



## Terms and Conditions for DBS Home Loan Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions (“**Terms and Conditions**”).

1. In these Terms and Conditions, “our” or “DBS” means DBS Bank Ltd, “you” or “your” means the persons to whom these Terms and Conditions apply.
2. The Promotion interest rates are:

Year 1	1.98% p.a.
Year 2	1.98% p.a.
Year 3	1.98% p.a.
Thereafter	FHR <sup>^</sup> + 2.25% p.a.

<sup>^</sup>FHR refers to the average of DBS’ prevailing 12-month and 24-month Singapore Dollar fixed deposit rates for amounts between S\$1,000 to S\$9,999 or such other sum as DBS may specify. The FHR shall be determined by DBS and published at [www.dbs.com.sg](http://www.dbs.com.sg) or through any media as DBS may at its discretion consider appropriate. DBS reserves the right to amend the basis of calculation of the FHR as DBS may determine to be reasonable. The prevailing FHR is 0.4% p.a. at time of print.

3. To be eligible for the Promotion, you must
  - i. register via [go.dbs.com/sg-homeloan198](http://go.dbs.com/sg-homeloan198) (“**Submission**”) by 9 April 2015;
  - ii. apply for a home loan for a completed residential property the loan amount of which is at least S\$650,000 (“**Application**”); and
  - iii. accept and return to DBS, the DBS issued Letter of Offer by 28 April 2015, should the Application be approved by DBS.
4. This Promotion is not applicable for existing Home Loans with DBS and/or Applications through any third-party.
5. DBS may vary these Terms and Conditions without notice, or terminate the Promotion at any time without any notice or liability to any party.
6. DBS’ decision on all matters relating to the Promotion (including a person’s participation eligibility) is final and binding. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.