



**Terms and Conditions for Unsecured SME Loan “Receive S\$300 Cash (“Cashback”) Promotion” (“Promotion”)**

1. Promotion is available from 01 Jan 2025 to 15 February 2025, both dates inclusive (“Promotion Period”).
2. Successful applicants (“Applicants”) will be entitled to a S\$300 Cashback (“Cashback”) if the following conditions are satisfied within the Promotion Period:

<b>Approved Loan Amount</b>	<b>Cashback</b>
<b>S\$100,000 and above</b>	<b>S\$300</b>

- a. Approved Loan (DBS Working Capital Loan or DBS Business Loan) refers to the Loan application which is approved by the bank and accepted by applicant.
  - b. To qualify for the Cashback, the approved loan amount must be **minimum of S\$100,000 in a single application.**
  - c. Loan application must be completed and submitted via **DBS online business-loan application page on the bank’s website.** Loan applications via other channels will not be considered.
  - d. Applicants will only be entitled to a one-time Cashback throughout the entire Promotion Period regardless of the number of approved applications.
3. The Loan approved interest rate is based on applicant’s profile and may differ from the published rate and the rate offered to another applicant.
  4. The cashback will be credited to the customer’s DBS Corporate Credit Card Account(s) (“Card account(s)”) by the end of 30 April 2025. In the event customer does not have a Corporate Credit Card during the Loan application, we will encourage customer to apply for a Corporate Credit Card to receive this Cashback. If the customer holds multiple Corporate Credit Card accounts, the cashback will be credited to the account with the highest spending.
  5. The Cashback shall be forfeited if the Applicant’s Corporate Card account(s) or Unsecured SME Loan is/are terminated, suspended or in delinquent status at the point of crediting.
  6. The value of Cashback is non-transferable, non-assignable and not exchangeable for cash or in kind.
  7. DBS reserves the right to replace the Cashback with any item of similar value without notice.



8. DBS reserves the right to claw back or debit from the applicants' DBS Corporate Credit Card account for the value of the Cashback in the event of loan termination or duplicate redemptions.
9. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party. These Terms and Conditions shall be read in conjunction with the DBS Terms and Conditions Governing Account. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion.
11. Applicants consent under the Personal Data 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 the Promotion, 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](http://www.dbs.com/privacy).