

Terms and Conditions governing the SG60 DigiDeals Campaign ("Promotion")

Participation in this Promotion constitutes acceptance of these Terms and Conditions.

1. This Promotion is valid from 20 May 2025 to 30 September 2025 (both dates inclusive) (the "Promotion Period") and is only applicable to Customers of DBS Bank Ltd. (the "Bank") who have applied for and activated a new product ("Facility") under this Promotion (the "Customers").

2. For the purpose of the Loan Facility Promotion:

- "Loan Facility", in relation to a Customer, refers to that Customer's loan applications submitted to the Bank for any of the following products, all of which must be acceptable to the Bank:

Loan Products:

- i. DBS Working Capital Loan
- ii. DBS Business Loan
- iii. DBS Equipment and Vehicle Loan
- iv. DBS Property Term Loan

- To participate in the Loan Facility Promotion and be entitled to the 60% off processing fee during the Promotion Period (the "Reward"), a Customer must:
 - a. Submit the loan application via the DBS online business loan application page on the Bank's website as loan applications submitted through other channels will not be considered; and
 - b. be granted a Loan Facilitywithin the Promotion Period (such Customer, a "Qualifying Customer")
- The Reward will be issued to the Qualifying Customers within the Promotion Period.

3. For the purpose of the Trade Facility Promotion:

- "Trade Facility", in relation to a Customer, refers to that Customer's trade applications submitted to the Bank for an Enterprise Financing Scheme - Trade Facility ("EFS-Trade") or a Commercial Trade Facility.
- "Trade Bills Submission", in relation to a Customer, refers to that Customer's trade bills submitted to the Bank to utilize the Trade Facility for any of the following products, all of which must be acceptable to the Bank:

Import Loan Products:

- i. Pre-Shipment Financing
- ii. Import Letter of Credit
- iii. Trust Receipts
- iv. Bills Receivables Purchased
- v. Purchase Invoice Financing

Export Loan Products:

- i. Export Pre-Shipment Financing
- ii. Export Bill Financing under Documentary Collection
- iii. Export Letter of Credit Negotiation/Discounting
- iv. Sales Invoice Financing

- To participate in the Trade Facility Promotion and be entitled to the all-in interest rate of 5.60% per annum during the Promotion Period (the “Reward”), a Customer must:
 - a. Submit the interest form on Bank’s website to apply for the Trade Facility; and
 - b. be granted a Trade Facilitywithin the Promotion Period (such Customer, a “Qualifying Customer”)
- The Reward will be issued to the Qualifying Customers within the Promotion Period.

4. For the purpose of the Banker’s Guarantee Facility Promotion:

- “Banker’s Guarantee”, in relation to a Customer, refers to that Customer’s Banker’s Guarantee applications submitted to the Bank digitally via DBS IDEAL Trade.
- To participate in the Banker’s Guarantee Facility Promotion and be entitled to the Takashimaya Voucher worth S\$60 (the “Reward”), a Customer must submit 6 or more Banker’s Guarantee transactions via DBS IDEAL within the Promotion Period (such Customer, a “Qualifying Customer”).
- The Reward will be issued to the Qualifying Customers between 1 Dec 2025 and 29 Feb 2026.

5. For the purpose of Credit Cards Facility Promotion:

- Please refer [here](#).

6. Each Qualifying Customer may receive only one Reward for each Promotion. Only Qualifying Customers will be notified by the Bank with details of the Reward.
7. If a Customer’s Facility with the Bank fails to be valid, subsisting and in good standing at any point from the commencement of the Promotion Period up until 30 Nov 2025, the Reward will be forfeited.
8. Any Qualifying Customer notified of their eligibility to receive the Reward shall not be entitled to any compensation, benefits or substitution in any form whatsoever should the Reward be subsequently forfeited.
9. The Bank reserves the right to change the terms of this Promotion (including forfeiting any Reward already awarded, substituting or replacing any Reward of similar value, extending or shortening the Promotion Period or withdrawing this Promotion) at any time without prior notice, reason or liability to any party.
10. The Bank’s decision on all matters relating to this Promotion (including, without limitation, determining the transactions and the Customers who are eligible for the Reward) shall be final and conclusive and shall be binding on the Customer. No correspondence or claims will be entertained.
11. The Bank shall not be liable for any costs, expenses, liabilities, losses or damages whatsoever and howsoever incurred or to be incurred by any Customer arising from or in connection with this Promotion.
12. By participating in this Promotion, each Customer 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 Customer, whether in connection with this Promotion or its application for any Facility; and
 - (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.
13. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Singapore.