

## Terms and Conditions (“Terms and Conditions”) for Balance Transfer “Get up to S\$500 Cashback Online Promotion (“Promotion”)

1. Promotion is available from 1 October 2018 to 28 February 2019 (“Promotion Period”).
2. Successful applicants (“applicants”) will be entitled to the following cashback (“Cashback”) in **one** of the respective tier, and if the following conditions are satisfied within the Promotion Period:
  - (a) Cashback Promotion Tiers

Approved Loan Amount	Cashback
S\$15,000 to S\$29,999	S\$150
S\$30,000 to S\$49,999	S\$300
S\$50,000 and above	S\$500

- (b) Apply for a 12-months Balance Transfer Online @ 4.5% administration fee
  - (c) Approved loan amount must be at least S\$15,000 and above in a single application or combined applications on Cashline and Credit Card. Combined applications must be made on the same day for the total approved loan amount to be eligible for the cashback in the respective tier.
  - (d) Application of Balance Transfer must be submitted and approved via self-apply online application platform. Applications via other channels (i.e Telesales or Branch sales staff etc.) will not be considered.
  - (e) Applicants will be entitled to only a one-time cashback in one of the respective tiers throughout the entire Promotion Period regardless of the number of approved applications.
  - (f) If there are more than one loan approved in a single product or on different days, the loan with the earliest approved date will be considered.
3. The Cashback will be credited back to customers’ DBS Credit Cards or Cashline account within 60 days from the approval date.
  4. DBS reserves the right to debit from the applicants’ DBS Cashline or Credit Card account for the value of the Cashback should there be duplicate redemptions.
  5. The value of Cashback is non-transferable, non-assignable and not exchangeable for cash or in kind.
  6. DBS reserves the right to replace the Cashback with any item of similar value without notice.
  7. DBS’ 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 Terms and Conditions Governing 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](http://www.dbs.com/privacy).