Terms and Conditions Governing My Preferred Payment Plan (Deposit Accounts) Promotion ("Promotion")

1. A one-time non-refundable processing fee of 0% (EIR 0% p.a.) on the transaction amount for a 3-month plan, 0% (EIR 0% p.a.) on the transaction amount for a 6-month plan, 0% (EIR 0% p.a.) on the transaction amount for a 12-month plan, 6% (EIR 7.86% p.a.) on the transaction amount for an 18-month plan or 6% (EIR 5.98% p.a.) on the transaction amount for a 24-month plan is applicable for each approved transaction.

2. The **Promotion** is valid only for selected customers who have eligible Current Account/Savings Account ("**CASA**") transactions as determined by the Bank.

3. My Preferred Payment Plan ("**MP3**") **CASA** application is only applicable for transactions sighted in **CASA** and instruction has to be given by Principal Cardholder. **MP3 CASA** application is not applicable for cash withdrawals, Funds Transfer and such other transactions as DBS may determine.

4. Minimum amount required for **MP3 CASA** application is S$1,000 (in a single transaction). Combination of transactions is not allowed.

5. **MP3 CASA** application is only applicable for current and prior months' **CASA** transactions (from date of application received by the Bank).

6. **MP3 CASA** application with incorrect information given will not be processed. The application is subject to DBS' approval.

7. Transactions in foreign currency will be converted to Singapore dollar based on DBS' prevailing exchange rates and the **MP3 CASA** application will be based on the Singapore dollar amount.

8. DBS Points/Cash Rebates will not be awarded for fees/charges arising from the **MP3 CASA** application.

9. An administrative charge of S$150 will be levied for change in tenure, early repayment and/or **Card Account** termination/closure. In the event of **Card Account** termination/closure, the outstanding balance under the **MP3** shall become payable immediately.

10. DBS may vary these Terms and Conditions and may discontinue the **MP3**, without notice or liability to any party.

11. These Terms and Conditions shall form part of the applicable terms and conditions governing the use of the **Card Account** and shall be construed and interpreted accordingly.

12. These Terms and Conditions are governed by Singapore law and the parties agree to submit to the exclusive jurisdiction of the Singapore courts.

13. A person who is not a party these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.