

Terms and Conditions for The Referral Program of Personal Loans ("Program")

1. The promotional period commences from 1 January 2017 to 30 June 2017, both dates inclusive (the "Promotional Period").
2. To be eligible as a referrer, one must be an existing customer of Personal Instalment Loan, Express Loan, Cashline Revolving Loan, Salaries Tax Loan or Debt Consolidation Loan ("Personal Loans") provided by the DBS Bank (Hong Kong) Ltd ("The Bank") ("Eligible Referrer"). As for referees, who a) should not have held and/or cancelled any Personal Loan accounts in 12 months prior to the date of application; and b) should draw a loan with loan amount of HK\$50,000 or above and the instalment period should be 12 months or above (the instalment period is not applicable to Cashline Revolving Loan) ("Eligible Referee") . The Eligible Referrer and the Eligible Referee cannot be the same person.
3. Upon every successful referral, the Eligible Referrer will be entitled to HK\$200 Supermarket Cash Coupons ("Reward"). The corresponding Eligible Referee will be entitled to the following Reward in accordance with their respective type of loan granted :

Types of Loan	Amount of Rewards ("Reward")
Cashline Revolving Loan	HK\$100
Personal Instalment Loan / Express Loan	HK\$200
Debt Consolidation Loan	HK\$500

4. The Bank will send a gift redemption letter to the Eligible Referrer and Eligible Referee respectively by mail within 2 months from the date of loan drawdown of the Eligible Referee. Related referrer and referee can redeem their respective Reward at the designated redemption center.
5. The Reward is only applicable to the Eligible Referrer and the Eligible Referee whose loan account is still valid at the time that the redemption letter is given and whose loan account is in good standing and not in default (as determined by the Bank in its sole discretion). If the customer's credit standing is unsatisfactory, the customer early repays the full amount of the loan or cancel the Cashline Revolving Loan account within 12 months from account opening (only applicable to Cashline Revolving Loan customers), the Bank reserves the rights to stop granting the Reward or deduct the face value of the Reward awarded to the customer without prior notice.
6. There is no upper limit for the number of Eligible Referee in this Program. The Bank shall have the right to contact the referrer to verify if he/she has made any referrals under this Program, whereas the Bank shall not disclose to the referrer any information in relation to the referee.
7. The Bank is not the supplier of the Reward, and will not accept any responsibility for all matters in relation to the Reward. Any enquiry or complaint in respect of the Reward should be directed to the supplier.
8. The Bank reserves the right to change or terminate the Program or vary these terms and conditions. In case of any dispute, the decision of the Bank shall be final and conclusive. The Bank reserves the right to demand the return of the Reward from any ineligible referrers and referees.
9. Should there be any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.