



Terms and Conditions for POSB HDB Loan Online Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions (“**Terms and Conditions**”).

1. The Promotion is open to new housing loan (“**Housing Loan**”) applicants of DBS Bank Ltd (“**DBS**”) who apply to refinance their existing Housing Loan from Housing Development Board (“**HDB**”) or other Financial Institutions to POSB HDB Loan. In these Terms and Conditions, Housing Loan refers to a housing loan facility that is secured by a mortgage on a HDB flat.
2. The Promotion Period is between 9 February 2015 and 16 February 2015 (“**Promotion Period**”).
3. To be eligible for the Promotion,
 - (i) you must submit your contact details through the Promotion webpage;
 - (ii) you must submit all Housing Loan application (“**Application**”) documents to us on or before 10 March 2015;
 - (iii) subject to the approval of your Application, you must accept and return the Housing Loan letter of offer (“**Letter of Offer**”) within the validity date stipulated in the Letter of Offer; and
 - (iv) there must not be a third party referral fees payable for your Application.
4. Notwithstanding anything herein, DBS has the absolute discretion in determining a person’s eligibility in participating in the Promotion. DBS may vary these Terms and Conditions without notice, or withdraw or terminate the Promotion at any time without any notice or liability to any party. DBS’ decision on all matters relating to or in connection with the Promotion is final and binding on all applicants. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
5. Applicants eligible for this Promotion will be presented with the redemption letter to redeem a complimentary 2 Days 1 Night staycation at the Sanctuary room (“**Gift**”) at Amara Sanctuary Resort Sentosa (“**Merchant**”).
6. DBS reserves the right to substitute or replace the Gift with another gift of similar value without giving prior notice and without liability.
7. Redemption of the Gift is subject to the terms and conditions set out in the redemption letter. Only original redemption letter will be accepted by the Merchant. There will not be any extension of the validity period of the redemption letter and late redemption of the Gift will not be entertained. The Gift is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable, and the redemption letter is non-replaceable if lost, stolen or damaged.
8. DBS makes no warranty or representation as to the quality, merchantability or fitness for purpose of the Merchant’s goods and services. Any dispute about the same must be resolved directly with the Merchant.

9. DBS assumes no responsibility for any loss or damage 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 applicant's eligibility in the Promotion.
10. These Terms and Conditions shall be read in conjunction with the Standard Terms and Conditions Applicable to Banking Facilities Granted by DBS Bank Ltd Secured By Mortgage of Residential Property and/or Commercial Property ("Conditions") and DBS Privacy Policy. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion. The Conditions are available on DBS' website at www.dbs.com.sg. The DBS Privacy Policy is available at www.dbs.com/privacy. For purpose of this Promotion, the applicants consent under the Personal Data Protection Act (Cap 26 of 2012) ("Act") to the collection, use and disclosure of the applicants' personal data by/to DBS, promoters or entities/persons conducting the Promotion and such other third party for the purpose of the Promotion, and the applicants confirm that they have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on www.dbs.com/privacy.
11. If you provide DBS with the personal data of any third party, you hereby consent on behalf of the said third party whose personal data you provide, to DBS' collection, use, disclosure and processing of his/her personal data in accordance with DBS Privacy Policy. You warrant that you have obtained the said third party's prior consent to such collection, use, disclosure and processing of his/her personal data by DBS and that the personal data that you provide to DBS is true, accurate and complete.
12. Words importing the singular shall, where applicable, include the plural and vice versa.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore, and participants irrevocably submit to the exclusive jurisdiction of the Singapore courts.
14. A person who is not a party to these terms may not enforce any of them under the Contracts (Rights of Third Parties) Act (Chapter 53B) and notwithstanding any terms herein, the consent of any third party is not required for any variation of the terms of the Promotion (including any release or compromise of any liability) or termination of the Promotion.