

## “DBS Mortgage Loan Application Reward” (“Promotion”) Terms and Conditions

1. This Promotion runs from 1 Jul 2016 to 31 Jul 2016 (“**Promotional Period**”).
2. Customers of DBS Bank (Hong Kong) Limited (the “**Bank**”) will be entitled to receive HK\$500 Supermarket Coupon (“**Coupon**”) if **all** of the followings are satisfied:-
  - a. Customer submit a mortgage loan application to the Bank during the Promotional Period; and
  - b. Mortgage loan application is successfully approved by the Bank on or before 31 Aug 2016; and
  - c. approved mortgage loan amount is HK\$1,000,000 or above; and
  - d. Mortgage loan application is for a residential property.
3. The Promotion is only applicable to (i) mortgage loan application for completion of a property purchase, (ii) property mortgage transferred from another bank and (iii) refinancing of a lien-free property. Application for refinancing of existing property mortgage with the Bank and application referred by DBS Institutional Banking Group are not eligible for the Promotion.
4. Each mortgage loan application can only enjoy the Promotion once.
5. The Coupon will be mailed to the correspondence address provided by the Obligor 1 as stated on the mortgage loan application form by 31 Oct 2016.
6. The Coupon is non-exchangeable for cash or any other items. The Bank can replace the Coupon with other rewards without prior notice.
7. The Bank is not the supplier of the Coupon and assumes no responsibility or liability for it. Any enquiry or complaint must be made to the supplier directly.
8. All mortgage loan applications are subject to the approval and credit requirements of the Bank.
9. Bank staff cannot participate in the Promotion.
10. Participation in the Promotion is subject to there being no abuse/non compliance by the customer, failing which the Bank will debit the value of the reward from any of the Customer’s account without notice and/or take such action to recover any outstanding amounts.
11. The Bank may change the terms and/or modify/terminate the Promotion without notice. The Bank’s decision is final.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.