



DBS Golden Circle Propositions Detailed Offer Terms and Conditions

(Wellness + Health checkup package benefits, HospiCash Insurance benefits,
Cybersecure Insurance benefits)

Benefit Enrolment Steps	<p>1. Customer to give missed at number – 7289036565 <i>*By giving miss call, customer provides consent to the bank for sharing the details with the empanelled service provider.</i> An automated SMS will be sent to customer informing them on the request received.</p>				
Eligibility Criteria	<p>1. Upon receiving the missed call, bank will check the eligibility of the customer, whether customer is a Senior Citizen and is maintaining a Fixed Deposit worth at least 5 Lakhs with tenure 1 years and above and having Savings account with DBS Bank maintaining required MAB/TRV as per the product variant as on date of enrolment. 3. Basis eligibility, confirmation on enrolment for Wellness and Health Check-up Package Benefits, HospiCash Insurance Benefits and Cybersecure Insurance benefits details and claim process will be shared with the customer by any one of the mode (SMS/Email/WhatsApp).</p>				
Available Benefits	Wellness Package Benefits	Refer section A and for claiming benefit refer section A.01			
	Health Check-up Package Benefits	Refer section A and for claiming benefit refer section A.02			
	HospiCash Insurance Benefits	Refer section B and for claiming benefit refer section B.01			
	Cybersecure Insurance Benefits	Refer section C and for claiming benefit refer section C.01			
A. Wellness + Health Package Benefits	1. Wellness Package Benefits				
	SR	Product Details	Details	Limits	Remarks
	1	24/7 Unlimited Tele-Consults, Audio and Video (Only with General Physician) with Multilingual Language Support	Virtual Consultation	Unlimited	Unlimited Virtual Consultation through App and Website with General Physician Doctors
	2	Specialist Consultation	Virtual Consultation	5 Consultation free, 30% Discount Post free consultation	Avail Specialist Virtual Consultation with more than 20 Specializations.
	3	Physiotherapy Services	At Center	6 Consultations Free, Upto 30% Discount post free services	Available in select service location**
	4	Nursing Service: Short term Care	At Home Services	20% Discount Unlimited	Short-term care in nursing services typically refers to the provision of temporary care and support for individuals who require assistance due to illness, injury, surgery, or other medical needs. This type of care is often provided in various settings, including hospitals, nursing homes, rehabilitation centers, and even in the individual's own home. Available at select location**
	5	RPM with Home ICU support	At Home Services	Upto 30% Discount	RPM with Home ICU support offers a patient-centered approach to critical care delivery, leveraging technology to provide comprehensive medical care while promoting comfort, convenience, and improved health outcomes for patients with complex medical needs. Available at select location**
	6	Diabetes Management	Virtual	20% Discount on Program	
	7	Sleep Management Program	Virtual	30% Discount on program	
	8	Monthly Yoga Exercise	Virtual With Videos	3 Virtual Sessions with the Yoga Instructor	Weekly Yoga Videos will be Sent to Users via WhatsApp
	9	Round Chair (Virtual Therapy)	Virtual	Complimentary	Online session managed by an Expert where Senior Citizens come, talk, share their stories and laugh together
10	Weight Management Program	Virtual	Complimentary		

11	Mental Wellness Program	Virtual	Complimentary	
12	Dental Checkup	At Center	1 Consultation free	Available in select location**
13	Health Score Card	Web/App	Unlimited for 1 Year	
14	Ambulance Services	Web/App	1 st Ambulance Ride Free	1 Ambulance ride Free in a Year, 15% discount post free service.

**Services Location- Delhi NCR, Mumbai, Pune, Hyderabad, Bangalore, Chennai, Lucknow, Coimbatore

*Consultation available in Gujarati, Hindi, Kannada, Marathi, Odia, Punjabi, Tamil, Telugu and English

All the above benefits are valid from the enrolment date up to 31st March of the financial year.

The wellness package benefit is brought to you by Care Health Insurance Company Limited, having IRDAI registration number 148.

2. Health Check-up Package Benefits

- Comprehensive Health Check Up covering 61 tests.
- One free OPD Physical Consultation Voucher

Details of test which will be covered are,

Complete Hemogram	Tests	Nos	Diabetic Screen	HbA1c	
Lipid Profile	Total Cholesterol	8	Diabetic Screen	Average Blood Glucose	2
	HDL Cholesterol				
	Non - HDL Cholesterol		Complete Hemogram	Total Leucocytes Count	28
	Triglycerides			Neutrophils	
	LDL Cholesterol			Lymphocyte Percentage	
	VLDL Cholesterol			Monocytes	
	TC / HDL Cholesterol ratio			Eosinophils	
	LDL / HDL ratio			Basophils	
Liver Profile	Bilirubin (Total)	11	Immature Granulocyte Percentage(Ig%)		
	Bilirubin (Direct)		Neutrophils - Absolute Count		
	Bilirubin (Indirect)		Lymphocytes - Absolute Count		
	SGOT (AST)		Monocytes - Absolute Count		
	SGPT (ALT)		Basophils - Absolute Count		
	Alkaline Phosphatase		Eosinophils - Absolute Count		
	Gamma Glutamyl Transferase		Immature Granulocytes(Ig)		
	Serum Albumin		Total Rbc		
	Serum Globulin		Nucleated Red Blood Cells		
	Protein - Total		Hemoglobin		
	Serum Albumin / Globulin		Hematocrit(Pcv)		
Renal Profile	Calcium	5	Mean Corpuscular Volume(Mcv)		
	Uric Acid		Mean Corpuscular Hemoglobin(Mch)		
	Blood Urea Nitrogen		Mean Corp.Hemo.Conc(Mchc)		
	Serum Creatinine		Red Cell Distribution Width - Sd(Rdw-Sd)		
	BUN/Creatinine ratio		Red Cell Distribution Width (Rdw-Cv)		
Iron Deficiency	Serum Iron	3	Platelet Distribution Width(Pdw)		
	Total Iron Binding Capacity		Mean Platelet Volume(Mpv)		
			Platelet Count		

	<table border="1"> <tr> <td></td> <td>% Transferrin Saturation</td> <td></td> </tr> <tr> <td rowspan="3">Thyroid Function</td> <td>Total Triiodothyronine (T3)</td> <td rowspan="3">3</td> </tr> <tr> <td>Total Thyroxine</td> </tr> <tr> <td>Thyroid Stimulating Hormone</td> </tr> </table>		% Transferrin Saturation		Thyroid Function	Total Triiodothyronine (T3)	3	Total Thyroxine	Thyroid Stimulating Hormone	<table border="1"> <tr> <td></td> <td>Platelet To Large Cell Ratio(Plcr)</td> <td></td> </tr> <tr> <td></td> <td>Plateletcrit(Pct)</td> <td></td> </tr> <tr> <td></td> <td>% Nucleated Red Blood Cells (% NRBC)</td> <td></td> </tr> <tr> <td>Vitamins</td> <td>Vitamin D Total</td> <td>1</td> </tr> <tr> <td colspan="2">Total Tests</td> <td>61</td> </tr> </table>		Platelet To Large Cell Ratio(Plcr)			Plateletcrit(Pct)			% Nucleated Red Blood Cells (% NRBC)		Vitamins	Vitamin D Total	1	Total Tests		61
	% Transferrin Saturation																								
Thyroid Function	Total Triiodothyronine (T3)	3																							
	Total Thyroxine																								
	Thyroid Stimulating Hormone																								
	Platelet To Large Cell Ratio(Plcr)																								
	Plateletcrit(Pct)																								
	% Nucleated Red Blood Cells (% NRBC)																								
Vitamins	Vitamin D Total	1																							
Total Tests		61																							
A.01 Steps to redeem Wellness Package Benefits	<ol style="list-style-type: none"> Visit DBS.RaphaCure.com webpage or download the RaphaCure Patient app on mobile Login with your mobile no or email id registered with DBS Bank You can start using the package once you have successfully logged in the application. Start using packages on your login. 																								
Terms and Conditions for Wellness Package Benefits	<ol style="list-style-type: none"> Wellness package benefit is valid from the enrolment date up to 31st March of the financial year. The mobile number used to login in RaphaCure webpage and mobile app must be the same number that is registered with DBS Bank, and that will be used to log into RaphaCure. The wellness package benefit cover is brought to you by Care Health Insurance Company Limited, having IRDAI registration number 148. The insurer have an arrangement with RaphaCure to provide the service. Any customer eligible for the offer shall be deemed to have read, understood and accepted the terms and conditions and general terms and conditions of the RaphaCure http://www.RaphaCure.com/terms before availing the offer benefits. 																								
A.02 Steps to redeem Health Check-up Package Benefits	<ul style="list-style-type: none"> Visit https://MediBuddy.com/ Register with membership code received from DBS Bank Enter primary member details for registration <ul style="list-style-type: none"> Digital kit for wellness will be sent to your registered email id and mobile no by MediBuddy. <p>For booking medical health check-up and OPD consultation, customer can use the following options,</p> <ul style="list-style-type: none"> Login using vHealth (India) mobile app http://www.vhealth.io or on MediBuddy website Alternatively, you may call 1800 103 4466 and provide your membership code to book the service 																								
Terms and Conditions for Health Checkup Package Benefits	<p>Any customer eligible for the offer shall be deemed to have read, understood and accepted the terms and conditions and general terms and conditions of the https://www.vhealth.io/Terms before availing the benefits.</p>																								
B. HospiCash Insurance Benefit details	<ul style="list-style-type: none"> Daily Allowance of INR 500 upto 15 days <p>The insurance cover is brought to you by Care Health Insurance Company Limited, having IRDAI registration number 148.</p>																								
B.01 Steps to claim HospiCash Insurance Benefit	<ol style="list-style-type: none"> Send below documents to < Clientsupport.marsh@Marsh.com> <ul style="list-style-type: none"> HospiCash Claim Form Copy of Hospital Discharge Summary to be provided Bank/NEFT Details of DBS Bank to be provided Any others document if required by insurance company will need to be submitted. if any requirement is raised by the Claims Team 																								
B.02 Terms and Conditions for HospiCash Insurance Benefit	<ol style="list-style-type: none"> Age Criteria - Minimum 60 years and Maximum 85 years. Any customer eligible for the offer shall be deemed to have read, understood and accepted the terms and conditions and general terms and conditions of the Care Insurance 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 before availing the benefits. 																								
C.	Offer detail: Cybersecure Insurance cover up to INR 1,00,000.																								

<p>Cybersecure Insurance Benefit details</p>	<p>The insurance cover is brought to you by ICICI Lombard General Insurance Company Limited, having IRDAI registration number 115</p> <p>Definition: Theft of funds</p> <p>ICICI Lombard will indemnify customer for any direct and pure financial loss sustained by policyholder.</p> <p>a. as a result of a Theft of funds due to an unauthorized access to your DBS Bank account, credit or debit card or mobile wallets by a third party</p> <p>b. as a consequence of customer being a victim of phishing or email spoofing, provided that:</p> <ul style="list-style-type: none"> i) Customer must report to the issuing bank or the mobile wallet company within 72 hours after discovery of the Theft of funds, ii) Customer to provide evidence that the issuing bank or the mobile wallet company is not reimbursing customer for the Theft of funds, and iii) Customer must lodge a police report detailing the Theft of funds within 72 hours upon discovery. <p>Identity Theft</p> <p>a. ICICI Lombard will indemnify Customer for any direct and pure financial losses including Losses resulting from an identity theft, provided that:</p> <ul style="list-style-type: none"> I. Customer has to report to local police within 72 hours after discovery of the identity theft
<p>C.01</p> <p>Steps to claim Cybersecure Insurance Benefit</p>	<ul style="list-style-type: none"> • Customer to visit branch and submit below documents, <ul style="list-style-type: none"> 1. Duly filled, signed and stamped claim intimation form 2. Brief details of the incident along with whether the transaction was initiated by the insured or not 1. FIR copy for the disputed transaction 2. Submission of details on Digital Cyber Cell 3. Last 3 month Bank Statement, highlighting the disputed transactions 4. Any other document as required by the insurance company.
<p>C.02</p> <p>Terms and Conditions for Cybersecure Insurance Benefit</p>	<ul style="list-style-type: none"> • Any claim will be for disputed transaction on DBS Bank account only. • Any customer eligible for the offer shall be deemed to have read, understood and accepted the terms and conditions and general terms and conditions of the ICICI Lombard https://www.icicilombard.com/docs/default-source/default-document-library/i-elite-group-cyber-liability-insurance-policy-wordings-1-(1).pdf insurance before availing the offer.
<p>General Terms and Conditions</p>	<ul style="list-style-type: none"> • This Offer is brought to you by DBS Bank India Limited ("DBS"). • This offer is applicable only for senior citizen having a savings account with DBS. • This offer is valid for customer having fixed deposit of Rs. 5lacs with tenure of 1 year and above as on date of enrolment and having Savings account with DBS Bank maintaining required MAB/TRV as per the product variant as on date of enrolment. The details of MAB and TRV as per product variant is available on https://www.dbs.com/digibank/in/schedule-of-charges.page • The benefit is not available for Savings Account product variant SB Others • By giving miss call on 7289036565, customer provides consent to the bank for sharing the details with the empanelled service provider • This offer is valid for only primary holder having status as Senior citizen with bank. • Offer if availed in 1 account, cannot be reclaimed in second account (eg joint account). • Offer is valid from enrolment date upto 31st March of the financial year. • This offer cannot be clubbed with any other ongoing offer. • The offer cannot be exchanged for cash. • Offer cannot be clubbed with any other offer or discount / promo available. • This offer is valid for customer having TD of Rs. 5lacs with tenure of 1 year and above as on date of enrolment. • The offer is non-transferrable, non-encashable and non-assignable. • All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai. • In all matters relating to the Offer, the decision of DBS shall be final and binding in all respects. • 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 eligible customers/DBS account holder/s under the Offer. DBS is not the seller or provider of the goods and services offered under the Offer. Customer must approach the respective goods/service provider for any query, complaint or grievances as to quality of goods or service. 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.

- | | |
|--|--|
| | <ul style="list-style-type: none">• DBS reserves the right to modify/ change all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation whatsoever. DBS also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.• DBS reserves the right to disqualify any customer from the benefits of the Offer if any fraudulent or suspicious activity is identified in the account.• Each offer/voucher/membership code is subject to respective brand 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 the Bank shall not be liable to re-validate or re-issue a code to the customer.• The Offer is not available wherever prohibited and/ or on merchandise/ products/ services for which such programs cannot be offered for any reason whatsoever.• All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Offer shall be borne solely by the customer and DBS Bank shall not be liable in any manner whatsoever for any such taxes, duties, levies, or other statutory dues.• All the terms and conditions of DBS Savings account are applicable.• Offers/vouchers/codes/privileges under the Offer cannot be exchanged or redeemed for cash.• Offers mentioned herein cannot be clubbed with any other offer / discount / promotion available at merchant's end.• The participation in the Offer is voluntary and by participating in the Offer, you are deemed to have read, understood and accepted these Terms and Conditions.• In the event of any inconsistency between the Terms and Conditions and any advertising, promotional publicity and other materials relating to or in connection with this Offer, these Terms and Conditions shall prevail.• 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 purpose of the Program. You agree to the terms of the DBS Privacy Policy. |
|--|--|