

## **Terms and Conditions Governing My Preferred Payment Plan Processing Fee Promotion (“Promotion”)**

1. A one-time non-refundable processing fee of 0% (EIR 0% p.a.) on the transaction amount for a 3-month plan, 3% (EIR 10.43% p.a.) on the transaction amount for a 6-month plan, 3% (EIR 5.63% p.a.) on the transaction amount for a 12-month plan, 3% (EIR 3.86% p.a.) on the transaction amount for a 18-month plan or 3% (EIR 2.93% p.a.) on the transaction amount for a 24-month plan is applicable for each approved transaction.
2. The Promotion is valid until 15 February 2015. For applications received after 15 February 2015, the Terms and Conditions Governing My Preferred Payment Plan shall apply. For full details, please refer to [www.dbs.com.sg/personal/cards/card-services/payment-plans](http://www.dbs.com.sg/personal/cards/card-services/payment-plans)
3. A maximum of 5 retail transactions is allowed to meet the minimum required amount of S\$500.
4. My Preferred Payment Plan (“MP3”) application is only applicable for retail transactions charged to a DBS/POSB credit card (“Card Account”). MP3 application is not applicable for Cash Advance, Balance Transfer, Payment via iBanking, 0% Instalment Payment Plan transactions, transactions made on a DBS/POSB Debit Card, and such other transactions as DBS may determine.
5. Unless otherwise stated, MP3 application must be received by DBS within 14 (fourteen) days of statement date.
6. MP3 application with incomplete fields and/or incorrect information given will not be processed. The application is subject to DBS’ approval.
7. Transactions in foreign currency will be converted to Singapore dollar based on DBS’ prevailing exchange rates and the MP3 application will be based on the Singapore dollar amount.
8. DBS Points/Cash Rebates will not be awarded for transactions utilized to qualify for the MP3. Any DBS Points/Cash Rebates which were awarded as such will be reversed.
9. DBS Points/Cash Rebates will not be awarded for fees/charges arising from the MP3.
10. An administrative charge of S\$150 will be levied for early repayment and/or Card Account termination. In the event of Card Account termination, the outstanding balance under the MP3 shall become payable immediately.
11. DBS may vary these Terms and Conditions and may discontinue the MP3, without notice or liability to any party.
12. These Terms and Conditions shall form part of the applicable terms and conditions governing the use of the Card Account and shall be construed and interpreted accordingly.
13. These Terms and Conditions are governed by Singapore law and the parties agree to submit to the exclusive jurisdiction of the Singapore courts.
14. A person who is not a party these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.