

DBS Terms and Conditions for Cashline Annual Fee or Late Fee Waiver

- 1. This DBS Cashline Annual Fee Waiver is limited to existing DBS Cashline account customers who have received the notification through our marketing push notes and/or electronic direct mailer ("Eligible customers").
- 2. Eligible customers will receive a one-time waiver (Annual Fee or Late fee) of S\$120 on the Cashline account when all the following conditions are met:
 - a. Successful application for Balance Transfer of minimum S\$2,000 from your <u>Cashline</u> account(s) within <u>30 calendar days</u> ("Eligible Period") upon receiving the SMS; OR
 - b. Increase your Cashline account statement ending balance by withdrawing a minimum S\$2,000 from your Cashline account and maintain the balance for 30 calendar days
 - c. Application via online channel only
- 3. For clause 2(b), waiver will be awarded based on the incremental balance between March 2023 Statement Ending Balance and February 2023 Statement Ending Balance. Only balances which are drawdown at prevailing interest rate ("Qualifying Transactions") will be considered. Any Personal Loan, fees, and charges incurred will not count towards the balances.
- 4. Qualifying transactions refers to DBS Cashline usage made at DBS Cashline prevailing interest rate via:
 - i. Cash withdrawals made at DBS/POSB ATMs.
 - ii. Cashline Cheque Issuance.
 - iii. Fund transfer via iBanking, Digibank and DBS/POSB ATMs.
 - iv. Bill payment to other billing organization (3rd party) via iBanking, Digibank, AXS and DBS/POSB ATMs.
 - v. Cashline Auto Top-Up. vi. NETS Point of Sales; and
 - vi. Any other usage platforms/channels as determined by DBS from time to time.
- 5. S\$120 which will be credited to your Cashline account within 60 calendar days after successful application for Balance Transfer of minimum S\$2,000 on either your Cashline or incremental of Cashline account statement balance of minimum S\$2,000.
- 4. Each eligible customer can only receive up to a one-time waiver of S\$120 during the Eligible Period.
- 5. Only 1 Late Fee or Annual Fee incurred in the last 90 calendar days will be eligible for the one-time waiver.
- 6. Eligible customers who have fulfilled the condition under Clause 2 and found to have their Annual Fee or Late Fee subsequently waived within 90 calendar days from approval date of balance transfer will not be entitled to the one-time waiver.

- 7. This conditional waiver cannot be used in conjunction with other Cashline Annual Fee and/or Late Fee initiatives.
- 8. Payment due (including Annual Fee and/or Late Fee) should be made before due date to avoid incurring further charges on the Cashline account.
- 9. The one-time waiver is non-exchangeable, non-transferrable and non-replaceable.
- 10. DBS decision on all matters relating to the one-time waiver shall be final. No correspondence or claims will be entertained.
- 11. DBS may vary these Terms and Conditions, suspend or terminate the waiver promotion without any notice or liability to any party.
- 12. Customers consent under the Personal Date 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 this one-time waiver, 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.