

Personal Loan Referral Program Terms and Conditions

1. Personal Loan Referral Program (the “**Promotion**”) runs from 1 January 2018 to 31 December 2018 (both days inclusive) (“**Promotion Period**”)
2. To be eligible to participate in the Promotion as referrer (the “**Referrer**”), he/she must be an existing customer of DBS Bank (Hong Kong) Limited (the “**Bank**”, which expression shall include its successors and assigns).
3. To be eligible for the referral reward under the Promotion (“**Referral Reward**”, as defined in clause 7 below), the Referrer must refer an eligible person (“**Referee**”, as defined in clause 4 below) to successfully apply for and drawdown an eligible personal loan (“**Eligible Personal Loan**”, as defined in clause 4 below) during the Promotion Period. The Referee must apply for and drawdown an Eligible Personal Loan during the Promotion Period and at the time of applying for the Eligible Personal Loan, he/she must provide the unique referral code of the Referrer or the Referrer’s telephone number recorded in the Bank’s system.
4. For the purpose of the Promotion:
 - a. Referee shall mean any person who has not held or cancelled any personal loan account during the 12 months prior to the date of submission of the application for the Eligible Personal Loan; and
 - b. Eligible Personal Loan shall mean Personal Instalment Loan, Express Loan, Debt Consolidation Loan or Cashline Revolving Loan with a loan amount of HK\$50,000 or above and an instalment period of 12 months or above (not applicable to Cashline Revolving Loan).
5. The Referrer must ensure that the Referee welcomes this Promotion before sharing with him/her the Promotion’s information. The Bank is not the sender of the information to any Referee, and will not assume any responsibility thereon.
6. The Referrer and Referee cannot be the same person. If a Referee is referred to the Bank by more than one Referrers and the Referee has successfully applied for and drawn down the Eligible Personal Loan, only the first submission of Referee’s application (as determined in accordance with the Bank’s records) and the relevant Referrer will be eligible for the Referral Reward.
7. Referral Reward:

Applicable to the Referrer	Applicable to the Referee	
The Referrer will be awarded with HK\$500 supermarket coupon upon successful referral of each Eligible Referee, regardless of the number of times the Referee has successfully applied for and drawn down the Eligible Personal Loan during the Promotion Period.	In accordance with the type of Eligible Personal Loan, details as follow:	
	Type of loan	Amount of supermarket coupon awarded
	Cashline Revolving Loan	HK\$200
	Personal Instalment Loan or Express Loan	HK\$400

	Debt Consolidation Loan	HK\$1,000
<p>Each Referee will be awarded with the Referral Reward once. Regardless of the number of times the Referee has successfully applied for and drawn down the Eligible Personal Loan during the Promotion Period, the Referral Reward entitled by the Referee will be the highest amount of supermarket coupon that he/she should be awarded according to the various type of loan applied for and drawn down.</p>		

8. The Bank will send the redemption letter for the Referral Reward to the Referrer and the Referee respectively by mail within 2 months from the drawdown date of the Eligible Personal Loan. The Referrer and the Referee can redeem their respective Referral Reward at the designated redemption center.
9. The Referral Reward of the Referee is only applicable to Referee whose personal loan account is in good standing, remain valid and not in default (as determined by the Bank at its sole discretion) during the Promotion Period and when the Referral Reward is issued. If the status of the Referee's personal loan account is unsatisfactory, or the Referee early repays the full amount of the loan or cancel the Cashline Revolving Loan account within 12 months from account opening, the Bank reserves the right not to issue the Referral Reward or deduct the equivalent value of the Referral Reward from the relevant loan account without prior notice.
10. Any fraud and/or abuse of the Promotion by a Referrer or Referee (as determined by the Bank at its sole discretion) will result in forfeiture of the Referrer's and the Referee's eligibility to participate in the Promotion and/or cancellation of all or part of the Referrer's and the Referee's account(s) with the Bank. The Bank reserves the right to deduct the equivalent value of any Referral Reward awarded inappropriately to a Referrer or a Referee directly from the Referrer's or the Referee's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
11. The Bank reserves the right to vary these terms and conditions and/or to change or terminate the Promotion at any time. In the event of any dispute, decision of the Bank shall be final and binding.
12. Should there be any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall prevail.