

### **Debt Consolidation Loan Feature and Eligibility for Application**

Loan amount up to 18x monthly salary or HK\$1,200,000 <sup>1</sup>	Instalment period up to 72 months
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#### **Remarks**

1. Loan amount up to HK\$1,200,000 or 18 times your monthly salary (whichever is lower).
2. Monthly flat rate of 0.04%, its annualized percentage rate ("APR") is 3.83%. The APR is calculated based on the instalment period of 72 months including each year 1.5% handling fee. The APR is calculated in accordance with the guidelines issued in respect of the Code of Banking Practice.
3. The total interest saved is determined on case-by-case basis (depends on various factors such as the outstanding balance of the existing credit card, interest rate charged by the credit card, monthly repayment amount, repayment period as well as the loan amount approved by us subject to your financial condition and the loan interest rate, repayment period and monthly repayment amount).
4. One minute final approval result is applicable to applications via the Bank's website, DBS Loans App or DBS iBanking 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 approval of the final interest rate, loan amount and instalment period is subject to the financial condition of customer. The Bank has the absolute discretion in approving the loan.
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 a Hong Kong Permanent Resident aged 21 or above with a minimum annual income of HK\$100,000. If you need further information on Personal Loans, please visit the [Frequently Asked Questions](#).

#### **Promotion Terms and Conditions:**

- a. The promotional period commences on 1 September 2016 and expires on 31 October 2016, both dates inclusive (the "Promotional Period").
- b. Customers who apply for Debt Consolidation Loan via uGOiGO™ during the Promotional Period will be entitled to a 0.01% monthly flat rate interest discount offer. Up to HK\$8,600 interest discount is calculated based on applying for Debt Consolidation Loan, with loan amount of HK\$1,200,000 and instalment period of 72 months.
- c. Customers who apply for Debt Consolidation Loan via uGOiGO™ during the Promotional Period will be entitled extra up to HK\$300 supermarket cash coupons (the "Coupons"). The final amount of 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 Coupons;
  - If the loan amount is HK\$50,000 - HK\$299,999, customer will be entitled to HK\$100 Coupons.
- d. Customers must draw down the approved loan on or before 15 November 2016 in order to be awarded with the Coupons. The Bank will send a gift redemption letter to the customer by mail within 3 months after the end of the Promotional Period. Customer can redeem the Coupons at designated redemption center. Use of the Coupons is subject to the terms and conditions stipulated by the supplier.
- e. The 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 Coupons or deduct the face value of the Coupons awarded to the customers from the relevant account without prior notice.

- f. 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.
- g. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.