



## DBS Unsecured Loans Members-Get-Members Referral Programme Application Form

As a DBS valuable customer, we would like to invite you to participate in our Members-Get-Members Referral Programme. From now till 31 July 2012, successfully refer your friends and / or relatives to be a new customer of Debt Consolidation Loan, Express Loan, Personal Instalment Loan or Cashline Revolving Loan, you can enjoy up to **HK\$1,000 ParkNShop** cash coupon per referral. The more successful applicants you have referred, the more coupons you will get.

Upon Referral of Debt Consolidation Loan & Express Loan, Referrer can enjoy below reward:

No. of Successful Referrals	Reward for Referrer	Accumulated Reward
1	For the first 2 successful referrals, each referral is entitled to 	HK\$500
2		HK\$1,000
3	Starting from the third successful referrals, each referral is entitled to 	HK\$1,800
4		HK\$2,600
5 or above	Starting from the fifth successful referrals, each referral is entitled to 	HK\$3,600

Upon Referral of Personal Instalment Loan & Cashline Revolving Loan, both Referrer and Referee can enjoy below reward:

Reward	
Referrer 	Referee 

Application is easy, complete this application form and apply through the following ways:

- Return it to any DBS Bank, DBS Finance or DBS Loan Centre
- Application Hotline: **2290 8118**
- Fax Hotline: **2235 5947**

## Referrer (Existing DBS Unsecured Loans Customer) Information

Name (Chinese): \_\_\_\_\_ (English): \_\_\_\_\_  
HKID Card No.: \_\_\_\_\_ Contact Tel No.: \_\_\_\_\_ (Mobile/Office)

## Referee's Information

<b>1.</b> Name (Chinese): _____ Name (English): _____ Contact Tel No.: _____ (Mobile)	<b>2.</b> Name (Chinese): _____ Name (English): _____ Contact Tel No.: _____ (Mobile)
<b>3.</b> Name (Chinese): _____ Name (English): _____ Contact Tel No.: _____ (Mobile)	<b>4.</b> Name (Chinese): _____ Name (English): _____ Contact Tel No.: _____ (Mobile)

## Declaration

### Declaration

I ("Referrer") confirm the information in respect of each referee as listed above (the "Referee") and provided to DBS Bank (Hong Kong) Limited (the "Bank") (a member of the DBS Group) is true and accurate and I have obtained consent from each Referee to disclose his / her personal information to the Bank. I understand the Bank will contact the Referee(s) for the purpose of promoting unsecured loans products and agree the Bank to disclose my name to each Referee who inquires about the source of his / her contact details if the Bank sees fit. I accept and agree to be bound by the Terms and Conditions of this Programme contained in this application form.

I understand I am not acting as a guarantor of the Referee(s) under this Members-Get-Members Referral Programme and shall incur no liability in respect of any personal liability that may be incurred by the Referee(s) to the Bank for his / her loan application unless a guarantee is signed by me.

Personal Information Collection Statement

I agree that the applicable Customer Data Policies and other communications to customer concerning customer data from time to time issued by the Bank (a member of the DBS Group) shall apply. A copy is available on request at any branch or from its website ([www.dbs.com/hk](http://www.dbs.com/hk)). I agree that all information in this application form, or that arise from the relationship with the Bank (or any other DBS Group Company) ("data") will be subject to such policies / or other communications (as may be varied from time to time).

X \_\_\_\_\_ (SV) \_\_\_\_\_  
Signature of Referrer Date

## Members-Get-Members Referral Programme (the "Programme") Terms and Conditions

1. The promotion period starts from 1 April 2012 to 31 July 2012 (both dates inclusive).
2. DBS Bank (Hong Kong) Limited (the "Bank") will send notification ("Reward Redemption Letter") to the eligible Referrers and Referees (if applicable) within 3 months after the end of the promotion period.
3. Eligible Referrers must be the Bank's customers of Personal Instalment Loan, Express Loan, Debt Consolidation Loan or Cashline Revolving Loan (collectively, the "Unsecured Loans"), the loan account must be in good standing and without any late repayment or early full repayment records as when the Bank issues the Reward Redemption Letter, and the Referees must fulfill the requirements as stated in Clause 4 below, in order to be eligible for the reward. The reward for Referrers is determined by the Unsecured Loans product that the Referee had drawn down successfully.
4. Eligible Referees must (a) not be current Unsecured Loans customers of the Bank; (b) not be Unsecured Loans customers of the Bank or have not cancelled any account in respect of the Unsecured Loans within the past 12 months prior to their applications made under the Programme; and (c) apply within the promotion period and draw down the approved loan on or before 31 August 2012. If Referee early full settled the loan, the Bank reserves the right to charge the Referrer and Referee (if applicable) the value of the reward. If Referee applied for Cashline Revolving Loan, he / she must draw down the full loan facility and maintain a daily average loan balance of 50% or above of the approved credit limit within 1 month after the loan account open day in order to be eligible for the reward. If the Referee cancels the Cashline Account within 13 months after the account open day, the Bank reserves the right to charge the Referrer and the Referee the value of the reward.
5. There is no upper limit on the number of referrals made by the Referrers but a Referee must not be a Referrer.
6. The Bank reserves the right to request the Referrers to verify the contact details of each of their Referees and, at the Bank's absolute discretion, to refuse to grant any reward under the Programme to the Referrers and Referees and / or take legal action if the contact details of the Referee(s) are invalid, obtained improperly or without consent of the Referee(s).
7. Employees of the Bank are not eligible for this Programme.
8. This Programme offer cannot be used in conjunction with any other promotional offer. The cash coupons described in this material cannot be exchanged or redeemed for cash and are available while stocks last. The Bank reserves the right to replace the cash coupons with alternative comparable offers without prior notice. The merchant is solely responsible for all matters in relation to the cash coupons. Any enquiry / complaints in respect of the cash coupons and / or services provided in relation thereto should be directed to the merchant concerned. The Bank shall have no liability in respect thereof. The cash coupons will be subject to further terms and conditions stipulated by the merchant.
9. The Bank has the absolute discretion in approving the loan applied by the Referees and in determining the eligibility of the Referrers and Referees for the Programme and / or the rewards under the Programme. If the Bank at any time discovers the Referrers and Referees (if applicable) should not be entitled to any reward under the Programme, the Referrers and / or Referees concerned should return all the rewards to the Bank forthwith upon demand.
10. The Bank reserves the right to modify, discontinue or terminate the Programme and / or amend these Terms and Conditions at anytime without prior notice.
11. In the event of disputes, the decision of the Bank shall be final and conclusive.

If there is any inconsistency or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.