |
| S\$1,000,000 to <S\$1,500,000 | | S\$2,500 | S\$688 | S\$3,188 |
| ≥ S\$1,500,000 | | S\$2,800 | S\$888 | S\$3,688 |

5. The value of the Cash Reward is considered a benefit received by you and will be deducted from the purchase price of the property to derive the adjusted purchase price to be used for computation of the eligible loan amount.
6. Existing cash rewards are only valid for refinancing of an existing home loan from another financial institution or HDB.
7. The Cash Reward is only valid for pre-approved home loan packages determined by DBS/POSB at its sole discretion or home loan packages as defined in the following DBS/POSB webpages:
 - i. <https://www.dbs.com.sg/personal/rates-online/home-loans.page>¹
 - ii. https://www.posb.com.sg/personal/rates-online/home_loans.page¹

¹Excludes two-in-one home loan, bridging loan packages & staff loan packages
8. To qualify for the Cash Reward, the applicant(s) must meet all of the below criteria (“**Qualified Applicant**”):
 - i. Successfully complete and submit an application for the Home Loan via “Apply Now” (available [here](#)) between 15 January 2024 to 29 February 2024; and
 - ii. Accept the letter of offer issued by DBS/POSB in connection with the Home Loan by 13 March 2024.
9. Qualified Applicants will receive an electronic direct mail within 8 weeks from the promotion end date to be notified of their eligibility to receive the Cash Reward
10. DBS/POSB may replace, withdraw or add to the Cash Reward at any time without notice or liability.



11. Promotion is not valid in conjunction with any other on-going offers, promotions, privileges or in-house offers.
12. The Cash Reward is non-exchangeable, non-transferable, and non-replaceable.
13. DBS/POSB will have the final decision on all matters regarding the Promotion.
14. DBS/POSB may change these terms or suspend / terminate the Promotion without giving notice.
15. 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.