

DBS/POSB Credit Cards/Cashline Credit Limit Review Cash Reward ("Promotion") Terms and Conditions

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

1. This Promotion is only applicable to DBS/POSB Credit Card and Cashline customers ("**Customer**").
2. The Promotion is valid from 1 September 2024 till 31 October 2024 ("**Promotion Period**").
3. The S\$20 Cash Reward ("**Gift**") is limited to the first 10,000 Customer whose Credit Card or Cashline Credit Limit Review application is submitted online using Myinfo with Singpass or salary crediting option and whose credit limit increase is approved by 31 October 2024 ("**Qualified Customers**"). The Gift will be credited into the DBS Credit Card/Cashline account with the latest transaction activity (at DBS' discretion), by 31 January 2025.
4. The Gift shall be forfeited if the DBS/POSB Credit Card/Cashline account is terminated or suspended. The account of a Qualified Customer under this promotion must be valid, subsisting and in good standing as DBS may reasonably consider them to be.
5. Strictly one Gift per Qualified Customer. The Gift is non-exchangeable, non-transferable and non-replaceable. DBS may replace the Gift with any item(s) of a similar value without prior notice.
6. In event Qualified Customer is eligible for more than one DBS/POSB Credit Limit Review promotion during the same Promotion Period, the Gift with the highest value will be accorded.
7. 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 Customer's eligibility in the Promotion.
8. 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. These Terms and Conditions shall be read in conjunction with the DBS Terms and Conditions Governing Accounts. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion. DBS may change these terms or suspend/terminate the Promotion without giving notice.
9. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a Customer to participate in the Promotion. DBS will have the final decision on all matters regarding the Promotion. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
10. Customers consent to DBS' collection and use of their personal data and the use and disclosure of their personal data by/to third parties for the purpose of the Promotion. Customers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.

11. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore, and Customers irrevocably submit to the exclusive jurisdiction of the Singapore courts.
12. 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.

DBS/POSB Credit Cards or Cashline Credit Limit Review Terms and Conditions

1. The credit limit review and revision is conducted at absolute discretion of DBS. We will in our absolute discretion, determine the credit limit based on income information provided and our credit and risk management policies.
2. We will automatically assign a final credit limit apportionment between DBS/POSB Credit Card(s) and/or Cashline at our discretion.
3. Submission of all relevant mandatory income documents as stipulated are also required. Income documents are not required on condition that your salary is credited via GIRO to your personal DBS/POSB Account for the last 3 consecutive months. Salary crediting will only consider the nett income credited.
4. Should your submitted income documents reflect a lower-earned income than what was previously declared, we have the right to adjust the current credit limit to reflect the prevailing earned income.
5. Your credit limit will be re-adjusted if you subsequently take up any unsecured credit facilities, such that your aggregate credit limit for all unsecured credit facilities do not exceed the maximum credit limit granted to you.