

General Terms and Conditions

1. As part of DBS Wealth Privileges Programme (“**Programme**”), DBS works with partners and merchants to extend privileges to its clients in DBS Treasures, DBS Treasures Private Client and DBS Private Bank (collectively known as “**DBS Wealth Clients**”). All DBS Wealth Clients (“**Clients**”) who maintain the minimum assets under management are eligible for the Programme unless otherwise stated.
2. Clients who use their DBS/POSB Credit or Debit Card (“**Card**”) at participating Merchants or make payment via DBS electronic payment channels stand to enjoy exclusive privileges under this Programme.
3. The Programme is not valid with any other on-going promotions, offers, vouchers, rebates or privileges, unless otherwise stated.
4. All information is correct at time of publication. DBS will not assume responsibility for changes which occur after publication.
5. DBS and the Merchants reserve the right to:
 - (a) vary these General Terms and Conditions; and
 - (b) withdraw or discontinue the Programme;at any time without any prior notice or liability to any party.
6. Amendments to the Programme, including but not limited to changes to existing privileges, terms and conditions will be updated on related DBS websites and various communication channels including WeChat etc. Information on the website supersedes all prior communications. Any Client who continues to use the Merchants’ goods and services for this Programme and/or make payment using his/her Card and/or make payment through any of DBS electronic payment channels at the Merchants will be deemed to have accepted these amendments.
7. DBS is not an agent of the Merchants or vice versa.
8. DBS makes no warranty or representation as to the quality, merchantability or fitness for purpose of the Merchants’ goods and services. Any dispute about the same must be resolved directly with the Merchants.
9. DBS shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of the Merchants’ goods and services. The Merchants shall solely be responsible and liable for any loss, injury, claim or damage suffered by the Clients as a result of the use of the Merchants’ goods and services.

10. In addition to this General Terms and Conditions, the Merchants' terms and conditions shall also apply.

11. In case of any discrepancies between the English version and other versions hereof, the English version shall prevail.