

## Terms and Conditions for Personal Loan “Receive 2% Unlimited Cashback (“Cashback”) and up to S\$300 eCapitaVoucher (“eCapitaVoucher”) Promotion” (“Promotion”)

1. Promotion is available from 15 March 2024 to 30 June 2024 (“Promotion Period”).
2. Successful applicants (“Applicants”) will be entitled **2% Cashback** (“Cashback”) and **up to S\$300 eCapitaVouchers** (“eCapitaVoucher”), on approved loan amount if the following conditions are satisfied within the Promotion Period:

### a) Cashback Tiers

| Approved Loan Amount | Loan Tenure         | Cashback    |
|----------------------|---------------------|-------------|
| S\$10,000 and above  | 24 months and above | 2% Cashback |

### b) eCapitaVoucher Tiers

| Approved Loan Amount   | Loan Tenure         | eCapitaVoucher        |
|------------------------|---------------------|-----------------------|
| S\$10,000 to S\$29,999 | 24 months and above | S\$50 eCapitaVoucher  |
| S\$30,000 to S\$49,999 |                     | S\$100 eCapitaVoucher |
| S\$50,000 and above    |                     | S\$300 eCapitaVoucher |

- c) Approved loan amount must be **minimum S\$10,000 with a minimum loan tenure of 24 months and above** in a single or **same day** combined applications on both Cashline and/or Credit Card. Combined applications refer to loans approved on both Credit Card and/or Cashline and must be made on the **same day** for the total approved loan amount to be eligible for the Cashback and the eCapitaVoucher
- d) Applications must be submitted and approved via **self-apply online application platform**. Applications via other assisted channels (i.e. Branch staff etc.) will not be considered.
- e) Have entered “**POSBPL**” in the promo code field during the online application
- f) Applicants will only be entitled to a one-time Cashback and eCapitaVouchers throughout the entire Promotion Period regardless of the number of approved applications

3. If there are more than one loan approved, the Personal Loan with the earliest approved date will be considered.
4. Your approved interest rate is based on your personal credit profile and may differ from the published rate and the rate offered to other borrowers. Log into your DBS iBanking or DBS Digibank now to view your personalized rates.
5. The Cashback will be credited into Customer's DBS Cashline ("Cashline account") or DBS/POSB Credit Card Account(s) ("Card account(s)") (as the case may be) in which the Personal Loan application is approved as per DBS's record within 120 days from the approval date.
6. The eCapitaVouchers will be issued in denomination of S\$50.
7. The eCapitaVoucher will be distributed to eligible customers in the form of promo code via Push Notification to Applicants' DBS/POSB Digibank app within 120 days from approval date. Applicants are required to download the POSB/DBS Digibank app to receive the Voucher.
8. The expiry date for the eCapitaVoucher is stated in the Push Notification and shall be deemed null and invalid if not activated before the expiry date.
9. CapitaVouchers usage terms and conditions apply. Please refer to [www.capitastar.com/sg/en/capitavoucher/terms---conditions.html](http://www.capitastar.com/sg/en/capitavoucher/terms---conditions.html)
10. The Cashback and the eCapitaVoucher shall be forfeited if the Customer's Cashline account or Card account(s) or Personal Loan is/are terminated, suspended or in delinquent status at the point of crediting.
11. The value of Cashback or eCapitaVoucher is non-transferable, non-assignable and not exchangeable for cash or in kind.
12. DBS reserves the right to replace the Cashback or the eCapitaVoucher with any item of similar value without notice.
13. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
14. 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.
15. 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](http://www.dbs.com/privacy).