

## Terms and Conditions for Balance Transfer “DBSAXS Promotion” (“Promotion”)

1. Promotion is available from 1 January 2026 - 31 March 2026 (“Promotion Period”).
2. Successful applicants (“Applicants”) will be entitled (“Cashback”) [**1% Cashback** on approved loan amount, **capped at S\$1,000**] if the following conditions are satisfied within the Promotion Period:
3. Eligibility Criteria:
  - i Approved loan amount must be **minimum S\$10,000 with a loan tenure of 12 months** in a single or **same day** combined applications on both Cashline and/or Credit Card. Combined applications refer to loans approved on both Credit Card and/or Cashline and must be made on the **same day** for the total approved loan amount to be eligible for the Cashback.
  - ii Applications must be submitted and approved via **self-apply online application platform** or **AXS Pay with Loans**. Applications via other channels (i.e. Branch staff etc.) will not be considered.
  - iii Have entered “**DBSAXS**” in the promo code field if applied via online application
  - iv For new or existing DBS PayLah! App user.
  - v Opt-in to DBS Marketing consent for any Electronics Direct Marketing (EDM) and Push Notifications (PN) that are sent out by DBS/POSB.
4. If there are more than one loan approved, the loan with the earliest approved date will be considered.
5. Applicants will only be entitled to a one-time Cashback throughout the entire Promotion Period regardless of the number of approved applications
6. The Cashback will be credited into Customer’s DBS Cashline (“Cashline account”) or DBS/POSB Credit Card Account(s) (“Card account(s)”) (as the case may be) in which the Balance Transfer application is approved as per DBS’s record within 120 days from the approval date.
7. The Cashback shall be forfeited if the Customer’s Cashline account or Card account(s) or Balance Transfer is/are terminated, suspended or in delinquent status at the point of crediting.
8. The value of Cashback is non-transferable, non-assignable and not exchangeable for cash or in kind.
9. DBS reserves the right to replace the Cashback with any item of similar value without notice.
10. DBS reserves the right to claw back or debit from the applicants’ DBS Cashline or Credit Card account for the value of the Cashback in the event of loan termination (within one year from approval) or duplicate redemptions.

11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party. These Terms and Conditions shall be read in conjunction with the DBS Terms and Conditions Governing Account. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion.
13. Applicants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy)