

Birthday Privileges Terms and Conditions

1. The promotion period for the offers contained in this promotional material (“**Offers**”) shall run from 1 February 2012 to 31 December 2012 (both dates inclusive) (“**Promotion Period**”).
2. The Offers are only available to DBS Treasures customers holding a valid DBS Treasures account (“**Customers**”) with DBS Bank (Hong Kong) Limited (“**Bank**”, which expression shall include its successors and assigns).
3. To be eligible for an Offer, a Customer shall maintain an average account balance (including deposits and/ or investments) of HK\$1,000,000 or above (or its equivalent in foreign currency(ies)) under the DBS Treasures account in the month of the Customer’s birthday during the Promotion period.
4. 30% discount on Annual Travel Insurance Plan
 - a. When an eligible Customer enrolls with the Annual Travel Insurance Plan (“**Plan**”) underwritten by MSIG Insurance (Hong Kong) Limited (“**MSIG**”) in the month of his/her birthday during the Promotion Period, the Customer shall be entitled to enjoy 30% discount on the first year premium for the enrollment.
 - b. The Plan shall be enrolled by the Customer. The Plan may cover more than one insured person and the first insured person under the Plan may be the Customer himself/herself or another person, but the period of insurance coverage for all insured persons should be the same.
 - c. When the Plan is being renewed, the premium applicable to the Plan shall be that prevailing at the time of renewal as specified by MSIG.
 - d. MSIG reserves the right of final approval for enrollment with the Plan. The Bank is an insurance agent authorized by MSIG.
 - e. This document is not a policy of insurance. Please refer to the policy issued to you by MSIG upon acceptance of your application for the Plan for the terms, conditions and exclusions applicable to the Plan.
5. Four Times DBS\$ on Local Dining Transactions
 - a. This offer is only applicable to Customers holding the DBS Treasures Platinum Credit Card (“**Applicable Card**”) issued by the Bank.
 - b. An eligible Customer who settles payment for any Local Dining Transactions (as defined in clause 5c below) with the Applicable Card during the month of his/her birthday during the Promotion Period shall be entitled to enjoy four times the amount of DBS\$ (“**Reward**”) in

respect of such Local Dining Transactions. The 3x DBS\$ reward offered under the DBS Dining Club promotion shall not apply to any Local Dining Transaction which has enjoyed the Reward

- c. **“Local Dining Transactions”** means transactions conducted at restaurants in the Hong Kong Special Administrative Region of the People’s Republic of China (“Hong Kong”). Local Dining Transactions do not include spending on/at banquet services, private parties/functions, private room events, dining outlets in department stores, associations and clubhouses or other dining outlets which are not classified as restaurants (as determined at the sole and absolute discretion of the Bank).
 - d. If the Applicable Card held by the Customer is a supplementary card, the Reward will be credited to the Applicable Card account of the principle cardholder.
 - e. Rewards will only be made with respect to Local Dining Transactions successfully posted to the Applicable Card account. Any Local Dining Transactions that has been subject to cancellation, charge-back or refund is not eligible for the Reward.
 - f. The Applicable Card account must be in good standing, remain valid and not in default during the Promotion Period. If the status of an Applicable Card account has changed adversely, the Bank reserves the right to disqualify the Customer from participating in the promotion offers without notice.
 - g. If there is any discrepancy between the Bank’s record and a Customer’s record of a particular transaction, the Bank’s record shall be final and conclusive.
 - h. The relevant Reward will be credited to the Applicable Card account within 3 months after the posting of the Local Dining Transactions.
6. Any fraud and/or abuse of the promotional programs by a customer (as determined by the Bank at its sole discretion) will result in forfeiture of the customer's eligibility to participate in the promotional offers and/or cancellation of all or part of the customer's account(s) with the Bank. In the event that the customer obtains any reward inappropriately pursuant to fraud and/or abuse, the Bank reserves the right to deduct the equivalent value of any reward or prizes awarded to the customer directly from the customer's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
 7. The Bank reserves the rights to change all or any of the terms and conditions herein and/or modify, discontinue or terminate all or any of the promotion offers at any time without prior notice. In the event of dispute over any matter concerning the promotion offers, the decision of the Bank shall be final, conclusive and binding.

8. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.