

Terms and Conditions for Personal Loan “Receive 3% Unlimited Cashback (“Cashback”) Acquisition Promotion” (“Promotion”)

1. Promotion is available from **1 August 2026 to 1 November 2026** (“Promotion Period”).
2. Successful applicants (“Applicants”) who meet the eligibility criteria during the Promotion Period will be entitled to the following Rewards:

Approved Loan Amount	Loan Tenure	Rewards
S\$10,000 and above	36 months and above	3% Unlimited Cashback

3. Eligibility Criteria:

- i. Minimum approved loan amount of **S\$10,000 with a minimum loan tenure of 36 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 calendar day** for the total approved loan amount to be eligible for the Cashback.
 - a. For example, if you submit 2 applications on the same date and the approved loan amount for these are S\$7,000 and S\$5,000 respectively at 36-month tenures, the combined approved loan amount will be S\$12,000; and you will be eligible to receive 3% cashback on the total S\$12,000 approved loan amount.
 - ii. Application 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.
 - iii. Promo code “**POSBPL**” must be entered in the promo code field during online application.
4. Applicants will only be entitled to a **one-time Cashback** throughout the entire Promotion Period regardless of the number of approved applications.
 5. If there are more than one loan approved, the Personal Loan with the earliest approved date will be considered.

- a. For example, if you submit 3 applications during the campaign period and the approved loan amount for these are (1 August approval date) S\$7,000, (10 August approval date) S\$10,000, and (15 August approval date) S\$12,000 respectively at 36-month tenures; you will only be eligible to receive 3% cashback on the S\$10,000 approved loan amount from the 10 August application as this is the first eligible loan.
6. The approved interest rate is personalised based on your personal credit profile and may differ from the published rates and the rate offered to other borrowers. Applicants may log into DBS iBanking or DBS Digibank to view their personalized rates.
7. **Cashback** will be credited into Customer's DBS Cashline or DBS/POSB Credit Card Account(s) (as the case may be) in which the Personal Loan application is approved as per DBS's record within 180 days from the approval date.
8. DBS reserves the right to:
 - i. Replace the Cashback with an item of similar value without prior notice
 - ii. Claw back or debit from the Applicants' DBS Cashline or Credit Card account for the value of the Cashback in the event of loan termination or duplicate redemptions.
9. Participation in this Promotion shall be deemed as acceptance of these Terms and Conditions. By participating, Applicants agree to be bound by all terms herein and by all decisions made by DBS in relation to the Promotion, which shall be final, conclusive, and binding on all Participants. No correspondence or claims will be entertained.
10. 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.
11. 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.