CASHLINE INSTALMENT LOAN TERMS AND CONDITIONS

1. The application of Cashline Instalment Loan ("IL") is subject to: (a) your Cashline account being in good standing; and (b) you not being in breach of the Cashline Terms & Conditions.
2. Subject to Clause 3, there is no limit on the number of IL that can be taken up by each Cashline account.
3. The loan amount requested in this Application Form (including interest charges and processing fee) together with any existing IL granted to you ("Loan") shall not exceed the credit limit of your Cashline account which in turn shall not exceed twice your monthly income or such other amount as stipulated by any regulatory authority or the credit limit set by us ("Credit Limit"). In the event the Loan exceeds the Credit Limit, DBS shall in its absolute discretion be entitled to either (1) transfer such amount it deems appropriate; or (2) reject the application; without liability to any party.
4. A processing fee of 2% of approved loan amount will be charged per application.
5. The loan amount disbursed to you will be after deduction of the prevailing fees and charges as may be prescribed by us from time to time, are made.
6. Monthly minimum payment due will be the higher of (i) the amount equal to 2.5% of the Cashline outstanding balance specified in your Cashline statement or (ii) S$50/-.
7. The credit limit in relation to your Cashline account will be reduced by blocking out an amount equivalent to the entire IL amount (in relation to this application) but will be progressively restored as each monthly instalment amount is paid and received by DBS.
8. The monthly instalment shall be debited from your Cashline account on the 15th day of each calendar month. If such day is not a business day, the debiting shall be effected on the preceding business day. "Business day" for these purposes means a day excluding Saturday on which banks in Singapore are open for business.
9. Interest on IL will be calculated on a flat rate basis and shall be fixed for the entire duration of each IL. The effective interest will be determined by the amount and tenure chosen. The effective interest rates per annum for IL are 10.68% for 12 months, 10.91% for 24 months, 16.04% for 36 months and 15.79% for 48 months.
10. Partial prepayment is not allowed. You may, at any time cancel any one or more of your IL by giving DBS 30 days' notice in writing unless otherwise agreed by DBS. Upon cancellation of the IL(s), all of the monthly instalments then outstanding together with interest charged for each IL cancelled shall be directly charged to and debited from your Cashline account or such other account as determined by DBS.
11. Repayment priority shall be as follows:
    (1) For customers with 0% Balance Transfer ("BT") and IL, payments you make to your Account shall be applied first to settle balances based on whichever application is first processed by DBS; (2) For customers with BT, IL and such other loan facility under Cashline ("Other Facilities"), payments you make to your Account shall be applied first to settle balances for BT or IL depending on whichever application is first processed by DBS, followed by the Other Facilities; and (3) For customers with Other Facilities, payments you make to your Account shall be applied first to settle balances starting with the lowest promotional interest rate.
12. If you have a IL and prior to the expiry of the loan:
    i. your Cashline account is terminated by you or us for any reason; or
    ii. any amount becomes due and owing (whether in respect of principal, fees, charges or otherwise) in respect of your Cashline account,

    the remaining monthly instalments for the IL(s) shall immediately become due and payable and shall be debited from your Cashline account accordingly without prior notice.
13. DBS has the absolute discretion to reject an application form without giving any reason and to retain documents submitted as its property.
14. A finance charge of 17.8% p.a. will be levied on the full monthly instalment amount ("Instalment Amount") if such Instalment Amount is not received by DBS on the payment due date. For the avoidance of doubt, the said finance charge shall be levied on the Instalment Amount even though partial monthly instalment payment is made.
15. Notwithstanding Clause 14, if the minimum payment specified in any Cashline statement or such part of the Cashline outstanding balance shown in such Cashline statement is not received by DBS on the payment due date, you shall also be liable for a late payment charge at such rate as we may determine.
16. All matters relating to IL shall be determined by DBS in its sole and absolute discretion, and the decision shall be final and binding on the Customer.
17. The IL application is governed by these Terms & Conditions ("Terms"), which are to be read in conjunction with the Cashline Terms & Conditions and Balance Transfer Terms & Conditions (where applicable). In the event of any inconsistency, these Terms shall prevail insofar as they apply to the IL and/or BT.
18. DBS makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchant's goods and services. Any dispute about the same must be resolved directly with the merchant. DBS shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of the merchant's goods and services. DBS is not an agent of the merchant or vice versa.
19. These Terms shall be governed by the laws of Singapore and each Customer agrees irrevocably to submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these Terms shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these Terms.
20. Other terms and conditions apply.

Co. Reg no:196800306E

DBS. Living, Breathing Asia

Postage will be paid by addressee.
For posting in Singapore only.

BUSINESS REPLY SERVICE
PERMIT NO.07040

DBS Bank Ltd
Bedok Central Post Office
Locked Bag Service No.1
Singapore 914686

Cashline Instalment Loan

DBS Cashline Instalment Loan Application Form

Please complete in full and fax it to 6878 9156 or mail it back to us.

Please allow 5-7 working days for processing.

For any enquiry, please call 1800 111 1111.

Cashline Account No: 0 8 2 - _ _ _ _ _ _ - _

Name (as in NRIC): **Title:** ☐Dr ☐Mr ☐Ms ☐Mrs ☐Mdm

NRIC No.: _ _ _ _ _ _ _ _ _

Home: 6 _ _ _ _ _ _ _

Office: 6 _ _ _ _ _ _ _

Mobile: _ _ _ _ _ _ _ _

☑ **YES! I want to apply for DBS Cashline Instalment Loan.**

Nominal interest rate per annum for 12/24 months and 36/48 months are 5.88% and 8.88% respectively.

Please transfer the following loan amount from my Cashline account:

Simple tick ☑ **one** box below according to the amount and the tenure you wish to apply for.

	Loan Tenure (in months)			
Loan Amount	**12**	**24**	**36**	**48**
S$4,000	T0412	T0424	T0436	T0448
S$6,000	T0612	T0624	T0636	T0648
S$8,000	T0812	T0824	T0836	T0848
S$10,000	T1012	T1024	T1036	T1048

To my DBS/POSB Account No:

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Bank code: D201 (DBS) / P101 (POSB)

Should the amount you request exceed the available credit limit of your Cashline account as at the date of your application, we reserve the right to either transfer such amount as we deem appropriate, or reject your application entirely.

Signature (Please sign as per Cashline account)

Date

For bank use only

CDM No.	2	Ø	Ø											1ØØ/T418
AF	AP	DC ( )		WD		DP								
CDM														

DBS