

Terms & Conditions – DBS/POSB HDB Loan take-up with Complimentary LPA Certification Promotion (“Promotion”)

1. This Promotion is valid from 15 July 2026 to 31 December 2026, with the DBS/POSB Home Loan letter of offer dated by 31 December 2026 (“Promotion Period”)
2. This Promotion is valid for direct and indirect applications.
3. This Promotion is only valid for home loans granted by DBS/POSB to finance the purchase of a HDB property, or to refinance an existing HDB loan obtained from another financial institution or HDB (“HDB Home Loan”).
4. To qualify for this Promotion, customers must fulfil the conditions set out below within the Promotion Period (“Eligible Customers”):
 - 4.1. Loan application is submitted between 15 July 2026 and 31 December 2026, and whose Letter of Offer is accepted between 15 July 2026 and 31 December 2026.
 - 4.2. Complete conveyancing with one of the 3 participating law firms (“Our Partners”) as follows:
 - Apex Law (available for all HDB cases)
 - Ascentsia Law (available for all HDB cases)
 - PKWA Law (available for all HDB cases except for BTO and SBF)
5. Each borrower under a qualifying HDB Home Loan is entitled to one (1) complimentary professional certification and witnessing of LPA Form 1, subject to a maximum of two (2) complimentary certifications per qualifying loan.
 - 5.1. This entitlement is strictly for the benefit of the borrower(s) of the qualifying loan only and is not transferable to any other party.
 - 5.2. In the case of joint borrowers for a single qualifying loan, each joint borrower is entitled to one (1) complimentary LPA certification, up to a maximum of two (2) complimentary LPA certifications per qualifying loan.
 - 5.3. The complimentary LPA certification must be utilised by the borrower(s) for their own LPA application(s) as a Donor.
6. Complimentary LPA Certification and Witnessing
 - 6.1 Under this Promotion, the complimentary LPA certification and witnessing is provided solely by participating partner law firms Apex Law, Ascentsia Law and PKWA Law.

- 6.2 The complimentary LPA certification and witnessing covers only the professional certification and witnessing of the LPA Form 1 by Our Partners as the LPA Certificate Issuer (CI).
- 6.3 The complimentary LPA certification offered under this Promotion is for **LPA Form 1** for Singapore Citizens and Singapore Permanent Residents only and **does not include Form 2 LPAs, amendments, legal advisory work, or any other legal documentation.**
- 6.4 The complimentary LPA certification cannot be exchanged or converted into cash, credit, rebates, or any other items.
- 6.5 The complimentary LPA certification must be completed with the Law Firm before loan disbursement or within 3 months from loan acceptance date, whichever is earlier.
- 6.6 Government filing fees payable to the Office of the Public Guardian (OPG), if any, and other third-party charges are not covered and must be borne by the customer. Any fee waivers granted by OPG are administered solely by OPG and subject to their prevailing terms.
- 6.7 This Campaign is not in any way related to, sponsored or endorsed by the Ministry of Social and Family Development ("MSF") or any of its programmes.
7. Customers must access the [OPGO portal](#) (Office of the Public Guardian Online) to **complete the online LPA application form**, including the appointment and acceptance of their donee(s), before visiting the law firm for certification. Any guidance provided by the law firm on the online application is strictly at the law firm's discretion and may vary by firm.
8. DBS/POSB does not endorse, recommend or guarantee the quality, suitability or availability of any legal service provided by the partner law firms.
9. DBS/POSB is not incentivised by the partner law firms and does not receive any fees, commissions, benefits or preferential arrangements arising from this offer. All legal services are rendered exclusively between the customer and the chosen law firm.
10. DBS/POSB shall not be liable for any loss, dispute, negligence, delay, error or deficiency arising from the LPA certification process or any other legal service performed by the partner law firms.
11. The value of the reward is considered a benefit received by you and will be deducted from the purchase price of the property to derive the adjusted purchase price to be used for computation of the eligible loan amount.

12. Promotion is valid in conjunction with any other on-going offers, promotions, privileges, or in-house offers, except for staff loans and bridging loans.
13. The Promotion reward is non-exchangeable, non-transferable, and non-replaceable.
14. Each of DBS/POSB and/or the supplier of the reward shall be entitled at their sole discretion to make appropriate changes to the terms of use or other conditions associated with the reward from time to time, whether in the event of unforeseen circumstances; where it is beyond the reasonable control of the parties (including governmental or other restrictions due to public health concerns); where it is deemed to be in your best interests; or otherwise for other reasonable purposes.
15. DBS shall not be liable in any way to any party for any loss or damage or expenses arising in connection with the Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, failed, delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected.
16. You consent to DBS' collection and use of your personal data and the use and disclosure of your personal data by/to third parties for the purpose of the promotion. You agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.
17. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
18. The decision of DBS Bank on all matters relating to terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation. Subject to and without prejudice to the generality of the foregoing and DBS Bank's record of the entries shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.