

## Terms and Conditions Governing DBS Car Loan Online Promotion (“Promotion”)

Participation in this exclusive promotion (“Promotion”) constitutes acceptance of these Terms and Conditions.

1. Promotion period is valid from **01 January 2024 to 31 May 2024**, both dates inclusive (“Promotion Period”).
2. The Promotion is open to customers (**each a “Customer”, collectively the “Customers”**) who apply for a car loan online directly through the Car Loan Promotion Page (<https://www.dbs.com.sg/personal/promotion/carloan-online>) or DBS Car Marketplace, towards the purchase of a used /pre-owned car during the Promotion Period.
3. Eligible customers will have to complete their application online through digibank and/or MyInfo log-in.
4. Each eligible customer is entitled to receive GST Support Rebate of S\$300 when he/she had successfully taken up the car loan with DBS. The amount will be credited within 1 month from date of disbursement. The loan must still be active upon the crediting.
5. In receiving the GST Support Rebate, the eligible customer acknowledges that, the maximum approved loan amount is capped at 60% or 70% of the Nett Purchase Price (i.e. after deducting the GST Support Rebate) or Nett Valuation Amount, whichever is lower, depending on the Open Market Value of the vehicle. For the purpose of this promotion, the Nett Purchase Price is derived as follows: "Nett Purchase Price = Advertised Purchase Price - (GST Support Rebate)".
6. All Applications are subjected to bank's discretion and approval.
7. Customers who have successfully received the approval of the car loan will be able to enjoy the interest rate of 2.78% (EIR 5.19% p.a.). The Effective Interest Rate (EIR) is computed based on a 7- year loan tenor.
8. The GST Support Rebate will be credited into Customer's DBS or POSB Loan Servicing Account that is not closed or suspended, and in DBS' opinion, is in good standing.
9. DBS's decision on all matters relating to this Promotion shall be final. No correspondence or claims will be entertained.
10. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
12. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers' eligibility in the Promotion.
13. DBS decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Promotion. No correspondence or claims will be entertained.
14. The Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection use and disclosure of the Customers' 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 terms of the DBS Privacy Policy, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy).