**Personal Instalment Loan Application Terms and Conditions**

1. By making an application to DBS Bank (Hong Kong) Limited (the "Bank", which expression shall include its successors and assigns) for the Personal Instalment Loan, Express Loan, Salaries Tax Loan or Debt Consolidation Loan (the "Loan"), you are deemed to have read and accepted these terms and conditions and shall be bound by them.
2. The Loan is subject to the Personal Instalment Loan Terms and Conditions.
3. You declare and warrant to the Bank that the information provided in the application for the Loan and all the supporting documents are true, correct and complete. You hereby authorise the Bank to verify your information contained in the application and any supporting documents from any source that the Bank may deem appropriate. The information you have provided to the Bank in the application is required and will be used by the Bank to assess your application for the Loan and provide ongoing services to you. Failure by you to provide any such required information to the Bank may result in your application for the Loan to be rejected.
4. You declare to the Bank that you have read and understood the Bank's Data Policy Notice and you agree that the Data Policy Notice shall form part of the Personal Instalment Loan Terms and Conditions. You agree that the Data Policy Notice in force from time to time together with any other notices and communications concerning your data issued by the Bank from time to time ("Data Policy") shall apply to all information related to you that you have provided to the Bank in the application for the Loan or that the Bank has obtained from any other sources or that arises from your relationship with the Bank or any other DBS Group company ("Data"). Your Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy. You hereby agree, in particular, that the Bank may: (a) verify, provide and collect information about you from other organisations, institutions or other persons; (b) transfer the Data outside Hong Kong SAR including to Singapore; (c) compare your Data with any data the Bank has obtained and use the results for taking of any action including actions that may be adverse to your interests(including declining the application for the Loan); and (d) provide your Data to all selected credit reference agencies ("Selected CRAs") under the Multiple Credit Reference Agencies Model, or, in the event of default, to debt collection agencies, and may also be provided to a Type One Special Member (as defined under the Code of Practice for the Multiple Credit Reference Agencies Model) in relation to the provision of insurance coverage to the Bank by the Type One Special Member.
5. You understand that the Bank have engaged or may engage the Selected CRA(s) for the provision of Consumer Credit Reference Service to assess your Loan application and make credit decisions. You authorise the Bank to obtain and check your credit report from the Selected CRA(s) (i.e. TransUnion, PingAn OneConnect Credit Reference Services Agency (HK) Limited or other credit reference agencies the Bank will engage in future) for once or more than once (where the Bank deems necessary) in the course of approving your application for the Loan. Contact details of the Selected CRA(s) that have been engaged by the Bank is available on the Selected CRA's public websites or through the Bank's customer service hotline.

6. You understand that you have the right to: (a) request to be informed which items of Data are routinely disclosed to Selected CRA(s) or debt collection agencies; (b) request to be provided with further information to enable an access and/or correction request to be made to the relevant Selected CRA(s) or debt collection agency; (c) request for a copy of your credit report from the Selected CRA(s) free of charge if you have been refused credit within the past 30 business days by the Bank, to whom a credit report has been provided by the Selected CRA(s); (d) request for your credit report from each Selected CRA without charge in any 12-month period respective to each Selected CRA; and (e) ask the Bank to request the relevant Selected CRA(s) to delete your consumer credit data upon termination of the loan account if there is no payment default for a period in excess of 60 days on the account within 5 years immediately before the termination of the account. If there is any payment default, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, you are liable to have your consumer credit data retained by the relevant Selected CRA(s) for a period of up to 5 years from the final settlement date of the default amount. In the event any amount in the loan account is written off due to a bankruptcy order being made against you, you are liable to have your consumer credit data retained by the relevant Selected CRA(s), regardless of whether there is payment default for a period in excess of 60 days on the account, for a period of up to 5 years from the final settlement date of the default amount or 5 years from the date of discharge of your bankruptcy as notified to the Selected CRA(s) whichever is earlier.
7. The Bank will make use of big data analysis to assess your income. The Bank reserves the right to request you to submit additional document for processing the Loan application.