

Terms and Conditions for Kaplan Further Study Assist (“FSA”) Loan Promotion (“Promotion”)

1. Promotion is available from 13 January 2025 - 31 December 2025 (“Promotion Period”).
2. Successful applicants (“Applicants”) will be entitled S\$50 cashback (“Cashback”) if the following conditions are satisfied within the Promotion Period:
 - a) Approved loan amount must be **minimum S\$5,000 with a minimum loan tenure of 36 months and above** in a single or **same day** applications on FSA Loan.
 - b) Applicants will only be entitled to a one-time Cashback throughout the entire Promotion Period regardless of the number of approved applications.
 - c) Only applicable for programmes offered by **Kaplan (Singapore)**
3. If there are more than one loan approved, the FSA Loan with the earliest approved date will be considered.
4. The Cashback will be credited into Customer or Guarantor’s DBS/POSB Current or Savings Account (“CASA”) (used as the loan servicing account at the point of application) in which the FSA Loan application is approved as per DBS/POSB’s record within 120 days from the approval date.
5. The Cashback shall be forfeited if the Customer or Guarantor’s CASA or FSA Loan is/are terminated, suspended or in delinquent status at the point of crediting.
6. The value of Cashback is non-transferable, non-assignable and not exchangeable for cash or in kind.
7. DBS reserves the right to replace the Cashback with any item of similar value without notice.
8. DBS reserves the right to claw back or debit from the applicants’ DBS/POSB CASA for the value of the Cashback in the event of loan termination (within one year from approval) or duplicate redemptions.
9. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
10. 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.
11. 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.