

Terms and Conditions Governing DBS/POSB Refer-A-Friend Program (“Program”)

1. DBS/POSB Refer-A-Friend ("Program") is only open to existing DBS or POSB ("Bank") housing loan customers ("Introducer").
2. A Referred Customer cannot have any existing housing or term loan(s) with the Bank. In these terms and conditions, "housing or term loan" refers to a housing loan facility or term loan facility that is secured by a mortgage on property.
3. Introducers and customers referred by Introducers ("Referred Customer") cannot be employees of the Bank.
4. The date of referral shall be determined as the date that the Bank receives your online submission. Referrals must be submitted in the manner prescribed by the Bank.
5. The Referred Customer must successfully take up a housing loan with the Bank for the Introducer to qualify for the reward.
6. The Reward is not replaceable, transferable, nor exchangeable. The Bank reserves the right to substitute or replace any Reward with another prize of similar value without giving prior notice. The Reward is subject to the terms of use of the supplier.
7. It is the responsibility of the Introducer to ensure that he/she has the consent of the Referred Customer to give the Referred Customer's contact information to the Bank. The Introducer agrees that the Bank may disclose information relating to the Introducer to the Referred Customer, for the purposes of or in connection with this Program.
8. The Bank reserves the right not to give the Reward if any information provided is incomplete or inaccurate.
9. The Bank reserves the right not to give the Reward where the Bank has already paid any other form of referral fee to acquire the loan.
10. Redemption letter will be sent via email within 4 weeks of loan acceptance in system.
11. DBS/POSB makes no representation or warranty as to the Program Gift. Any dispute about the Program Gift must be resolved with the supplier of the Program Gift.
12. DBS/POSB may replace, withdraw or add to the Program Gift at any time without notice or liability.
13. The Program Gift is non-exchangeable, non-transferable and non-replaceable. Any Program Gift not utilized by the deadline in the Program Gift terms and conditions will be forfeited.
14. Notwithstanding anything herein, the Bank reserves the right at any time at its absolute discretion to vary or supplement the terms herein, and to suspend or withdraw the Program without prior notice or liability to the participants. The Bank may reject any claim for the Reward in the event of irregularity, discrepancy or dispute, and its decision shall be conclusive and



binding. DBS/POSB may change these terms or suspend / terminate the Promotion without giving notice.

15. Participation in this Program is deemed acceptance of these terms Promotion and conditions.