

Terms and Conditions Governing DBS/POSB National Day Refinance Promotion 2021 (“Promotion”)

1. The promotion period is from 21 July 2021 to 31 August 2021.
2. Promotion is only valid for direct online applications without third-party referrals.
3. Promotion is only valid for refinancing, subject to a minimum amount of S\$100,000, granted by DBS/POSB to refinance an existing home loan obtained from another financial institution/HDB (“**Home Loan**”).
4. Under this Promotion, WOGiflex Universal Gift Card (“**Gift Reward**”) with amount defined as per the tiering below could be awarded in relation to each Home Loan granted by DBS/POSB.

National Day Refinance Promotion Reward Tiers for HDB			
Qualifying Loan Amount	Existing Cash Rebate	Gift Reward ^{*NEW!} (WOGiflex Universal Gift Card)	Total Rewards
<S\$100k	-	-	-
S\$100k to <S\$200k	-	x 1 = S\$56	S\$56
S\$200k to <S\$250k	-	x 2 = S\$112	S\$112
S\$250k to <S\$300k	S\$2,000	x 2 = S\$112	S\$2,112
S\$300k to <S\$400k		x 3 = S\$168	S\$2,168
S\$400k to <S\$500k		x 4 = S\$224	S\$2,224
S\$500k to <S\$600k		x 5 = S\$280	S\$2,280
S\$600k to <S\$700k		x 6 = S\$336	S\$2,336
S\$700k to <S\$800k		x 7 = S\$392	S\$2,392
S\$800k to <S\$900k		x 8 = S\$448	S\$2,448
S\$900k to <S\$1m		x 9 = S\$504	S\$2,504
S\$1M to <S\$1.1m		x 10 = S\$560	S\$2,560

*Gift reward is capped at a maximum of S\$2,800

National Day Refinance Promotion Reward Tiers for Private Properties			
Qualifying Loan Amount	Cash Rebate	Gift Reward ^{*NEW!} (WOGiflex Universal Gift Card)	Total Rewards
<\$100k	-	-	-
\$100k to <\$200k	-	x 1 = S\$56	S\$56
\$200k to <\$300k	-	x 2 = S\$112	S\$112
\$300k to <\$400k	-	x 3 = S\$168	S\$168
\$400k to <\$500k	-	x 4 = S\$224	S\$224
\$500k to <\$600k	S\$2,000	x 5 = S\$280	S\$2,280
\$600k to <\$700k		x 6 = S\$336	S\$2,336
\$700k to <\$800k		x 7 = S\$392	S\$2,392
\$800k to <\$900k		x 8 = S\$448	S\$2,448
\$900k to <\$1m	S\$2,500	x 9 = S\$504	S\$2,504
\$1m to <\$1.1m		x 10 = S\$560	S\$3,060
\$1.1m to <\$1.2m		x 11 = S\$616	S\$3,116
\$1.2m to <\$1.3m		x 12 = S\$672	S\$3,172
\$1.3m to <\$1.4m		x 13 = S\$728	S\$3,228
\$1.4m to <\$1.5m	S\$2,800	x 14 = S\$784	S\$3,584
\$1.5m to <\$1.6m		x 15 = S\$840	S\$3,640
\$1.6m to <\$1.7m		x 16 = S\$896	S\$3,696
...	
At S\$5.0m		x 50 = S\$2,800* (capped)	S\$5,600

*Gift reward is capped at a maximum of S\$2,800

5. Gift Reward must be redeemed in accordance to the following terms:
 - i. WOGiflex Universal Gift Card is redeemable only on www.wogi.sg before the expiry date and is not refundable. Gift card cannot be exchange for cash or be used towards the purchase of WOGI Flex. Gift card remains active for one year from the date of issuance.
 - ii. Redemption email will be sent to the main applicant.
6. Each of DBS/POSB and/or the supplier of the Gift Reward shall be entitled at their sole discretion to make appropriate changes to the terms of use or other conditions associated with the Gift Reward from time to time, whether in the event of unforeseen circumstances; where it is beyond the reasonable control of the parties (including governmental or other

restrictions due to public health concerns); where it is deemed to be in your best interests; or otherwise for other reasonable purposes.

7. The Gift 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/promotion/homeloan-promo>
 - ii. <https://www.dbs.com.sg/personal/promotion/hdbloanpromo>
 - iii. <https://www.dbs.com.sg/personal/rates-online/home-loans.page>¹
 - iv. <https://www.posb.com.sg/personal/promotion/homeloanpromo>
 - v. <https://www.posb.com.sg/personal/promotion/hdbloanpromo>
 - vi. https://www.posb.com.sg/personal/rates-online/home_loans.page¹

¹Excludes bridging loan packages & staff loan packages
8. To qualify for the Gift Reward, the applicant(s) must meet these criteria (“**Qualified Applicant**”):
 - i. Successfully complete and submit Home Loan application online (incl. submission of required documents) [via “Apply Now” button](#) between 21 July 2021 and 31 Aug 2021; and
 - ii. Accept the Home Loan letter of offer issued by DBS/POSB by 6 Sep 2021.
9. Qualified Applicants will receive a redemption electronic letter notifying them of their eligibility to receive the Gift Reward and the terms and conditions for redeeming the Gift Reward.
10. Redemption details will be sent via email within 4 weeks of loan acceptance.
11. Gift Reward will be awarded upon acceptance of the Home Loan letter of offer issued by POSB/DBS by 6 September 2021.
12. DBS/POSB makes no representation or warranty as to the Gift Reward. Any dispute about the Gift Reward must be resolved with the supplier of the Gift Reward.
13. DBS/POSB may replace, withdraw or add to the Gift Reward at any time without notice or liability.
14. The Gift Reward is non-exchangeable, non-transferable and non-replaceable. Any Gift Reward not utilized by the deadline in the Gift Reward terms and conditions will be forfeited.
15. DBS/POSB will have the final decision on all matters regarding the Promotion.
16. DBS/POSB may change these terms or suspend / terminate the Promotion without giving notice.



17. 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