

General Terms and Conditions

1. All of the following promotions are only available to DBS Treasures of DBS Bank (Hong Kong) Limited (the "**Bank**") who receive the Bank's marketing communication for the promotion ("**Customer**").
2. The following promotions run from 1 April 2019 to 31 March 2020.
3. Customer must be a DBS Treasures customer at the time the below offers are given.
4. Each Customer can only enjoy each of the offers once.
5. The Bank may change the terms and conditions and/or modify/terminate the offers without notice. The Bank's decision is final in case of dispute.
6. Participation in these promotions is subject to there being no abuse/non-compliance by the Customer, failing which the Bank will debit the value of the reward from the Customer's account without notice and/or take such action to recover any outstanding amounts.
7. All rewards and/or offers in these promotions cannot be exchanged for cash, credit limit or other prizes.
8. The English version shall prevail if there is inconsistency between the English and Chinese versions.

HK\$200 Birthday Cash Reward Terms and Conditions:

1. If a Customer purchases ONE of the Designated Products (as defined below) on the same day with aggregate subscription amount of HK\$50,000 (or its equivalent in foreign currency(ies) or above) during the Customer's birthday month, he/she will be entitled for cash reward of HK\$200 ("**Cash Reward**"). "**Designated Products**" shall mean Investment Fund (Subscription), Bonds, Equity Linked Investment, Equity Linked Deposit, Currency Linked Investment or Structured Investment Product.
2. Cash Reward will be credited directly to the Customer's HKD current account within two months after the birthday month of the Customer. Regardless of the number of products purchased, each Customer can only enjoy the Cash Reward once.
3. This promotion is not applicable for any online transactions.
4. This promotion is only applicable to Customer who joined DBS Treasures in or before the calendar month prior to his/her birthday month.
5. If the Customer's DBS Treasures account is a joint name account, only the primary account holder will be eligible for this promotion.

DBS Eminent Visa Signature Card Up to 1.6% Rebate Offer Terms and Conditions:

1. The terms and conditions of Credit Card Offer " DBS Eminent Visa Signature Card Up to 1.6% Rebate " can be found at <https://www.dbs.com.hk/personal/credit-cards/eminent-exclusive.page>
2. If the Customer's DBS Treasures account is a joint name account, only the primary account holder will be eligible for this promotion.

HK\$100 Travel Insurance Voucher Terms and Conditions:

1. Customer will be eligible for a HK\$100 e-voucher ("**e-voucher**") for purchasing TravellerShield Single/ Annual Travel Insurance which is underwritten by Chubb Insurance Hong Kong Limited through the Bank.
2. The e-voucher will be given to Customer in the form of a redemption code.
3. The redemption code must be inputted before payment.
4. Each redemption code can be used once only.
5. The redemption code shall not be re-issued if it is lost.
6. The redemption code is valid for 2 months from the Customer's birthday month.
7. The redemption code, once expired, shall forthwith become invalid, and shall not be re-issued nor extended.
8. Customer must maintain be a DBS Treasures customer at the time the e-voucher is used.
9. The Bank is not the supplier of the e-voucher and assumes no responsibility or liability for this offer or the products. Any enquiry or complaint must be made to the suppliers directly.

DBS Treasures Birthday Member-Get-Member Reward Terms and Conditions:

The following Terms and Conditions shall be read together with the Terms and Conditions for the DBS Treasures Member-Get-Member Program ("**Member-Get-Member T&C**", go.dbs.com/hk-tre-mgmq219-en). Terms and clauses defined in the Member-Get-Member T&C shall have the same meaning when used herein.

1. Eligible Referrer who receive the Bank's marketing communication for the DBS Treasures Birthday Member-Get-Member Reward on his/her birthday month and who are eligible for the Referral Reward shall be eligible to an additional HK\$200 referral reward ("**Birthday Referral Reward**") for each Successful Referral made within his/ her birthday month.
2. Birthday Referral Reward will be credited to the Referrer together with the Referral Reward.

GOURMET DINING GROUP offer Terms and Conditions:

1. This offer is applicable at Epure and Arbor restaurant of GOURMET DINING GROUP.
2. This offer cannot be used in conjunction with any other discounts or promotional offers by GOURMET DINING GROUP.
3. This offer cannot be exchanged for cash or other goods.
4. Guests must mention the use of the offer(s) at the time of reservation.
5. Offers are subject to availability.
6. All redemption must be presented in person by showing the DBS Treasures ATM card / credit card issued by the Bank.
7. This offer is valid for 1-month from the Customer's birthday month, eg. Customer's birthday on April 2019, offer period will be 1 April 2019 – 30 April 2019.

Laithwaites Direct Wines offer Terms and Conditions:

1. Customer can enjoy a special discount with purchase of designated package offer with free delivery.
2. This offer is available while stock lasts. If any wine is unavailable, wine of equal or greater value will be supplied.
3. This offer cannot be used in conjunction with any other discounts or promotional offers by Laithwaites Direct Wines.
4. This offer is also subject to Laithwaites Direct Wines' Terms and Conditions available at www.directwines.com.hk/DBSBirthday
5. Laithwaites Direct Wines Wine Advisor Hotline (telephone number: 8120 3826) office hour: Monday to Friday (10am-8pm), Saturday (10am-6pm), closed on Sunday and public holidays.
6. This offer is valid for 2 months from the Customer's birthday month, eg. Customer's birthday in April 2019, offer period will be 1 April 2019 – 31 May 2019.
7. The Bank is not the supplier of this offer and assumes no responsibility or liability for this offer or the products. Any enquiry or complaint must be made to the supplier directly.

PAUL LAFAYET Macaron offer Terms and Conditions:

1. Customer can enjoy 15% off for 24-piece Macaron Gift Boxes and 10% off for 2-piece, 6-piece and 12-piece Gift Boxes.
2. This offer is applicable at all PAUL LAFAYET boutiques in Hong Kong.
3. Products may vary depending on the stocks in shop upon redemption.
4. This offer is not applicable to any crossover, festive, special or limited edition gift boxes, including but not limited to Chinese New Year, Valentine's Day and Christmas.
5. This offer cannot be used in conjunction with other promotional offers and certificates of PAUL LAFAYET.
6. This offer is not for resale, trade or promotional purposes without authorization from PAUL LAFAYET.
7. All redemption must be presented in person by showing the email or SMS issued by the Bank.
8. Screenshot or photocopies will not be accepted.
9. This offer is valid for 2 months from the Customer's birthday month, e.g. Customer's birthday in April 2019, offer period will be 1 April 2019 – 31 May 2019.
10. The Bank is not the supplier of this offer and assumes no responsibility or liability for this offer or the products. Any enquiry or complaint must be made to the supplier directly.

一般條款及細則

1. 以下所有優惠只適用於接收星展銀行(香港)有限公司(「**本行**」)發出的推廣訊息之特選星展豐盛理財客戶(「**客戶**」)。
2. 以下優惠由 **2019 年 4 月 1 日起至 2020 年 3 月 31 日止**。
3. 客戶在使用此優惠時必須仍然為星展豐盛理財客戶。
4. 每位客戶只可享用以下每個優惠一次。
5. 本行保留更改此條款及細則及/或更改/終止任何優惠的權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。
6. 客戶在使用本優惠時必須不涉及任何濫用/違規，否則本行會在客戶的戶口內扣除優惠的等值金額而不另行通知及/或採取行動以追討任何未償付金額。
7. 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。
8. 本條款及細則的中英文版本如有任何歧異，一概以英文版本為準。

HK\$200 生日獎賞之條款及細則:

1. 如客戶於生日月份內同一天累積購買至少一項指定產品(所列如下)達 **HK\$50,000**(或其等值貨幣或以上)，可獲享 **HK\$200 現金獎賞**(「**現金獎賞**」)。指定產品包括基金(認購)、債券、股票掛鈎投資、股票掛鈎存款、外幣掛鈎投資、結構性投資產品。
2. 現金獎賞將於客戶生日月份後的兩個月內存入客戶的港幣往來戶口。每位客戶只可於獲享現金獎賞一次。
3. 本優惠不適用於任何網上交易。
4. 本優惠只適用於客戶於其生日月份前的曆月或之前晉身星展豐盛理財。
5. 若星展豐盛理財戶口屬聯名戶口，則只有基本戶口持有人方可獲享此優惠。

「DBS Eminent Visa Signature Card 高達 1.6%回贈」之條款及細則:

1. 有關「DBS Eminent Visa Signature Card 高達 1.6%回贈」之條款及細則，請參閱 <https://www.dbs.com.hk/personal-zh/credit-cards/eminent-exclusive.page>
2. 若星展豐盛理財戶口屬聯名戶口，則只有基本戶口持有人方可獲享現金獎賞。

HK\$100 旅遊保障現金券之條款及細則

1. 客戶可享 **HK\$100 旅遊保障現金券**(「**現金券**」)。此現金券只適用於透過本行投保由安達保險香港有限公司承保之 TravellerShield 單次/全年旅遊保障。
2. 現金券將以現金券代碼形式發放予客戶。
3. 必須於付款前輸入現金券代碼。
4. 每個現金券代碼只可使用一次。
5. 現金券代碼如有遺失，將不會獲補發。
6. 現金券代碼有效期為客戶的生日月份起計 2 個月。
7. 現金券代碼若已逾期，即告無效並不能使用，亦不會獲補發或延期。
8. 客戶於使用現金券時須仍為星展豐盛理財客戶。
9. 本行並非現金券之供應商，並不會對本優惠或產品承擔任何責任。如有任何查詢或投訴，請直接與供應商聯絡。

GOURMET DINING GROUP 優惠之條款及細則:

1. 此優惠只適用於 GOURMET DINING GROUP 旗下餐廳 Epure and Arbor 餐廳使用。
2. 除特別註明外，優惠不可與 GOURMET DINING GROUP 其他折扣或優惠優惠 同時使用。
3. 此優惠不可兌換現金或其他貨品。
4. 此優惠需於訂座時註明將使用之優惠。
5. 優惠需視乎情況而定。
6. 顧客必須親身到專門店出示 DBS 簽發的星展豐盛理財提款卡/信用卡方可使用優惠。
7. 此優惠有效期為一個月，以客戶生日月份開始計算，例如：客戶於 2019 年 4 月 生日，優惠則適用於 2019 年 4 月 1 日至 2019 年 4 月 30 日。

星展豐盛理財生日親友推薦計劃之條款及細則:

以下條款及細則需與星展豐盛理財親友推薦計劃之條款及細則(「親友推薦計劃之條款及細則」，go.dbs.com/hk-tre-mgmq219)一併參閱。親友推薦計劃之條款及細則內所界定之用語及條款在此具有相同意義，

1. 合資格推薦人持有由本行於客戶的生日月份內發出的星展豐盛理財生日親友推薦計劃的推廣訊息，並合資格獲取推薦獎賞，於生日月份每個成功推薦可享額外 HK\$200 推薦獎賞(「生日推薦獎賞」)。
2. 生日推薦獎賞將與推薦獎賞一併存入推薦人的戶口。

樂事會 Laithwaites Direct Wines 優惠之條款及細則:

1. 客戶可享指定美酒套裝的優惠及免費送貨服務。
2. 此優惠數量有限，售/送完即止。如任何優惠套裝之葡萄酒售罄，將由價格相同或更高之葡萄酒取代。
3. 此優惠不可與樂事會 Laithwaites Direct Wines 的其他折扣或推廣優惠同時使用。
4. 此優惠亦須受樂事會 Laithwaites Direct Wines 之條款及細則約束，詳情請瀏覽 www.directwines.com.hk/DBSBirthday2。
5. 樂事會 Laithwaites Direct Wines 葡萄酒顧問專線（電話號碼：8120 3826）辦公時間為 星期一至五上午十時至下午八時、星期六上午十時至下午六時，星期日及公眾假期休息。
6. 此優惠有效期為客戶的生日月份起計 2 個月。例如：生日月份為 2019 年 4 月，現金券代碼有效期由 2019 年 4 月 1 日至 2019 年 5 月 31 日。
7. 本行並非此優惠之供應商，並不會對本優惠或產品承擔任何責任。如有任何查詢或投訴，請直接與供應商聯絡。

PAUL LAFAYET 馬卡龍優惠之條款及細則

1. 客戶購買 24 件馬卡龍禮盒裝可享 85 折優惠，而 2 件/6 件/12 件馬卡龍禮盒裝均可享 9 折優惠。
2. 此優惠只適用於香港所有 PAUL LAFAYET 專門店換購。
3. 產品款式視乎換領當日之專門店供應量而定。
4. 此優惠不適用於聯乘、節日、特別或限定禮盒，包括但不限於農曆新年、情人節及聖誕節。
5. 此優惠不可與 PAUL LAFAYET 其他優惠及禮券同時使用。
6. 未經 PAUL LAFAYET 授權，此優惠不可轉售、交易或其他推廣用途。
7. 客戶必須親身到專門店出示 本行發出的電郵或短訊方可使用優惠。
8. 恕不接受屏幕截圖或影印本。
9. 此優惠有效期為客戶的生日月份起計 2 個月。例如：生日月份為 2019 年 4 月，現金券代碼有效期由 2019 年 4 月 1 日至 2019 年 5 月 31 日。
10. 本行並非此優惠之供應商，並不會對本優惠或產品承擔任何責任。如有任何查詢或投訴，請直接與供應商聯絡。