

Terms and Conditions Governing DBS/POSB Home Loan Festive Promo Campaign (“Promotion”)

1. The promotion period is from 02 December 2024 to 28 February 2025.
2. Promotion is only valid for direct online applications without third-party referrals.
3. Promotion is only valid for home loan granted by DBS/POSB to finance the purchase of a completed residential property in Singapore or to refinance an existing home loan obtained from another financial institution or HDB (“**Home Loan**”). Subject to a minimum loan amount of S\$300,000.
4. Under this Promotion, the (“**Promotion Gift**”) will be accorded to each Home Loan granted by DBS/POSB respectively:
 - i. For a HDB flat

Campaign Reward Tiers for HDB				
Qualifying Loan Amount	Loan Type	Existing Cash Rewards	Additional Festive Rewards	Total Reward Value
S\$300,000 to < S\$500,000	New (Completed Properties)	NA	S\$200 shopping voucher	S\$200
S\$500,000 to <S\$1,000,000			S\$550 shopping voucher	S\$550
S\$1,000,000 to <S\$1,500,000			S\$750 shopping voucher	S\$750
≥ S\$1,500,000			S\$1,000 shopping voucher	S\$1,000
S\$300,000 to < S\$500,000	Refinancing	S\$2,000	S\$200 shopping voucher	S\$2,200
S\$500,000 to <S\$1,000,000			S\$550 shopping voucher	S\$2,550
S\$1,000,000 to <S\$1,500,000			S\$750 shopping voucher	S\$2,750
≥ S\$1,500,000			S\$1,000 shopping voucher	S\$3,000

- ii. For a private residential property

Campaign Reward Tiers for Private Properties				
Qualifying Loan Amount	Loan Type	Existing Cash Rewards	Additional Festive Rewards	Total Reward Value
S\$300,000 to < S\$500,000	New (Completed Properties)	NA	S\$200 shopping voucher	S\$200
S\$500,000 to <S\$1,000,000			S\$550 shopping voucher	S\$550
S\$1,000,000 to <S\$1,500,000			S\$750 shopping voucher	S\$750
≥ S\$1,500,000			S\$1,000 shopping voucher	S\$1,000
S\$300,000 to < S\$500,000	Refinancing	NA	S\$200 shopping voucher	S\$200
S\$500,000 to <S\$1,000,000		S\$2,000	S\$550 shopping voucher	S\$2,550
S\$1,000,000 to <S\$1,500,000		S\$2,500	S\$750 shopping voucher	S\$3,250
≥ S\$1,500,000		S\$2,800	S\$1,000 shopping voucher	S\$3,800

5. The value of the Additional Festive Rewards 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.
6. Existing cash rewards are only valid for refinancing of an existing home loan from another financial institution or HDB.
7. The Promotion is only valid for pre-approved home loan packages determined by DBS/POSB at its sole discretion or home loan packages as defined in the following DBS/POSB webpages:
 - i. <https://www.dbs.com.sg/personal/rates-online/home-loans.page>¹
 - ii. https://www.posb.com.sg/personal/rates-online/home_loans.page¹

¹Excludes two-in-one home loan, bridging loan packages & staff loan packages

8. To qualify for the Promotion Gift, the applicant(s) must meet all of the below criteria (“**Qualified Applicant**”):
 - i. Successfully complete and submit an application for the Home Loan via “Apply Now” (available [here](#)) between 02 December 2024 to 28 February 2025; and
 - ii. Accept the letter of offer issued by DBS/POSB in connection with the Home Loan by 10 March 2025.
9. Qualified Applicants will receive an electronic direct mail within 3 months from the promotion end date to be notified of their eligibility to receive the Promotion Gift.
10. DBS/POSB may replace, withdraw, or add to the Promotion at any time without notice or liability.
11. Promotion is valid with Wealth Rewards.
12. Promotion is not valid in conjunction with any other on-going offers, promotions, privileges, or in-house offers.
13. The Promotion Gift is non-exchangeable, non-transferable, and non-replaceable.
14. DBS/POSB will have the final decision on all matters regarding the Promotion.
15. DBS/POSB may change these terms or suspend / terminate the Promotion without giving notice.
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.