



Live more, Bank less

Terms and Conditions

1. This promotion ("**Promotion**") is valid from 8th March 2021 to 30th September 2021 (both dates inclusive) ("**Promotion Period**") and is only applicable to DBS IDEAL, DBS RAPID or NTP Trade customers of the Bank ("**Customers**").
2. For the purposes of this Promotion, "trade finance transactions" refers to the Customer's application/submission via DBS IDEAL, DBS RAPID or NTP platform to DBS Bank Ltd (the "Bank") for Letter of Credit Issuance Application, Import / Export Invoice Financing (BRP/BRS/BRD), Import / Export Pre-shipment Financing, Banker's Guarantee Issuance Application or Standby Letter of Credit Issuance Application, as may be approved by the Bank.

For the avoidance of doubt, applications/submissions of Letters of Credit Amendment, Banker's Guarantee Amendment, Standby Letter of Credit Amendment and all other trade services or financing, factoring service or any other non-approved instruments/products, are excluded from this Promotion.
3. Customer will receive S\$25 discount off the issuance fee or handling / commission fee for every transaction submitted via DBS IDEAL, DBS RAPID or NTP platform and approved by the Bank.
4. We reserve the right to change the terms of this Promotion (including changing any discount amount, forfeiting any reward already awarded, extending or shortening the Promotion Period or withdrawing this Promotion) at any time without prior notice, reason or liability to any party.
5. Our decision on all matters relating to this Promotion (including, without limitation, any calculation or computation of the discount) shall be final and conclusive and shall be binding on the Customer. No correspondence or claims will be entertained.
6. We shall not be liable for any costs, expenses, liabilities, losses or damages whatsoever and howsoever incurred or to be incurred by the Customer arising from or in connection with this Promotion.
7. To be eligible for this Promotion, the Customer's credit facility held with the Bank must be valid, subsisting and in good standing throughout the Promotion Period and up to 30th Nov 2021.
8. The discount will be automatically adjusted against the issuance fee or handling / commission fee and credited into the designated Singapore Dollar current account of the Customer determined by the Bank, by 30th Nov 2021. For Customers without Singapore Dollar current account, the amount will be credited into their foreign currency account and the Bank will convert that amount by using the Bank's prevailing foreign exchange rates.
9. By submitting a Letter of Credit Issuance Application, Import / Export Invoice Financing (BRP/BRS/BRD), Import / Export Pre-shipment Financing, Banker's Guarantee Issuance Application or Standby Letter of Credit Issuance Application on DBS IDEAL, DBS RAPID or NTP platform each customer confirms that it is lawfully providing the data for DBS Bank to use and disclose for the purposes of: (i) providing products or services to that customer, whether in



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connection with this Promotion or its 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.