



## CashOne Personal Loan Existing Client Up to 2% Cashback Promotion Terms and Conditions

- This CashOne Personal Loan Existing Client Up to 2% Cashback (the “**Promotion**”) is available from 1 April 2026 to 30 June 2026 (both dates inclusive) (the “**Promotion Period**”), unless otherwise extended or otherwise terminated in accordance with these terms and conditions.

### Eligibility

- To qualify for the Promotion and receive the Cashback (as defined in Clause 5 below):
  - you must apply for a CashOne Personal Loan (“**CashOne**”) or a Credit Card Instalment Loan, with the Bank:
    - at an applied interest rate of at least 0.90% p.a. (EIR\* from 1.75% p.a.); and
    - to be repaid over tenures of 3, 4 or 5 years;
  - you must have applied through any of the application channels made available to you by the Bank (an “**Eligible Channel**”) – for avoidance of doubt, this excludes online application channels outside of the Bank (e.g. MoneySmart, SingSaver, Lendela, Atome, AXS);
  - you have a principal credit card or CashOne or Credit Card Instalment Loan with the Bank at the point when an application for a CashOne or a Credit Card Instalment Loan was submitted;
  - the Bank must have received your Application (as defined in Clause 3 below) during the Promotion Period;
  - your Application (as defined in Clause 3 below) must be approved by the Bank; and
  - the approved loan amount for your CashOne / Credit Card Instalment Loan which is granted pursuant to this Promotion (“**Approved Loan Amount**”) must be a **minimum of S\$18,000**;
  - the remaining tenure of your CashOne or Credit Card Instalment Loan (“**Approved Loan Account**”) remains above 2 years at point of crediting of the Cashback;
  - you have an active Savings or Current Account in SGD currency (“**Deposit Account**”) with the Bank at the time of crediting of the Cashback – for avoidance of doubt, this excludes Mortgage Repayment Accounts, Securities Settlement Accounts or Wealth Settlement Accounts; and
  - you are not a staff of the Bank

\*Effective Interest Rate (EIR) calculation is based on a 5-year tenure and not yet inclusive of the cashback that may be received and the first-year annual fee of S\$199. Taking into consideration the first-year annual fee of S\$199, EIR will be 2.15% p.a. for an average loan amount of S\$20,000 and 5-year tenure. The applied interest rate of 0.90% p.a. is our lowest rate. The interest rate offered to you in your application will be based on your credit profile as determined by us.

- For the purposes of this Promotion, each application fulfilling Clauses 3a and 3b above is an “**Application**”.
- Notwithstanding the foregoing, the Bank shall retain the sole and absolute discretion to determine the eligibility of and/or approve applications received after the end of the Promotion Period and/or allow the said applications to qualify for this Cashback (as defined in Clause 5 below) on a case-to-case basis, without prejudice to these terms.
- If you satisfy the eligibility criteria set out in Clause 2 (read together with Clauses 3, 4 and 5), you will be eligible to receive a one-time 1% to 2% Cashback on your Approved Loan Amount (“**Cashback**”), in the manner set out below. For the avoidance of doubt, you are entitled to a maximum of one (1) Cashback for this Promotion.

Approved Loan Amount	Loan Tenure (Years)	% Cashback on Approved Loan Amount*	Cashback Value
S\$18,000 to <S\$70,000	3, 4 or 5	1%	S\$180.00 – S\$699.99
S\$70,000 and above		2%	S\$1,400.00 – S\$5,000.00

\*The Cashback will be rounded down to 2 decimal places.

6. The Cashback will be credited within 90 working days from the date of approval of your Application made pursuant to this Promotion, as determined in the Bank's sole and absolute discretion, into:
  - a. Your single-name Deposit Account(s) with the Bank, which must be validly existing, in good standing, and conducted in a proper and satisfactory manner at all times, as determined by the Bank in its sole and absolute discretion;
  - b. Your joint-name Deposit Account(s) with the Bank, which must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, as determined by the Bank in its sole and absolute discretion, if you do not have any single-name Deposit Account(s) with the Bank.

## General

7. The Cashback is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable for any other item.
8. Your Approved Loan Account, as the case may be, must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, including at the time of crediting (in the manner set out in Clause 6 above) of the Cashback, as determined by the Bank in its sole and absolute discretion.
9. The Bank reserves the right to, without compensation, debit the Cashback from your credit card account(s), Approved Loan Account or the Deposit Account which the Cashback is credited into, and/or forfeit the Cashback on Your Approved Loan Amount, if:
  - a. you terminate the Approved Loan Account, for any reason following the crediting of the Cashback to your Deposit Account; and/or
  - b. your Approved Loan Account, is not valid, subsisting and/or in good standing at any time after the crediting of the Cashback pursuant to this Promotion, as determined at the Bank's sole and absolute discretion; and/or
  - c. the Deposit Account, which the Cashback is credited into, is not valid, subsisting and/or in good standing at any time after the crediting of the Cashback pursuant to this Non-Online Promotion, as determined at the Bank's sole and absolute discretion.
10. By submitting an Application pursuant to this Promotion, you consent to the use of his/her personal data by the Bank for marketing purposes, including but not limited to the use of his/her telephone number to contact him/her about products and promotions offered by the Bank from time to time via telephone, SMS or electronic direct mailer. Such consent will supersede any prior choices made by you. Such consent will also prevail even if you are registered or subsequently register his/her contact information with the national Do Not Call Registry.
11. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
12. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, or stolen Cashback.
13. The Bank reserves the right to replace or substitute the Cashback with any item which may or may not be of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
14. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person

or entity, in whole or in part, directly or indirectly, whether by reason of the acceptance, possession, use or misuse of the Cashback.

15. The Bank may vary, modify, add, delete or otherwise revise any of the terms and conditions governing the Promotion or terminate, withdraw, extend or shorten the Promotion at any time in the Bank's sole discretion, with or without prior notice or reason.
16. The Bank reserves the right to determine in its sole and absolute discretion all matters arising out of or in connection with the Promotion, including: a. Your eligibility for the Promotion; and b. Your eligibility to receive any Cashback pursuant to this Promotion. The Bank's determination of all matters relating to this Promotion shall be final and binding and no correspondence will be entertained.
17. In the event of any inconsistency between the Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
18. These Promotion Terms and Conditions are to be read in conjunction with the Bank's Customer Terms, the Current / Cheque / Savings Account and Time Deposit Terms, the Personal Loan / Personal Line of Credit / Overdraft Terms, the Credit Card Terms, (as the case may be) as well as any other product terms that may be applicable in conjunction with the Promotion (collectively, the "**Other Terms**") which can be found [here](#). In the event of any inconsistency between these terms and the Other Terms, these terms prevail only to the extent of such inconsistency.
19. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Promotion Terms and Conditions.
20. These Promotion Terms and Conditions and any dispute or claim arising out of or in connection with these Promotion Terms and Conditions, shall be governed by and are to be construed in accordance with, the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
21. All information is accurate as at the date of publication.