

**DBS Treasures – Exclusive Privilege for MSIG Members Terms and Conditions:**

1. The promotion period of the Exclusive Privilege for MSIG Members (the “**Exclusive Privilege**”) runs from 4 February to 31 March 2016, both dates inclusive (“**Promotion Period**”).
2. To enjoy the Exclusive Privilege, a MSIG Member shall (i) obtain the Promotion Code (“**Promo Code**”) from the DBS Treasures of DBS Bank (Hong Kong) Limited (the “**Bank**”, which express includes its successors and assigns) promotional webpage; (ii) visit any one of the DBS branches and meet with a Business Development Executive; and (iii) present the Promo Code to the Business Development Executive. Under the Exclusive Privilege, an eligible person will be eligible to receive a free MSIG 5-day travel insurance (“**Travel Insurance**”).
3. The eligible persons will be given a Travel Insurance redemption letter at the relevant branch once the above Clause 2(i), 2(ii) and 2(iii) are fulfilled.
4. The Exclusive Privilege is not available to any person holding an existing DBS Treasures account (whether in the customer's sole name or in joint names with another person) or had closed such an account within 6 months prior to the Promotion Period.
5. Whether a person is eligible is subject to the final approval of the Bank.
6. Each person shall be eligible to receive Travel Insurance once only.
7. The Travel Insurance is subject to availability. The Bank reserves the right to replace the Travel Insurance with any alternative reward without prior notice. It cannot be exchanged or redeemed for cash.
8. The Bank is not the underwriter of the Travel Insurance. Any enquiry or complaint in relation to the Travel Insurance should be directed to the relevant underwriter (MSIG InsureDirect customer service hotline: +852 3122 6868. Office hours: Monday – Friday 9:00am – 6:00pm, close on Saturday, Sunday and Public holidays). The Bank will assume no responsibility / liability in respect thereof.
9. Bank staff is not eligible for the Exclusive Privilege.
10. The Bank reserves the right to change the above Terms and Conditions and/or modify, discontinue or terminate the Exclusive Privilege or any offer at any time without notice. In the event of dispute, the decision of the Bank shall be final and conclusive.
11. Any fraud and / or abuse of the Exclusive Privilege 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 Exclusive Privilege and / or cancellation of all or part of the customer's account(s) with the Bank. The Bank reserves the right to deduct the value of any reward, prize or other gift reward awarded inappropriately to a customer directly from any of 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.
12. In case of inconsistency between English and Chinese versions of these Terms and Conditions, the English version shall prevail.