



## **DBS Golden Circle Propositions Detailed Offer Terms and Conditions**

(Health & Wellness package benefits and HospiCash Insurance benefits)

Benefits Enrolment Steps	1. Customer needs to give a missed call at the number – 7289036565 2. Once Customer has given a missed call at the above-mentioned number, an automated SMS will be sent to the Customer acknowledging their request to be enrolled for the Benefits. 3. Upon receiving the missed call, Bank will check whether the Customer is eligible for the Benefits, as per the “Benefits Eligibility Criteria” mentioned below. 4. If the Customer satisfies the Benefits Eligibility Criteria mentioned below, Bank will send a confirmation on Customer’s enrolment for all the Benefits, along with the process to avail such Benefits, through SMS/Email/WhatsApp. The date on which bank sends confirmation shall be considered as the “date of enrolment” for the purposes of these Benefits.																															
Benefits Eligibility Criteria	Customer as on date of enrolment should be (i) a Senior Citizen (60 years and above), who is an Indian citizen residing in India, (ii) maintaining a Fixed Deposit with DBS worth at least INR 5 Lakhs with a tenure of 1 year and above, and (iii) maintains required Minimum Average Balance / Total Relationship Value as mentioned under <a href="https://www.dbs.com/digibank/in/schedule-of-charges.page">https://www.dbs.com/digibank/in/schedule-of-charges.page</a> . These Benefits are not available for Savings Account product variant <b>SB Others, Basic Savings Bank Deposit Account (“BSBDA”), Salary Account and Lakshmi 2-IN-1 Dynamic CA Linked Savings.</b>																															
Available Benefits	Health & Wellness Package Benefits	Refer section A and for claiming Benefit refer section A.01																														
	Hospicash Insurance Benefits	Refer section B and for claiming Benefit refer section B.01																														
A.  Health & Wellness Package Benefits	<ul style="list-style-type: none"><li>Free Comprehensive Health Check Up covering 61 tests.</li><li>One free E-Voucher for OPD Physical Consultation. For a network hospital, Customer is required to book an appointment 1 day prior to visit and for non-network hospitals, Customer is required to book an appointment 2-3 days before visit. To book an appointment, call +91-9513881515. To know the list of network hospitals, kindly refer <a href="https://www.vhealth.io/network-list">https://www.vhealth.io/network-list</a></li><li>The customer benefits package offers comprehensive healthcare support, including unlimited general physician consultations via telephone, unlimited virtual specialist consultations for second opinions, and significant discounts (up to 50%) on radiology and pathology lab services and (up to 20%) on medications at network pharmacies. Furthermore, the program facilitates planned surgical care, personalized dietary consultations, and access to mental wellness.</li></ul>																															
	Details of tests which will be covered:																															
	<table><tr><th>Complete Hemogram</th><th>Tests</th><th>Nos</th></tr><tr><td rowspan="8">Lipid Profile</td><td>Total Cholesterol</td><td rowspan="8">8</td></tr><tr><td>HDL Cholesterol</td></tr><tr><td>Non - HDL Cholesterol</td></tr><tr><td>Triglycerides</td></tr><tr><td>LDL Cholesterol</td></tr><tr><td>VLDL Cholesterol</td></tr><tr><td>TC / HDL Cholesterol ratio</td></tr><tr><td>LDL / HDL ratio</td></tr><tr><td>Liver Profile</td><td>Bilirubin (Total)</td><td>11</td></tr></table>	Complete Hemogram	Tests	Nos	Lipid Profile	Total Cholesterol	8	HDL Cholesterol	Non - HDL Cholesterol	Triglycerides	LDL Cholesterol	VLDL Cholesterol	TC / HDL Cholesterol ratio	LDL / HDL ratio	Liver Profile	Bilirubin (Total)	11	<table><tr><td rowspan="2">Diabetic Screen</td><td>HbA1c</td><td rowspan="2">2</td></tr><tr><td>Average Blood Glucose</td></tr><tr><td rowspan="8">Complete Hemogram</td><td>Total Leucocytes Count</td><td rowspan="8"></td></tr><tr><td>Neutrophils</td></tr><tr><td>Lymphocyte Percentage</td></tr><tr><td>Monocytes</td></tr><tr><td>Eosinophils</td></tr><tr><td>Basophils</td></tr><tr><td>Immature Granulocyte Percentage (Ig%)</td></tr><tr><td>Neutrophils - Absolute Count</td></tr></table>	Diabetic Screen	HbA1c	2	Average Blood Glucose	Complete Hemogram	Total Leucocytes Count		Neutrophils	Lymphocyte Percentage	Monocytes	Eosinophils	Basophils	Immature Granulocyte Percentage (Ig%)	Neutrophils - Absolute Count
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		Bilirubin (Direct)			Lymphocytes - Absolute Count	28		
		Bilirubin (Indirect)			Monocytes - Absolute Count			
		SGOT (AST)			Basophils - Absolute Count			
		SGPT (ALT)			Eosinophils - Absolute Count			
		Alkaline Phosphatase			Immature Granulocytes (Ig)			
		Gamma Glutamyl Transferase			Total Rbc			
		Serum Albumin			Nucleated Red Blood Cells			
		Serum Globulin			Haemoglobin			
		Protein - Total			Haematocrit(Pcv)			
		Serum Albumin / Globulin			Mean Corpuscular Volume (Mcv)			
		Renal Profile			Calcium		5	Mean Corpuscular Haemoglobin (Mch)
					Uric Acid			Mean Corp.Hemo.Conc (Mchc)
	Blood Urea Nitrogen		Red Cell Distribution Width – Sd (Rdw-Sd)					
	Serum Creatinine		Red Cell Distribution Width (Rdw-Cv)					
	BUN/Creatinine ratio		Platelet Distribution Width (Pdw)					
	Iron Deficiency	Serum Iron	3		Mean Platelet Volume (Mpv)			
		Total Iron Binding Capacity			Platelet Count			
		% Transferrin Saturation			Platelet To Large Cell Ratio(Plcr)			
	Thyroid Function	Total Triiodothyronine (T3)	3		Plateletcrit (Pct)			
		Total Thyroxine			% Nucleated Red Blood Cells (% NRBC)			
		Thyroid Stimulating Hormone						
					Vitamins	Vitamin D Total	1	
					Total Tests	61		
A.01  Steps to redeem Health Check-up and wellness Package Benefits	Visit <a href="https://www.vhealth.io/dbsbank/individual_digital-1yr">https://www.vhealth.io/dbsbank/individual_digital-1yr</a>							
	<ul style="list-style-type: none"><li>Register with membership code received from DBS via Email /SMS/Whatsapp. Membership code is valid for 6 months.</li><li>Enter details of DBS Bank Savings Account Holder for registration.</li><li>Digital kit for wellness will be sent by MediBuddy to your email id and mobile number registered with DBS. Digital kit is valid from date of enrolment up to 31<sup>st</sup> March of the financial year.</li></ul> <p>For booking health check-up, OPD consultation and other wellness benefits, Customer can use the following options:</p> <ul style="list-style-type: none"><li>Login using vHealth (India) mobile app or <a href="http://www.vhealth.io">http://www.vhealth.io</a> website.</li><li>Alternatively, you may call +91-9513881515 and provide your membership code to book the health check-up / OPD consultation/other wellness benefits.</li></ul>							

A.02  Terms and Conditions for Health Checkup Package Benefits	The Health Check-up Package Benefits are valid from the date of enrolment up to 31 <sup>st</sup> March of the financial year. Using the Health Checkup Package Benefits constitutes acceptance of the terms and conditions as available at <a href="https://www.vhealth.io/Terms">https://www.vhealth.io/Terms</a> .
B.  HospiCash Insurance Benefit details	<ul style="list-style-type: none"> <li>Daily Allowance of INR 500, up to 15 days from the date of hospitalization of Customer who satisfies the Benefits Eligibility Criteria mentioned above.</li> </ul> <p><b>This HospiCash Insurance Benefit is brought to you by Care Health Insurance Company Limited, having IRDAI registration number 148, under a group insurance policy availed by DBS.</b></p>
B.01  Steps to claim HospiCash Insurance Benefit	<p>a. Send the following documents to <a href="mailto:Clientsupport.marsh@Marsh.com">Clientsupport.marsh@Marsh.com</a></p> <ul style="list-style-type: none"> <li>HospiCash Claim Form</li> <li>Copy of Hospital Discharge Summary</li> <li>Bank/NEFT Details of DBS Savings Account</li> <li>Any other document as required by Care Health Insurance Company Limited</li> </ul>
B.02  Terms and Conditions for HospiCash Insurance Benefit	<p>a. Age Criteria for availing the HospiCash Insurance Benefit - Minimum 60 years and Maximum 85 years.</p> <p>b. The HospiCash Insurance Benefit is valid from the date of enrolment up to 31<sup>st</sup> March of the financial year. Using the HospiCash Insurance Benefit constitutes acceptance of the policy terms and conditions as available at <a href="https://cms.careinsurance.com/cms/public/uploads/download_center/group-care-360%CB%9A-(group-insurance-product)---policy-terms-and-conditions(effective-from-06-may-2020).pdf?rv=0.556434001719909075">https://cms.careinsurance.com/cms/public/uploads/download_center/group-care-360%CB%9A-(group-insurance-product)---policy-terms-and-conditions(effective-from-06-may-2020).pdf?rv=0.556434001719909075</a> .</p>
General Terms and Conditions	<ul style="list-style-type: none"> <li>These Benefits are brought to you by DBS Bank India Limited ("DBS").</li> <li>These Benefits are applicable only for Customers who fulfil the Benefits Eligibility Criteria mentioned above.</li> <li>These Benefits can be availed only once per DBS Savings Account during the validity period.</li> <li>These Benefits are valid from date of enrolment up to 31<sup>st</sup> March of the financial year.</li> <li>These Benefits cannot be clubbed with any other ongoing offer/benefits. These Benefits cannot be transferred, exchanged, or redeemed for cash or kind.</li> <li>These Benefits shall be governed by the laws of India and courts in Mumbai shall have exclusive jurisdiction over all matters or disputes arising from these Benefits.</li> <li>In all matters relating to these Benefits, the decision of DBS shall be final and binding in all respects.</li> <li>DBS shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Customers under these Benefits.</li> <li>DBS is not the seller or provider of the goods and services offered under these Benefits. Customers must approach the respective goods/service provider for any query, complaint, or grievances as to quality of goods or services.</li> <li>DBS does not make any representation or warranty with regards to quality, service, type, use, suitability, delivery, merchantability or fitness of the goods and services offered by the third-party sellers/service providers. Terms and conditions specified by the respective third-party seller/service provider are applicable for such goods / services.</li> <li>DBS reserves the right to modify the terms and conditions for these Benefits or discontinue these Benefits without notice.</li> <li>DBS reserves the right to disqualify any Customer from these Benefits or to deny or withdraw the Benefits if any fraudulent or suspicious activity or any misuse, abuse or breach of these terms and conditions is identified by DBS.</li> </ul>

	<ul style="list-style-type: none"> <li>Each offer/voucher/membership code is subject to their respective terms and conditions. Codes may have a validity period specified at the time of claim and Customers must redeem it within the validity period. Failure to do so shall result in expiry of the code and DBS shall not be liable to re-validate or re-issue a code to the Customer.</li> <li>These Benefits are not available wherever prohibited and/ or on merchandise/ products/ services for which such Benefits cannot be offered for any reason whatsoever under law.</li> <li>All taxes, duties, levies or other statutory dues and charges payable in connection with these Benefits shall be borne solely by the Customer and DBS shall not be liable in any manner whatsoever for any such taxes, duties, levies, or other statutory dues.</li> <li>The Terms and Conditions for these Benefits shall be in addition to, and not in derogation of, the DBS Savings Account terms and conditions, as available at <a href="https://www.dbs.com/digibank/in/terms-and-conditions.page">https://www.dbs.com/digibank/in/terms-and-conditions.page</a>.</li> <li>Participation in these Benefits is voluntary and by participating, Customers are deemed to have read, understood, and accepted these Terms and Conditions.</li> <li>In the event of any inconsistency between these Terms and Conditions and any advertising, promotional or publicity materials relating to or in connection with these Benefits, these Terms and Conditions shall prevail.</li> <li>Customers hereby consent to collection and use of their personal data and the use and disclosure of such personal data by/to third parties for the purpose of these Benefits. Towards this end, Customers agree to the terms of the DBS Privacy Policy as available at <a href="https://www.dbs.com/digibank/in/privacy-policy.page">https://www.dbs.com/digibank/in/privacy-policy.page</a>.</li> <li>Any dispute or claim arising out of or in relation to these Benefits must be preferred by a Customer as per DBS's grievance policy available on <a href="https://www.dbs.com/in/treasures/common/redressal-of-complaints-and-grievances.page">https://www.dbs.com/in/treasures/common/redressal-of-complaints-and-grievances.page</a></li> <li>Customer agrees to indemnify DBS and hold DBS harmless against all damages, losses, expenses, charges, claims, and costs (including legal costs) suffered or incurred by DBS because of (a) such Customer's breach of these Terms and Conditions; and/or (b) such Customer availing these Benefits for an unlawful purpose or in a manner not authorized by law.</li> <li>These Benefits are subject to applicable laws and regulatory guidelines, regulations, circulars etc. and as per DBS's extant guidelines and policies from time to time.</li> </ul>
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## **(II) Other Benefits for Senior Citizen DBS Customers (Indian citizens aged 60 years and above residing in India)**

- Charges for failure to maintain Minimum Average Balance in DBS Savings Account will be waived for the applicable month if Fixed Deposit of INR 2 lakh is maintained in the applicable month.
- Competitive interest rate and discount on Gold loan processing fee at any DBS branch.
- 0.50% Higher interest rate on Fixed Deposit for Senior Citizen Customers.
- 50% discount on locker rent for the First year for the Lockers opened on or after 1<sup>st</sup> July 2024. Locker will be provided based on availability at DBS Branches.
- Special rates for Overdraft against Term Deposit and Deposit Loan available at DBS branches.
- Fixed deposit booked on or after 1st July 2024 with a tenure of 1 year and above, will have no penalty charges on pre-mature withdrawal requested at any DBS Branch.

Other Benefits would be available as per applicable product T&Cs only. For more details on Other Benefits, kindly refer <https://www.dbs.com/digibank/in/senior-citizens>

### **(III) Pharomeasy Offer**

Get Flat INR 250 (Indian Rupees Two Hundred Fifty only) discount on orders above INR 999 (Indian Rupees Nine Hundred Ninety-Nine only) on Pharomeasy app/website when paying via your DBS Bank Debit Card. Offer valid from 1<sup>st</sup> June 2024 to 30<sup>th</sup> June 2025 For detailed Offer Terms and Conditions, kindly

refer <https://www.prv.dbs.com/in/iwov-resources/pdf/senior-citizen/dbs-golden-circle-pharomeasy-terms-and-conditions.pdf?1>