

## Terms and Conditions: BankBazaar Debt Consolidation Loan Promotion

“**Promotion**” refers to the BankBazaar Debt Consolidation Loan Promotion for POSB Debt Consolidation Loans

“**Vouchers**” refers to CapitaVouchers issued by BankBazaar to the applicant upon approval of his/her debt consolidation loan application(s) submitted through [www.bankbazaar.sg](http://www.bankbazaar.sg)

### Promotion Period

- BankBazaar Debt Consolidation Loan Promotion is valid for applications submitted through BankBazaar.sg between **17 Oct 2018 and 31 Dec 2018**.

### Promotion Mechanics

For Eligible POSB Debt Consolidation Loan applicants only:

- Debt consolidation loan applicants will receive **S\$100 worth of CapitaVouchers** on approval of their debt consolidation loan.

### Vouchers Redemption Mechanics

Please submit your Voucher gift redemption claim to [support@bankbazaar.sg](mailto:support@bankbazaar.sg) within 30 days from the date of loan approval.

The following needs to be included in your email:

- BankBazaar’s acknowledgement email sent to you when your application was submitted
- A scanned copy or photograph of the debt consolidation loan approval letter from the bank.

Note: You must block out/hide your account number and other sensitive information on the approval letter before sending the approval letter to us. However, the name, address and letter date must be clear and legible.

### When will you get your Vouchers?

- Upon receipt of your Voucher redemption email, BankBazaar.sg will validate the eligibility of customers and successfully validated customers will receive their Vouchers within 6-8 weeks at their mailing address as mentioned in the debt consolidation loan approval letter.
- To check the status of your Voucher redemption, please contact BankBazaar.sg customer service team at [support@bankbazaar.sg](mailto:support@bankbazaar.sg).

### Terms of Use for Capita Vouchers:

- Please read the CapitaVouchers’ terms and conditions [here](#).

## General Terms & Conditions – Vouchers

- BankBazaar.sg shall not be responsible for any performance or quality-related claims associated with the Voucher. Redemption of the Voucher shall be completely governed by the Voucher's terms & conditions and any query/claim/dispute may be referred to the Voucher's merchant alone. By use of this Voucher, you agree specifically to the terms on the Voucher and any additional terms as may be determined by its issuing merchant.
- BankBazaar.sg does not make any warranty in relation to the Voucher, including, without limitation, their guarantee/after sales service.
- BankBazaar.sg is not a party to any transaction that you may enter into as a result of you redeeming the Voucher.
- No Voucher requests will be entertained for any debt consolidation loan approved after the expiry of the time lines mentioned above.
- By obtaining the Voucher through BankBazaar.sg, you acquire only the right to use the same as per terms and conditions stipulated therein.
- Participant must qualify for the eligibility criteria, as may be laid down by partners and which may vary on product to product basis, for being eligible to participate and take advantage of the offers under this Promotion.
- Approval of the debt consolidation loan shall be at the sole discretion of partner banks.
- BankBazaar shall not be liable for loss or damage of the Voucher once issued.
- In addition to the above, the Voucher is subject to the terms of use of BankBazaar.sg and these additional terms and conditions
- No cash or credit alternative in lieu of the Voucher is available under the Promotion.
- Reproduction, resale, modification or trade of Voucher is prohibited.
- BankBazaar.sg reserves the right to add, modify or discontinue the terms and conditions of this Promotion at any time without prior notice.
- BankBazaar.sg reserves the right to verify the eligibility of participants. By taking part in this Promotion, participants confirm that they accept the terms and conditions set out herein.
- The decision with respect to the purchase of any financial product or the viability of any financial product or service shall always be the sole responsibility and decision of the user /subscriber/participant.
- BankBazaar.sg shall not be liable for any losses suffered by any participant/customer due to rejection of any application by the Partner Banks.
- The Voucher is available on select product(s) only. Any communication pertaining to the Promotion, which may indicate applicability of the offer against all products will be for representation purposes only and may not be valid unless the select product(s) is marked with the badge "BANKBAZAAR EXCLUSIVE DEAL" on the website [www.bankbazaar.sg](http://www.bankbazaar.sg).

- BankBazaar.sg is not responsible for any after sales servicing of the Vouchers received by the customer under this Promotion. Customer must contact the Voucher Merchant directly for any guarantee/warranty or servicing related issues.
- Customer agrees and warrants to raise all the complaints pertaining to the quality and servicing and of the Gifts directly with the merchant providing the Voucher i.e. CapitaLand Limited. You also undertake not to make BankBazaar.sg a party to such complaints arising out of quality and servicing of the Vouchers.
- BankBazaar reserves the right in its sole discretion, to suspend, postpone or terminate the Promotion Period shorten or extend the duration of the Promotion Period and/or amend, modify, delete, supplement, replace or revise the Terms and Conditions, without any liability or prior notification to any person, including but not limited to any participant.