

Tax Season Loan Feature and Eligibility for Application

Monthly flat rate as low as 0% ¹	Loan amount up to 12x monthly salary or HK\$1,500,000 ²	Loan period up to 36 months
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Remarks

1. 0% monthly flat rate is only applicable to customers who apply for a loan amount of HK\$1,500,000 with an instalment period of 12-month. The Bank will charge a monthly flat rate of 0.01% and refund the total amount of interest paid for the whole instalment period by way of interest rebate to achieve the 0% monthly flat rate. The amount of interest rebate is calculated based on: approved loan amount x 0.01% x 12. Interest rebate will be credited to the customer's repayment account 6 months after draw down of the tax season loan.
2. Loan amount is up to HK\$1,500,000 or 12x monthly salary (whichever is lower).
3. The Annualized Percentage Rate ("APR") is calculated in accordance with the guidelines issued in respect of the Code of Banking Practice. This APR is inclusive of the 1% handling fee and interest rebate (if any).
4. One minute final approval result is applicable to applications via the Bank's website and DBS Loans App on Monday to Friday 9am – 12 midnight, Saturday 9am – 1pm and 2pm to 10pm, Sunday noon to 9pm. Customers apply in timeslot that is not mentioned above, we will contact you to follow up your application in next working day.
5. The interest rebate and the Coupons are only applicable to customers whose loan accounts are in good standing and not in default. If the account status has changed or the customer early repays the full amount of the tax season loan, the Bank reserves the rights to withhold the interest rebate and the Coupons or deduct the interest rebate and the face value of the Coupons from the relevant account without prior notice.
6. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

Eligibility for Application

Applicants must be Hong Kong permanent residents aged 18 or above with a minimum annual income of HK\$80,000, and who can provide their 2014/2015 salaries tax or personal assessment demand note with a tax payable of HK\$10,000 or above.

Terms and Conditions:

1. The promotional period commences on 31 October 2016 and expires on 31 December 2016, both dates inclusive (the "Promotional Period").
2. 0% monthly flat rate and 1.86% APR are only applicable to privileged customer with loan amount of HK\$1,500,000 and instalment period of 12-month. The Bank will charge a monthly flat rate of 0.01% and refund the total amount of interest paid for the whole instalment period by way of interest rebate to achieve the 0% monthly flat rate. The amount of interest rebate is calculated based on: approved loan amount x 0.01% x 12. Interest rebate will be credited to the customer's repayment account 6 months after draw down of the tax season loan.
3. The interest rebate is only applicable to customers whose loan accounts are in good standing and not in default. If the account status has changed or the customer early repays the full amount of the tax season loan, the Bank reserves the rights to withhold the interest rebate or deduct the interest rebate from the relevant account without

prior notice.

4. Customers who apply for Tax Season Loan via the Bank’s website or iBanking during the promotional period will be awarded with up to HK\$300 Deliveroo e-Coupons (the “e-Coupons”). The final amount of e-Coupons entitled by the customer is determined by the loan amount successfully applied and drawn:
 - If the loan amount is HK\$300,000 or above, customer will be entitled to HK\$300 e-Coupons;
 - If the loan amount is HK\$50,000 to HK\$299,999, customer will be entitled to HK\$100 e-Coupons.
5. Customers who apply for Tax Season Loan via DBS Loans App during the promotional period will be awarded with up to HK\$500 e-Coupons. The final amount of e-Coupons entitled by the customer is determined by the loan amount successfully applied and drawn:
 - If the loan amount is HK\$300,000 or above, customer will be entitled to HK\$500 e-Coupons;
 - If the loan amount is HK\$50,000 to HK\$299,999, customer will be entitled to HK\$300 e-Coupons.
6. Customers must draw down the approved loan on or before 15 January 2017 in order to be awarded with the e-Coupons. The Bank will send the e-Coupon code to the customers by SMS within 2 weeks after the customers draw down the approved loan successfully. Customers must provide mobile number that can receive SMS. Use of the e-Coupons is subject to the terms and conditions stipulated by the supplier.
7. The e-Coupons are only applicable to customers whose loan accounts are in good standing and not in default (as determined by the Bank in its sole discretion). If the customer’s credit standing is unsatisfactory or the customer early repays the full amount of the loan, the Bank reserves the rights to stop issuing the e-Coupons or deduct the face value of the e-Coupons awarded to the customers from the relevant account without prior notice.
8. The Bank reserves the right to change or terminate the promotion or vary these terms and conditions. In case of any dispute, the decision of the Bank shall be final and conclusive.
9. In the event of discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall prevail.

“HK\$50,000 DBS Credit Card Free Spending” Lucky Draw Terms and Conditions:

1. Customers who apply for Tax Season Loan during the promotional period and draw down the loan on or before 31 December 2016 will be eligible for lucky draw chance of “HK\$50,000 DBS Credit Card Free Spending”. The number of lucky draw chance entitled is calculated as below: For the first HK\$200,000 loan amount or below, 1 lucky draw chance will be awarded. For loan amount over HK\$200,000, 1 extra lucky draw chance will be awarded for every loan amount of HK\$100,000.

Example:

Loan amount	No. of lucky draw chance
HK\$300,000	2
HK\$800,000	7

2. The lucky draw will be held within 6 months after the end of the promotional period. One winner will be drawn randomly by computer system. The prize is HK\$50,000 DBS Credit Card Free Spending. Winner will be notified by mail.
3. If winner does not hold any DBS Credit Card, he/she must apply for one in order for the Bank to credit the prize to the DBS Credit Card account.
4. If winner does not hold any DBS Credit Card when the Bank issues the prize, the Bank will substitute the prize with supermarket cash coupons on the conversion rate of HK\$1 for every HK\$1.
5. The prize is only applicable to winner whose loan account is in good standing and not in default (as determined by

the Bank in its sole discretion). If winner's credit standing is unsatisfactory or winner early repays the full amount of the loan, the Bank reserves the rights to stop issuing the prize or deduct the face value of the prize awarded to the winner from the relevant account without prior notice.

6. Any fraud and/or abuse of the prize (as determined by the Bank at its sole discretion) will result in forfeiture of the winner's entitlement to the prize and/or cancellation of all or part of the winner's account(s) with the Bank. The Bank reserves the right to deduct an amount equivalent to the value of the prize awarded inappropriately pursuant to any fraud and/or abuse directly from the winner's account(s) held with the Bank without prior notice and/or to take legal action in such instances to recover any such amounts.