

Terms and Conditions governing the uGOiGO™ Switch and Save Promotion (“**Promotion**”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. The Promotion period shall run from 14 November 2014 to 21 November 2014, both dates inclusive (“Promotion Period”).
2. The Promotion is open to all Customers refinancing from HDB Concessionary Loan over to POSB HDB Loan.
3. To qualify as a Promotion participant, you must:
 - (i) have an existing HDB Concessionary Loan for a completed HDB flat with Housing Development Board (“HDB”) and minimum amount of S\$100,000 as at 14 November 2014;
 - (ii) click on “Switch Now” on the Promotion webpage at www.posb.com.sg/hdbloan-ugoigo ;
 - (iii) successfully submit his/her contact details using the contact form provided on the Promotion webpage and to be contacted by our Home Advice Specialist who will assist them with the POSB HDB loan application;
 - (iv) successfully submit the POSB HDB loan application by 12 December 2014 and accept the POSB HDB loan offer for the property as specified in the POSB HDB loan application by signing and returning the Letter of Offer to DBS by 19 December 2014; and
 - (v) not have been introduced to this Promotion by way of referral, whether through a housing agent, mortgage broker or any other agent, person or entity where any form of referral fee is claimed in respect of this Promotion.
4. When 50 to 99 persons have completed the steps specified in clause 3(ii) and 3(iii) at the end of the Promotion Period, those successfully fulfill the requirements as stated in clause 3(iv) above will be awarded with IKEA shopping voucher of amount of S\$150. The IKEA shopping voucher will be presented at the point of signing the Letter of Offer, unless otherwise notified.
5. When 100 or more persons have completed the steps specified in clause 3(ii) and 3(iii) at the end of the Promotion Period, those successfully fulfill the requirements as stated in clause 3(iv) above will be awarded with IKEA shopping voucher of amount of S\$300. The IKEA shopping voucher will be presented at the point of signing the Letter of Offer, unless otherwise notified.
6. The number of persons who have completed the steps specified in clause 3(ii) and 3(iii) with its corresponding IKEA shopping voucher amount at the end of the Promotion Period, will be stated on the Promotion webpage at www.posb.com.sg/hdbloan-ugoigo
7. The IKEA shopping voucher will be issued in the form of an authorised letter which can be used for redemption at IKEA stores.

8. 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. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
9. Notwithstanding anything herein, DBS has the absolute discretion in determining a person's eligibility in participating in the Promotion.
10. DBS' decision on all matters relating to or in connection with the Promotion is final and binding on all participants. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
11. 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 a participant's eligibility in the Promotion.
12. 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, the 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 Customers consent under the Personal Data Protection Act (Cap 26 of 2012) ("Act") to the collection, use and disclosure of the Customers' personal data by/to the organizers, promoters or entities/persons conducting the Promotion and such other third party for the purpose of the Promotion, and the Customers 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.
13. Words importing the singular shall, where applicable, include the plural and vice versa.
14. 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.
15. 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.