

Terms and Conditions Governing DBS/POSB Christmas 2020 Online Exclusive Rate Promotion (“Promotion”)

1. The promotion period is from **23 November 2020 to 31 December 2020**.
2. Promotion is only valid for direct online applications without third-party referrals.
3. Promotion is only valid for new home loans, granted by DBS/POSB to finance the purchase of a completed residential property in Singapore or to refinance an existing home loan obtained from another financial institution/HDB (“**Home Loan**”).
4. Under this Promotion, customers will be entitled to the following interest rates

| Interest Rates Packages | Minimum Qualifying Loan Amount |
|-------------------------|--------------------------------|
| 2-Year Fixed 1.20% p.a. | S\$500,000 |
| 2-Year Fixed 1.28% p.a. | S\$250,000 |

5. To qualify for the Promotion, the applicant(s) must meet the below criteria (“**Qualified Applicant**”):
 - i. Successfully complete and submit Home Loan application (incl. submission of required documents) via “Apply Now” button (link available [here](#)) between 23 November 2020 and 31 December 2020; and
 - ii. Home Loan Letter of Offer to be accepted by DBS/POSB by 15 January 2021.
6. DBS/POSB will have the final decision on all matters regarding the Promotion.
7. DBS/POSB may change these terms or suspend / terminate the Promotion without giving notice.
8. You consent to DBS’ collection and use of your personal data and the use and disclosure of your personal data by/to third parties for the purpose of the promotion. You agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy