

Terms and Conditions Governing DBS Share Financing Special Rate Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of the following Terms and Conditions (“Terms”):

1. The Promotion period is valid from 29 January 2018 to 28 February 2018, both dates inclusive (“Qualifying Period”).
2. The Promotion is only eligible for new applicants (“New Customers”) who have signed up for a DBS Share Financing account through DBS website or DBS iBanking during the Qualifying Period.
3. Eligible customers must not have an existing DBS Share Financing or DBS Vickers Margin Account.
4. The Promotion is not applicable for customers who terminated their Share Financing account in the last 3 months prior to the start of the Qualifying Period.
5. The Promotion for 30-day free interest rate is only applicable for loans up to **\$100,000** as illustrated in the table below:

Total Loan	Interest Rate for Day 1 - Day 30	Interest Rate for Day 31 Onward
\$85,000	0% levied for \$85,000	2.88% levied for \$85,000
\$100,000	0% levied for \$100,000	2.88% levied for \$100,000
\$150,000	0% levied for \$100,000	2.88% levied for \$150,000
	2.88% levied for \$50,000	

6. First 88 new customers who pledge **shares collateral of minimum \$35,000** and/or withdraw a **minimum loan of \$10,000** before **9 March 2018** (date inclusive) will be eligible for a \$50 shopping voucher gift as illustrated in the table below:

Collateral Pledge	Loan Withdrawal	Shopping Voucher
\$35,000	N.A	Eligible
\$33,000	\$10,000	Eligible
\$30,000	N.A	Not eligible
\$33,000	\$9,000	Not eligible

7. Customers who are eligible to receive shopping voucher gift will be notified after the end of the Promotion period.
8. DBS reserves the right to claw-back the promotional offer without prior notice if it reasonably determines that the customer is not eligible for the promotional rate, including where the promotional offer was awarded due to an error.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
10. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained
11. The Promotion is governed by these Terms and Conditions (“Terms”), which are to be read in conjunction with the terms and conditions governing the DBS Share Financing Special Rate Promotion, and any other applicable terms and conditions governing the relevant products and services, as may be amended by DBS from time to time. In the event of any inconsistency, these Terms shall prevail insofar as they apply to the Promotion.

12. DBS may amend these Terms at any time without prior notice to you and such amendments shall take effect on the date specified in a notice issued by DBS as soon as practicable by such notification method as DBS may choose, including through iBanking services, in local newspapers, in displays at its branches or via publication through any media. Such amendments, deletions and additions shall be effective on and from the date specified in the notice.
13. These Terms shall be governed by the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
14. A person who is not a party to any agreement governed by these Terms shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these Terms.