

## Terms and Conditions (“Terms and Conditions”) for Personal Loan “Receive \$120 NTUC vouchers and Processing Fee Waiver Promotion (“Promotions”)

1. Promotion is available from 3 July 2018 to 28 February 2019 (“Promotion Period”).
2. Successful applicants (“Applicants”) must fulfill the conditions stated within the Promotion Period to be entitled to the following Promotions:

### (i) Promotion 1: Receive S\$120 NTUC vouchers (for New-to-Bank customers only)

#### Conditions

- Approved loan amount must be minimum S\$3,000 in a single application.
- New-to-Bank customers refer to customers without any existing DBS/ POSB Credit Card(s) and/ or Cashline account at the point of application.
- Applications 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.
- Applicants will only be entitled to a one-time redemption throughout the entire Promotion Period regardless of the number of approved applications.
- If there are more than one loan approved, the loan with the earliest approved date will be considered.
- A redemption letter will be mailed to the Applicants as per DBS’s record within 90 days from the approval date. DBS is not obliged to replace any vouchers or redemption letter which are not received, expired or misplaced.

### (ii) Promotion 2: Up to S\$1,000 processing fee waiver

#### Conditions

- Approved loan amount must be minimum \$30,000 for the processing fee to be waived.
- Applications must be submitted and approved via **self-apply online application platform**. Applications via other channels such as Telesales and/or Branch sales staff will not be considered.
- Applicants will be charged with processing fee upon loan approval and the processing fee will be credited back to customers’ DBS Credit Cards or Cashline account within 60 days from the approval date.
- Applicants will only be entitled to a one-time processing fee waiver, capped at S\$1,000, throughout the entire Promotion Period regardless of the number of approved applications.
- Must be in a single application or same-day combined applications on both DBS Cashline and Credit Card. Combined applications refer to loans approved on both Credit Card and Cashline and must be made and approved on the **same day** for the total approved loan amount to be eligible.
- 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 vouchers and/or processing fee waiver shall be forfeited if the Applicants' DBS Cashline account or Credit Card account(s) or Personal Loan is/are terminated, suspended or in delinquent status prior to the mail out of the redemption letter or processing fee crediting.
4. DBS reserves the right to debit from the Applicants' DBS Cashline or Credit Card account for the value of the vouchers should there be duplicate redemptions.
5. The vouchers and/or processing fee waiver are non-transferable, non-assignable and not exchangeable for cash or in kind.
6. DBS reserves the right to replace the vouchers and/or processing fee waiver with any item of similar value without notice.
7. 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. Merchant's Terms and Conditions apply.
8. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. 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.
10. 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).