

## Terms and Conditions Governing the DBS Private Access (“Programme”)

Your participation in the Programme offered by DBS Bank (Hong Kong) Limited (“DBS”) with the support by DBS Bank Ltd. constitutes acceptance of these terms.

### Membership Eligibility and Validity

1. The Programme is by invitation only to selected customers.
2. Membership will be valid until 31 March each year and subject to renewal by DBS at its discretion.

### General

1. A digital DBS Private Access membership card will be issued by DBS to enable you to access privileges offered or made available under the Programme.
2. Any digital DBS Private Access membership card issued is DBS’ property. The membership and privileges are non-transferable and non-exchangeable.
3. You agree to present your digital DBS Private Access membership card at the point of payment or redemption or participation in any such privileges under the Programme.
4. DBS may vary the frequency and manner of use of the DBS Private Access membership card, the types of persons eligible for the Programme and the locations where the Programme is available.
5. DBS may add or remove any person, firm, company or organisation in Hong Kong or otherwise which, from time to time, participates in or is involved, directly or indirectly, in providing privileges under the Programme (the “Participant(s)”).
6. Your use of or participation in the Programme shall also be subject to the terms and conditions as may be imposed by DBS and/or the Participant(s) in relation to the relevant privileges offered or made available under the Programme.
7. DBS reserves the right to offer DBS privilege services under the Programme to, and withdraw DBS privilege services under the Programme from, any person at its sole discretion.
8. Privileges offered or made available by DBS under the Programme are not valid with any other ongoing promotions, offers, vouchers, rebates or privileges offered by DBS and/or any relevant Participant, unless otherwise stated.
9. DBS is not liable (i) if you are deprived of any part of the Programme as a result of any action taken or non-action by any Participant and/or DBS, or (ii) for any failure by a Participant to perform any obligation or observe any term of the Programme. DBS shall not be liable or responsible in any way for the quality of any goods or services provided by any Participant or for any injury, loss or expenses which may be incurred or suffered by any person in connection with any product or service offered by any Participant.
10. Any claims against or disputes with a Participant should be settled between you and the Participant. You agree not to claim against DBS.
11. All information is correct at time of print and is subject to change without prior notice. DBS will not assume responsibility for changes which occur after printing.
12. DBS may change these terms and conditions and/or the privileges under the Programme without prior notice. Amendments to the terms and conditions and/or Programme, including but not limited to changes to existing privileges will be updated on DBS’ website. Information on the website supersedes all prior communications. If you continue to participate in this Programme after the date of any such amendment, you will be deemed to have agreed with and accepted the revised Programme and/or terms and conditions. For a physical copy of the terms and conditions of the Programme, you may contact your Relationship Manager for assistance.
13. DBS reserves the right to withdraw or discontinue the Programme at any time without any notice or liability to any party.
14. DBS is not an agent of the Participant(s) or vice versa.
15. By participating in the Programme, you consent to our collection and use of your personal data and the use and disclosure of your personal data by/to third parties for the purposes of the Programme. You agree to the terms of DBS’s Data Policy Notice as well as DBS Bank Ltd.’s Privacy Policy, a copy which can be found at official website of DBS > Data Policy and official website of DBS Bank Ltd. > Privacy Policy.

16. Participation in the Programme is subject to there being no abuse/non-compliance by you, failing which DBS will debit the value of the privilege(s) from your account without notice and/or take such action to recover any outstanding amounts and DBS reserves the right to terminate the membership.
17. If there is any inconsistency between these terms and conditions and any other terms and conditions relating to this Programme, these terms and conditions shall prevail. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
18. DBS' decision on all matters relating to or in connection with the Programme shall be final and binding. No correspondence or claims will be entertained.