Terms and Conditions ("Terms and Conditions") for "DBS x Lazada Sellers Cashline Annual Fee Waiver" Promotion ("Promotion")

1. Promotion is available from 1 July 2020 to 31 December 2020 ("Promotion Period").

2. Successful applicants ("applicants") will receive a **2 year annual fee waiver ("Annual Fee Waiver")** for successfully applying for a Cashline account ("Cashline") if the following conditions are satisfied within the Promotion Period:

Conditions:

(a) Application must be made via self-apply online application platform.
(b) Has entered "**DBSLZS**" in the promo code field during the online application.
(c) Must not hold an existing Cashline.
(d) Must not have any cancelled Cashline within the last 6 months from date of application.

3. The 1st year Annual Fee Waiver will be waived to his/her DBS Cashline account upon approval of the Cashline account. The 2nd year Annual Fee Waiver will be waived before the due of the 2nd year annual fee.

4. The Annual Fee Waiver shall be forfeited if the applicants' Cashline account is terminated, cancelled, suspended or in delinquent status.

5. The Annual Fee Waiver is non-transferable, non-assignable and not exchangeable for cash or in kind.

6. DBS makes no warranty or representation as to the quality, merchantability or fitness for the purpose of the merchant's goods and services. Any dispute about the same must be resolved directly with the merchant. DBS shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of the merchant's goods and services or redemption or usage of the gifts. DBS is not an agent of the merchant or vice versa. Expedia's Terms and Conditions apply.

7. DBS's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

8. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party. These Terms and Conditions shall be read in conjunction with the DBS Cashline Terms and Conditions Governing the Account. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion.

9. Applicants 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.