

**Terms & Conditions for DBS Eminent Visa Signature Card Offer:**

1. The terms and conditions of DBS Eminent Visa Signature Card offer can be found at [go.dbs.com/hk-eminent-en](http://go.dbs.com/hk-eminent-en).

**Terms & Conditions for Tax Season Loan Reward Offer:**

1. The terms and conditions of DBS Tax Season Loan Reward Offer can be found at [go.dbs.com/hk-taxloan-promo-en](http://go.dbs.com/hk-taxloan-promo-en).

**Terms & Conditions for Laithwaites Direct Wines Privileges**

1. Laithwaites Direct Wines Privileges ("Offer") are only available to DBS Treasures customers of DBS Bank (Hong Kong) Limited (the "Bank") who receive the Bank's marketing communication for the promotion ("Customers").
2. Customers can enjoy a special discount with purchase of designated package offer with free delivery.
3. This Offer is available while stock lasts. If any wine in the designated package is unavailable, wine of equal or greater value will be supplied at the sole discretion of Laithwaites Direct Wines.
4. This Offer cannot be used in conjunction with any other discounts or promotional offers of Laithwaites Direct Wines.
5. This Offer cannot be exchanged for cash or other goods.
6. The Offer shall be invalid after the expiry date, as set out in the Bank's marketing communication to the Customer.
7. This Offer is also subject to Laithwaites Direct Wines' Terms and Conditions available at <https://www.directwines.com.hk/DBSxmas18>.
8. The Bank is not the supplier of the product or service under the Offer. Any enquiry or complaint about the quality of the products or the services provided should be directed to the relevant supplier. Laithwaites Direct Wines Wine Advisor Hotline (Tel: 8120 3826) office hour: Monday to Friday (10am-8pm), Saturday (10am-6pm), closed on Sunday and public holidays. The Bank will assume no liability or responsibility in respect thereof.
9. For any conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
10. The Bank reserves the right to change these Terms and Conditions and/or discontinue any offer at any time without prior notice. In the event of dispute, the decision of the Bank shall be final and conclusive.
11. This Offer is valid from 1 December 2018 to 31 January 2019.

### **Terms and Conditions for Paul Lafayet Privileges**

1. Paul Lafayet privileges, as set out in clause 2 below ("Offer"), are only available to DBS Treasures of DBS Bank (Hong Kong) Limited (the "Bank") who received the Bank's marketing communication for the Offer ("Customers").
2. Customers can enjoy 10% off on all products at Paul Lafayet boutiques in Hong Kong (other than cash vouchers and delivery fees).
3. To enjoy the Offer, the Customer must produce the relevant promotional email or his/her valid DBS Treasures ATM card in person before completing the purchase. Screenshot or photocopies will not be accepted.
4. This Offer is applicable at all Paul Lafayet boutiques in Hong Kong.
5. This Offer is available on a first-come-first-served basis, while stocks last.
6. The Offer is non-transferable, non-refundable, non-exchangeable and cannot be used in conjunction with any other promotional offers of Paul Lafayet.
7. This Offer is not for resale, trade or promotional purposes without authorization from Paul Lafayet.
8. The Bank is not the supplier of the product or service under the Offer. Any enquiry or complaint about the quality of the products or the services provided should be directed to Paul Lafayet directly. The Bank will assume no liability or responsibility in respect thereof.
9. For any conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
10. The Bank reserves the right to change these Terms and Conditions and/or discontinue any offer at any time without prior notice. In the event of dispute, the decision of the Bank shall be final and conclusive.
11. This Offer is valid from 1 December 2018 to 31 January 2019.