



Terms and Conditions for Unsecured SME Loan “SG61 Receive Cash (“Cashback”) Promotion (“Promotion”)

1. Promotion is valid from 01 August 2026 to 30 November 2026, both dates inclusive (“**Promotion Period**”).
2. Promotion is limited to DBS Commercial Cardholders of the DBS World Business Card and DBS Platinum Business Card (“**Qualifying Card**”).
3. Successful applicants (“**Applicants**”) will be entitled to a S\$610 or S\$1,220 or S\$1,830 Cashback (“**Cashback**”) based on the following disbursed loan amount:

Disbursed Loan Amount	Cashback
S\$120,000 and above	S\$610
S\$240,000 and above	S\$1,220
S\$360,000 and above	S\$1,830

- a. Disbursed Loan (DBS Working Capital Loan or DBS Business Loan) refers to the Loan application which is accepted by applicant and disbursed by the bank.
 - b. To qualify for the Cashback, the disbursed loan amount must be **minimum of S\$120,000 in a single application**.
 - c. Loan application must be completed and submitted via **DBS online business-loan application page on the bank’s website**. Loan applications via other channels will not be considered.
 - d. Applicants will only be entitled to a **one-time Cashback** throughout the entire Promotion Period regardless of the number of approved applications.
4. The Loan approved interest rate is based on applicant’s profile and may differ from the published rate and the rate offered to another applicant.
 5. Cashback Crediting and Eligibility
 - a. The cashback will be credited to the customer’s DBS Corporate Credit Card account(s) (“Card Account(s)”) by **31 March 2027**.
 - b. To be eligible for the cashback, the customer must:
 - I. activate their DBS Corporate Credit Card; and
 - II. make at least one (1) transaction on the card, by 28 February 2027.
 - c. Where a customer holds multiple DBS Corporate Credit Card accounts, the cashback will be credited to the Card Account with the highest total qualifying spend during the Promotion Period.



6. Additional Cashback for New-to-Card Customers

- a. In addition to the prevailing cashback offer (e.g. 8% cashback for new cardholders), a “New-to-Card” customer who:
 - I. is approved for a DBS Corporate Credit Card; and
 - II. spends a minimum of S\$6,100 within the first 60 days from the date of card issuance,

will be eligible to receive an additional S\$61 cashback (“Bonus Cashback”).

- b. The Bonus Cashback is awarded on top of the base cashback and will be credited to the eligible Card Account in accordance with Clause 5 above.

- 7. The Cashback will be forfeited if, at the time of crediting, the Applicant’s Corporate Card account(s) or Unsecured SME Loan is/are inactivated, terminated, suspended or in delinquent status.
- 8. The value of Cashback is non-transferable, non-assignable and not exchangeable for cash or in kind.
- 9. DBS reserves the right to replace the Cashback with any item of similar value without notice.
- 10. DBS reserves the right to claw back or debit from the applicants’ DBS Corporate Credit Card account for the value of the Cashback in the event of loan termination or duplicate redemptions.
- 11. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
- 12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party. These Terms and Conditions shall be read in conjunction with the DBS Terms and Conditions Governing Account. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion.
- 13. Applicants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.