

Terms and Conditions Governing DBS Bank (Hong Kong) Limited (the “Bank”) Lifestyle Privileges Programme (“Programme”)

Your participation in the Programme constitutes acceptance of these terms.

Programme Period and Eligibility

1. The Programme is valid until 31 March each year and subject to annual renewal by the Bank.
2. The Programme is open to all DBS Treasures customers (“**Customers**”) who meet the minimum Total Relationship Balance (“TRB”) at point of participation. TRB for DBS Treasures is HK1,000,000 (or its equivalent in foreign currency(ies)) or above. The calculation of “Total Relationship Balance” is the total assets that a Customer maintains with the Bank, whether solely or jointly. The assets include Hong Kong dollar, Renminbi and foreign currency deposits, Currency Linked Investment, market value of local and overseas securities, investment funds, bonds and other linked or structured investment products.
3. Customers must apply for the membership of the Programme with the Bank. To have your membership renewed for the next membership year (e.g. 1 April 2021 to 31 March 2022), customers would need to maintain the minimum average TRB with DBS Treasures in the previous calendar year (e.g. 1 April 2020 to 31 March 2021). The average TRB is calculated based on the aggregated value of daily Total Relationship Balance in the period of consecutive 12 months divided by the total number of calendar days in those 12 months.

General

1. DBS Wealth Concierge is managed by a service provider on behalf of the Bank.
2. The Bank shall not be liable in any way to any party for any loss or damage or expenses arising in connection with the Programme.
3. The Bank makes no warranty or representation towards the quality, merchantability or fitness for purpose of the goods and services of any service provider(s). Any such disputes must be resolved directly with the relevant service provider.
4. Your participation in the Programme shall also be subject to the terms and conditions as may be imposed by the Bank and/or the relevant service provider(s) from time to time.
5. The Bank may change these terms and conditions and/or the privileges under the Programme without prior notice.
6. The Bank reserves the right to withdraw or discontinue the Programme at any time without any notice or liability to any party.
7. By participating in the Programme, the Customer consents to our collection and use of Customer’s personal data and the use and disclosure of Customer’s personal data by/to third parties for the purpose of the Programme. Customer agrees to the terms of the DBS Data Policy, a copy which can found at. <https://www.dbs.com.hk/personal/data-policy.page>
8. If there is any inconsistency between these terms and any materials relating to the Programme, these terms will prevail.
9. The Bank’s decision on all matters relating to the Programme shall be final and binding.

10. If the Customer becomes a non-DBS Treasures customer or if there is abuse/non-compliance by the Customer, the Customer cannot enjoy the Programme. The Bank will not credit the reward or where the reward has been credited, the Bank may debit the value of any reward or other gifts from the Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
11. All offers under the Promotion cannot be exchanged for cash, credit limit or other prizes.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

DBS Wealth Concierge Hotel Privileges

1. Reservations must be made through DBS Wealth Concierge.
2. Reservations must be made at least 72 hours prior to intended date of stay.
3. Reservations are subject to room availability and applicable terms and conditions. Blackout dates and cancellation policy apply. Rates are subject to taxes, tariffs or fees imposed by governmental authority unless otherwise stated.
4. Any changes to the reservation must be made through DBS Wealth Concierge and not directly with/within the hotel. This applies to change of dates, extension of stay, early check out, delay of arrival or cancellation in full or in part.
5. All information pertaining to room type, room rate per night and room availability are accurate at time of quotation by DBS Wealth Concierge.
6. DBS Wealth Concierge reserves the right to update, modify or change the privileges that come along with the reservations from time to time.

Marriott International Luxury Brands – STARS Privileges

1. Benefits of STARS Privileges include access to a special Rate Plan and dedicated hotel privileges. The benefits are subject to change from time to time. STARS Privileges include amenities that may not be available through other rate plans at participating luxury hotels and resorts owned, managed and franchised by Marriott and its affiliates and operated under the St. Regis, The Luxury Collection, Bvlgari, Edition and Ritz Carlton.
2. Rates and privileges are offered only for bookings via DBS Wealth Concierge.
3. Rates are per room, per night, based on single/double occupancy and availability at time of reservation and do not include additional per room, per night charges that may be imposed or state/local taxes.
4. Amenities are listed for informational purposes and are subject to change. Exact amenities are subject to confirmation at time of reservation.
5. STARS Privileges rate plan must be booked to guarantee the delivery of added value amenities.
6. Amenities will not be extended on any other rate plan, prepaid rates and package rates.
7. STARS Privileges rate plan is primarily for leisure travel; however, rates may be booked for corporate/business travel if the Customer does not have a negotiated rate with the hotel.
8. Any modification to a reservation is subject to the hotel's availability at the time the modification is requested and may change the rate and/or require payment of cancellation fees.

9. Not applicable to groups consisting of more than 9 rooms or 14 persons and cannot to be combined with other offers or promotions.
10. Privileges include: (1) complimentary travel benefits, best available rates, USD100 hotel credit per room per stay, complimentary in-room standard internet access, daily buffet breakfast for 2, personalised welcome amenity, in-person welcome and VIP status; (2) complimentary travel benefits, ad hoc hotel promotions with free nights, USD100 hotel credit per room per stay, complimentary in-room standard internet access, daily buffet breakfast for 2, personalised welcome amenity, in-person welcome and VIP status; (3) promotional rates such as no cancellation rates.
11. No cancellation or amendments within 24 hours of check-in.
12. For privileges under Clause 10, Credit Cards will be charged upon confirmation unless otherwise advised by the concierge. The concierge will advise the Customer over the phone on payment terms based on the Customer's selection (e.g. no-cancellation rates charged on booking or promotional/seasonal rates charged upon check-out at hotel).
13. Customers are allowed to select 1 Privilege per booking.
14. All incidentals shall be paid by the Customers upon check-out.

Medical Travel Facilitation

1. Medical Travel Facilitation is managed by a service provider ("**Service Provider**").
2. The Service Provider itself does not provide any medical services and is only responsible for facilitating the medical consultations ("**Services**") with medical professionals/institutions/specialists ("**Medical Specialists**"). Customers shall have the sole right to choose from the options given by the Service Provider as per their requirements. It shall be agreed and acknowledged that any decision or selection made by the Customer in relation to the medical options/solutions or recommendation of the Medical Specialists ("**Recommendation**") shall be based on the Customer's sole judgment. In this regard, Customers shall at their own cost and expense, verify and check the credentials and reliability of the Recommendation and the Service Provider shall not have any liability in this regard.
3. The Service Provider endeavours to ensure that they provide prompt and timely Services, but each Medical Specialist is an individual professional or a professional institute and operates according to his/her/its own methods of operation. The Service Provider and the Bank are not responsible for disruptions in Service, any actions of any Medical Specialist, and any other action or occurrence related to the provision of the Services. The Service Provider and the Bank shall not be liable for any cancellation or delay of the appointment/consultation/interview with the Medical Specialist(s) and any consequences or events that may arise pursuant to scheduling of such appointment/consultation/interview with the Medical Specialist(s).
4. The Service Provider and the Bank are not responsible, directly or indirectly, for any medical decision that Customers may take in pursuance to any Recommendation made by the Service Provider or its associate medical specialists or medical options/solutions offered by the Service Provider. The Service Provider is neither an emergency care provider nor a substitute for emergency or urgent care.
5. The Service Provider and the Bank shall not be liable for any medical negligence that may result due to any Recommendation of the Service Provider or its associate medical specialists, either for therapeutic, rehabilitative or conventional treatment. The Service Provider and the Bank shall not be liable for any medical complications or other consequences that may be faced by Customers on account of any medical procedure that Customers may select and undergo. It shall be explicitly acknowledged and agreed that Customers shall not make any claim against the Service Provider or the Bank in relation to any consequences that may arise from any medical treatment and/or advise and/or

second opinion and/or resulting from medical negligence by the Medical Specialist(s) that the Service Provider may recommend.

6. It shall be acknowledged and agreed that the Service Provider's maximum liability relating to Services rendered (regardless of form of action, whether in contract, negligence or otherwise) shall in no event exceed the membership fees paid to the Service Provider for the portion of Services giving rise to liability. Customers shall acknowledge and agree that in no event shall the Service Provider or the Bank be liable for consequential, special, incidental or punitive loss, damage or expense even if they have been advised of their possible existence.
7. For providing the Services, the Service Provider shall from time to time have arrangements/tie-ups with a network of Ancillary Medical Service Providers, whose services may be available to the Customer, at his/her option at his/her sole cost and expense. The Customer acknowledge and agree not to make any claim against the Service Provider or the Bank in relation to any deficiency or defect in the services provided by such Ancillary Medical Service Providers.
8. The Service Provider and the Bank shall not be liable for its failure to perform under these terms as a result of occurrence of any force majeure events like acts of God, fire, wars, sabotage, civil unrest, labour unrest, action of statutory authorities or local or central governments, change in laws, rules and regulations, affecting the performance of the Service Provider.
9. The Service Provider shall have the right to assign these terms to another service provider to assist in fulfilling the terms and providing the Services without the Client's prior written consent.

星展銀行有限公司（「本行」）生活禮遇推廣（「本推廣」）條款及細則

閣下一經參與本推廣，即視為已接受本條款。

推廣期及參與資格

1. 本推廣有效期至每年的 3 月 31 日，並視乎本行的年度更新而定。
2. 本推廣適用於所有登記參與推廣時符合最低個人理財總值之星展豐盛理財客戶及星展豐盛私人客戶（「客戶」）。星展豐盛理財的個人理財總值為不少於HK\$1,000,000 (或其外幣等值)。「個人理財總值」指客戶不論以個人或聯名方式於本行持有的總資產，包括港幣、人民幣及外幣存款、外幣掛鈎投資、本地及海外證券、基金、債券及其他掛鈎或結構性投資產品的市場價值。
3. 客戶必須透過本行申請此推廣之會籍。星展豐盛理財客戶必須於上一個公曆年（例如 2020 年4月1 日至 2021 年3月31日）維持最低個人理財總值，方可延續下年度會籍（例如 2021 年 4 月 1 日至 2022 年 3 月 31 日）。平均個人理財總值為連續12個月內每日個人理財總值的總結餘，除以該12個月的總日數 (以曆日計) 所得的平均結餘。

一般事項

1. 星展財富私人助理服務由本行的服務供應商代為管理。
2. 任何人士不論任何原因就本推廣蒙受任何損失、損害或支出。
3. 本行概不就本推廣中任何服務供應商的產品及服務之質素、適售性或合適性作出保證或聲明。任何此等爭議必須直接與相關服務供應商解決。
4. 本行及/或參與商戶或會不時制定條款及細則並通知閣下，閣下對本推廣的參與亦受制於此等條款及細則。

5. 本行或會更改本條款及細則及/或本推廣包含的禮遇，而不作另行通知。
6. 本行有權隨時撤銷或終止本推廣，而不作另行通知或對任何人士負責。
7. 一經參與本推廣，則客戶同意我們就本推廣收集並使用其個人資料，以及由/向第三方使用和披露客戶個人資料。客戶同意星展私隱政策之條款，並可於 <https://www.dbs.com.hk/i-bank-zh/data-policy.page> 閱覽該條款之副本。
8. 若本條款與任何有關本推廣的資料之間有任何歧異，概以本條款為準。
9. 就所有與本推廣有關之事宜，本行擁有具約束力的最終決定權。
10. 如果客戶為非星展豐盛理財客戶，或者在促銷期間客戶濫用/不遵守條款及細則，客戶將不能享用優惠。銀行將不會授予客戶優惠，銀行將在不作通知下從客戶戶口扣除有關優惠的價值及/或採取行動以追討有關金額。
11. 本優惠的所有獎賞及/或禮遇不可兌換現金、信用額或其他獎賞。
12. 如中、英文版本不一致，概以英文版本為準。

星展財富私人助理及酒店禮遇

1. 客戶必須透過星展財富私人助理預訂酒店。
2. 酒店客房必須在入住日期前至少 72 小時預訂。
3. 酒店預訂須視乎客房供應情況和適用的條款及細則而定。不適用於特定日子，並受取消條款約束。除特別聲明外，房價並不包括當地政府部門所收取的稅項及其他費用。
4. 如需修改客房預訂，必需透過星展財富私人助理辦理，而非直接聯絡酒店。此規定適用於更改日期、延長逗留時間、提前退房、延遲抵達或取消部分或所有預訂。
5. 所有關於房間類型、每晚房價及房間供應的資訊，均以星展財富私人助理作出報價時的資料為準。
6. 星展財富私人助理有權隨時更新、修改或更改客房預訂的酒店禮遇。

萬豪國際精選STARS禮遇

1. STARS禮遇包括特別價格計劃以及專屬酒店禮遇。有關禮遇將不定期更改。的STARS禮遇所包含的酒店當中有一些其他房價計劃無法享用的禮遇包括由 Starwood 及其聯屬機構擁有、管理及特許經營，並且由St. Regis、The Luxury Collection、Bulgari、Edition 及Ritz Carlton 所營運的酒店和度假村。
2. 房價及禮遇只適用於透過星展財富私人助理辦理的預訂。
3. 房價以每間客房每晚的價錢為單位，根據單人/雙人房及訂房時之客房供應情況計算，並不包括可能就每間額外客房每晚收取的費用或須繳付的州稅/當地稅。
4. 在此列舉之禮遇只供參考，並會不時更改。實際禮遇將於預訂時確認。
5. STARS 禮遇計劃必須透過預訂方可保證獲享附加設施。
6. 設施並不適用於任何其他房價計劃、預繳房價及房價套餐。

7. STARS禮遇房價計劃主要供休閒旅遊之用。然而，若客戶和酒店沒有協商房價，則在企業旅遊/公幹的情況下亦可以按該房價預訂房間。
8. 任何預訂更改均須視乎提出更改要求時酒店的客房供應情況而定，酒店有權更改房價及/或要求支付取消預訂費用。
9. 禮遇並不適用於預訂多於 9 間客房或 14 人以上的團體，並且不得與其他優惠或推廣一併使用。
10. 禮遇包括：**(1)** 旅遊禮遇、最優惠房價、每次住宿每間客房可獲 100 美元酒店消費額、免費標準上網服務、每天兩客自助早餐、定制迎賓禮遇及貴賓待遇；**(2)** 旅遊禮遇、免費住宿之特別酒店推廣優惠、每次住宿每間客房可獲 100 美元酒店消費額、免費標準上網服務、每天兩客自助早餐、定制迎賓禮遇及貴賓待遇；**(3)** 推廣優惠房價，例如不可取消訂房優惠價。
11. 登記入住前 24 小時內不得取消或更改預訂。
12. 關於本條款 10 所列之禮遇，除非星展財富私人助理另行通知，否則預訂一經確認後，客戶之信用卡將會被收取有關款項。星展財富私人助理將致電客戶，告知有關選擇之適用付帳條款（例如於訂房時被收取不可取消訂房優惠價或退房時以推廣價格/季節價格結帳）。
13. 客戶每次預訂只可以選擇其中一項禮遇。
14. 所有附帶費用將在退房時收取。

醫療旅遊顧問計劃

1. 醫療旅遊顧問計劃由第三方服務供應商（「**服務供應商**」）管理。
2. 服務供應商並不提供任何醫療服務，並僅負責協助醫療專業人士/機構/專家（「**醫療專家**」）提供醫療諮詢服務（「**服務**」）。客戶有權按照其需求，選擇服務供應商所提供的選擇。客戶須同意並確認，就有關醫療專家提供的醫療選擇/解決方案或建議（「**建議**」）作出之決定或選擇，完全基於客戶的個人判斷。就此而言，客戶須自行承擔相關費用和開支，檢查並核實建議的可信性和可靠性，而服務供應商對此概不負責。
3. 服務供應商致力確保提供迅速及時的服務，唯醫療專家為個別專業人士或專業機構，並會按照其本身的營運方式營運。服務供應商及本行無須對服務中斷、醫療專家的任何行動以及與提供服務相關的任何其他行動或事件負責。對於與醫療專家的預約/診症/面談的任何取消或延遲，以及因與醫療專家安排該等預約/診症/面談而可能導致的任何後果或事件，服務供應商及本行並不承擔任何責任。
4. 就客戶因依循服務供應商或其相聯醫療專家的任何建議或服務供應商提供的醫療選擇/解決方案而作出的任何醫療決定，服務供應商及本行均無須直接或間接地負責。服務供應商並不提供緊急護理，亦不能取代緊急護理或急救護理。
5. 對於可能因服務供應商或其相聯醫療專家就治療、康復或傳統療程提出的任何建議而導致的任何醫療疏忽，服務供應商及本行概不負責。就客戶所選擇及接受的任何醫療程序所導致的任何醫療併發症或其他後果，服務供應商及本行概不負責。客戶須明確確認及同意，不得就服務供應商建議的醫療專家所提供的任何治療及/或意見及/或第二意見及/或醫療疏忽所導致的任何後果向服務供應商或本行提出申索。
6. 客戶須確認及同意，服務供應商就所提供的服務所承擔的最大法律責任（不論訴訟形式，不論是基於合約、疏忽或其他方面），在任何情況下不得超過服務供應商就相關服務部分獲支付的會員費用所產生的

法律責任。客戶須確認及同意，在任何情況下服務供應商或本行均無須就相應、特殊、附帶或懲罰性損失、損害或開支負責，即使客戶已獲告知此等情況可能會發生。

7. 服務供應商會不時與輔助醫療服務供應商作出安排/合作以提供服務。輔助醫療服務供應商可能會按照客戶的選擇為其提供服務，而費用和開支則由客戶自行承擔。客戶須確認及同意，不就輔助醫療服務供應商提供的服務之任何不足或缺陷向服務供應商或本行提出任何申索。
8. 就因發生不可抗力事件（例如天災、火災、戰爭、蓄意破壞、社會動亂、工潮、法定機關或當地政府或中央政府的行動，或法律、規則及規例的變更）從而影響服務供應商表現，並導致其無法履行本條款，服務供應商與本行概不負責。
9. 服務供應商有權將這些條款受讓給其他服務供應商，以幫助履行條款並提供服務，而無需客戶事先書面同意。