



## TERMS AND CONDITIONS GOVERNING DBS CAR LOAN APPLICATION

1. I am of full age and am not bound or affected by any legal impediment from entering into a Hire Purchase Agreement with you or from driving any vehicle.
2. I undertake to pay any and all out-of-pocket expenses and/or charges including cancellation fees incurred in relation to my loan application when my loan application is approved.
3. I understand that you reserve the right to decline the application without giving any reason(s) whatsoever.
4. I authorize you (i) to disclose any information provided by me in relation to this application, or (ii) to provide this application form duly filled and signed by me, to any car dealership or such other third party that you in good faith deem it reasonable to make such disclosure for any purposes in connection with this application and the loan, or as may be required by any applicable law, court, regulatory or legal process, without any liability or notice to me.
5. If this application and such other form or instruction ("Instruction") is or is purported to be given or sent by me to you by electronic or facsimile transmission, you are hereby authorized by me, but are not obliged to accept, rely upon and act in accordance with the electronic or facsimile copy of the Instruction, without waiting for the original Instruction and without any liability to me. In consideration of you agreeing to act on my authorization, I undertake to indemnify you against all liabilities, claims, demands, actions, proceedings, losses, damages, costs (including legal costs on a full indemnity basis), expenses and all other liabilities which you may directly or indirectly suffer.
6. If there is a cancellation or termination of the loan after the loan is disbursed or if the loan amount is settled in full before the end of the loan tenor, I acknowledge that the fees as stated in the Hire Purchase Agreement will be payable by me.
7. I consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of my personal data by DBS and such other third party as DBS may reasonably consider necessary for the purpose of the application, and confirm that I agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy).
8. I am aware that the financial broker, appointed by you to assist in this application, is not your agent for any purpose, and you are not liable for any acts and/or omissions made by the financial broker.