

## Terms & Conditions

1. The Promotion is valid between 15 October 2018 to 31 December 2018 (“Promotion Period”).
2. To participate in this Promotion, an applicant (“Applicant”) must:
  - i. submit to DBS Bank Ltd (the “Bank”) its duly completed loan application online via the Bank’s website, together with all supporting documents required for a SME Working Capital Loan or SME Micro Loan of a minimum loan amount of S\$30,000 during the Promotion Period;
  - ii. have the Loan approved and disbursed by 31 January 2019;
  - iii. meet Enterprise Singapore’s eligibility criteria (please refer to <https://spring.enterprisesg.gov.sg/Growing-Business/Loan/Pages/SME-Working-Capital-Loan.aspx#section2> for more details on Enterprise Singapore’s eligibility criteria); and
  - iv. Enter the promotion code “DBSSME” in its loan application.
3. Each Applicant who successfully participates in the Promotion will receive S\$100 in shopping vouchers (the “Gift”).
4. Applicants must satisfy the Bank’s credit assessment for SME Working Capital Loan or SME Micro Loan. The Bank does not commit, promise or agree to offer to any Applicant any credit facility, line of credit or financing arrangement, or to enter into any arrangement or agreement in relation thereto.
5. All applications must be submitted directly by the Applicants.
6. The Bank reserves the right to substitute or replace any Gift of similar value without giving prior notice.
7. The Bank may vary the terms and conditions or discontinue this Promotion at any time without any notice or liability to any party.
8. The Bank’s decision on all matters relating to this Promotion shall be final. No correspondence or claims will be entertained.
9. By submitting an application, each Applicant confirms that it is lawfully providing the data for the Bank to use and disclose for the purposes of: (i) providing products or services to that Applicant, whether in connection with this Promotion or its loan application; (ii) meeting the operational, administrative and risk management requirements of DBS Group Holdings Ltd. and its related corporations (“DBS Group”); and (iii) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator.
10. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Singapore.