Terms and Conditions Governing DBS Travel Privileges Programme ("Travel Programme")

This Travel Programme is being brought to you by DBS Bank India Limited ("DBS") and is applicable to only valid DBS Bank Treasures customers ("Customer/s").

These Terms & Conditions (T&Cs) govern and apply to the use of the Travel Programme(s)/ services as mentioned hereunder and are in addition to the T&Cs you have agreed to abide by under the Current/ Savings Account & Fixed Deposit account opening terms and conditions uploaded on www.dbs.com/in. These T&Cs form part and parcel of the existing Current/ Savings Account & Fixed Deposit account opening terms and conditions uploaded on www.dbs.com/in. These T&Cs form part and parcel of the existing Current/ Savings Account & Fixed Deposit account opening terms and conditions. All capitalized terms used in these T&Cs and not otherwise defined herein shall have the meaning as mentioned in the T& Cs for the Current/Savings Account & Fixed Deposit account opening terms and conditions.

In these T&Cs "you" and "your" refers to the Customer. "We", "our", "DBS" and "us" refers to DBS Bank India Limited. and its successors and assigns or to any affiliate if any services are being provided by an Affiliate under these T&Cs.

Details of the Travel Programme are as follows: -

The duration of the Travel Programme shall be from **1 April 2019 to 31 March 2020**, both dates being inclusive ("Programme Period").

Travel Programme is open to all DBS Treasures customers ("Customers") who meet the minimum balance requirement for the respective segments at point of participation.

- 1. By participating in the Travel Programme, the Customer is deemed to have accepted these terms and conditions.
- 2. By participating in the Travel Programme, the Customer is deemed to have expressly consented to DBS disclosing his/her personal particulars to any person or entity, strictly only for the purposes of servicing the Customer as part of the Travel Programme.
- 3. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a Customer enrolling in the Travel Programme. DBS's decision on all matters relating to or in connection with the Travel Programme shall be final and binding. No correspondence or claims will be entertained.
- 4. DBS shall not be liable in any way to the Customer and or any other third party for any loss or damage or expenses arising in connection with the Travel Programme, howsoever arising, including without limitation, from any late or non-notification, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, failed delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected.

A. Worldwide Access to Medical Travel Facilitation:

- 1. Medical Travel Facilitation is managed by Consortio Services and are available via 0008 0010 09212.
- 2. Consortio Services itself does not provide any medical services and is only responsible for facilitating the medical consultations with the medical professionals/institutions/specialists ("Medical Specialists"). The customers shall have the sole right to choose from the options given to them by Consortio Services as per their requirements. It shall be agreed and acknowledged that any decision or selection made by the customer in relation to the medical options/solutions or recommendation of the Medical Specialists ("Recommendation") shall be based on the customers' sole judgment. In this regard, the customers shall at their own cost and expense, verify and check the credentials and reliability of the Recommendation and Consortio Services shall not have any liability in this regard.
- 3. Consortio Services endeavors to ensure that they provide prompt and timely services, but each Medical Specialist is an individual professional or a professional institute and operates according to his/her/its own methods of operation. Consortio Services is not responsible for disruptions in service, any actions of any Medical Specialist, and any other action or occurrence related to the provision of the Services. Consortio Services shall not be liable for any cancellation or delay of the appointment/consultation/interview with the Medical Specialist(s) and any consequences or events that may arise pursuant to scheduling of such appointment/consultation/interview with the Medical Specialist(s);
- 4. Consortio Services is not responsible, directly or indirectly, for any medical decision that customers may take in pursuance to any Recommendation made by Consortio Services or its associate medical specialists or medical options/solutions offered by Consortio Services. Consortio Services is neither an emergency care provider nor a substitute for emergency or urgent care.
- 5. Consortio Services shall not be liable for any medical negligence that may result due to any Recommendation of Consortio Services or its associate medical specialists, either for therapeutic, rehabilitative or conventional treatment. Consortio Services shall not be liable for any medical complications or other consequences that may be faced by customers on account of any medical procedure that customers may select and undergo. It shall be explicitly acknowledged and agreed that customers shall not make any claim against Consortio Services in relation to any consequences that may arise from any medical treatment and/or advise and/or second opinion and/or resulting from medical negligence by the Medical Specialist(s) that Consortio Services may recommend.
- 6. It shall be acknowledged and agreed that Consortio Services' maximum liability relating to Services rendered (regardless of form of action, whether in contract, negligence or otherwise) shall in no event exceed the membership fees paid to Consortio Services for the portion of Services giving rise to liability. Customers shall acknowledge and agree that in no event shall Consortio Services be liable for consequential, special, incidental or punitive loss, damage or expense even if I have been advised of their possible existence.
- 7. For providing the Services, Consortio Services shall from time to time have arrangements/tie-ups with a network of Ancillary Medical Service Providers, whose services may be availed by customers, at his/her option

at his/her sole cost and expense. Customer shall acknowledge and agree not to make any claim against Consortio Services in relation to any deficiency or defect in the services provided by such Ancillary Medical Service Providers.

DBS Treasuras

Live more,

- 8. Consortio Services shall not be liable for its failure to perform under these Terms and Conditions as a result of occurrence of any force majeure events like acts of God, fire, wars, sabotage, civil unrest, labour unrest, action of statutory authorities or local or central governments, change in laws, rules and regulations, affecting the performance of Consortio Services.
- 9. Consortio Services shall have the right to assign these Terms and Conditions without my prior written consent.

B. Free Meet & Assist Service at the Airport:

As part of the DBS Travel programme every Customer will be able to avail the following: As our privileged Treasures customer you will be able to avail 1 complimentary meet & assist service per quarter free, above that 25% discount on the actual fee. Rate sheet for all destinations & list of airports under this program are available with DBS Concierge

Country	City	Airport Code
CHINA	Shanghai Hongqiao International Airport	SHA
CHINA	Shanghai Pudong International Airport	PVG
HONG KONG	Chep Lap Kopk	HKG
INDIA	Bangalore	BLR
INDIA	Chennai	MAA
INDIA	Delhi	DEL
INDIA	Mumbai	BOM
INDONESIA	Denpasar Bali	DPS
SINGAPORE	Singapore Changi Airport	SIN
THAILAND	Bangkok Suvarnabhumi International Airport	ВКК
UAE	Dubai	DXB

C. Free Airport Pickup and Drop:

As our privileged Customer you will be able to avail one pick up/drop service once a quarter free. Once you avail of the free service you can further avail the pick-up/drop service at a discount of 20%. Rate sheet for all

destinations are available with DBS Concierge & list of airports under this program are available with DBS Concierge

Country	City	Service
India	Delhi	Sedan
India	Mumbai	Sedan
India	Chennai	Sedan
India	Bangalore	Sedan
India	Kolkata	Sedan
India	Pune	Sedan
India	Hyderabad	Sedan

D. Free Airport Lounge Access:

As our privileged Customer you will be able to avail one airport lounge access once a quarter free. Once you avail of the free service you can further avail the airport lounge access at a discount of 20%. Rate sheet for all destinations are available with DBS Concierge & list of airports under this program are available with DBS Concierge

Lounge	Terminal	Airport	Country
PORT LOUNGE	International Departure Terminal	Ahmedabad SVBP International	India
PORT LOUNGE	Domestic Terminal	Vadodara Civil Aerodrome Harni	India
(3-5HR STAY) LOUIS' TAVERN CIP FIRST CLASS (CONC A) LOUNGE	International Terminal	Bangkok Suvarnabhumi	Thailand
(3-5HR STAY) LOUIS' TAVERN CIP FIRST CLASS (CONC C) LOUNGE	International Terminal	Bangkok Suvarnabhumi	Thailand
(3-5HR STAY) LOUIS' TAVERN CIP FIRST CLASS (CONC G) LOUNGE	International Terminal	Bangkok Suvarnabhumi	Thailand
(3-5HR STAY) LOUIS' TAVERN CIP FIRST CLASS (CONC G) LOUNGE	International Terminal	Bangkok Suvarnabhumi	Thailand

LOUIS' TAVERN CIP FIRST CLASS (CONC G) LOUNGE	International Terminal	Bangkok Suvarnabhumi	Thailand
CELEBRATIONS LOUNGE	International Terminal 2C	Mumbai International	India
PORT LOUNGE	International Terminal Building	Kolkata International	India
PURA INDAH FIRST AND BUSINESS CLASS LOUNGE	International Terminal 2D	Jakarta S H International	Indonesia
EARTH LOUNGE	International Departure Terminal	Cochin International	India
PLAZA PREMIUM LOUNGE	Domestic Terminal 1D	New Delhi International	India
(3-6HR STAY) PREMIUM LOUNGE	International Terminal 3	New Delhi International	India
PREMIUM LOUNGE	International Terminal 3	New Delhi International	India
PLAZA PREMIUM LOUNGE	International Terminal 3	New Delhi International	India
PLAZA PREMIUM LOUNGE	Domestic Terminal 3	New Delhi International	India
(3-6HR STAY) PLAZA PREMIUM LOUNGE	Domestic Terminal 1D	New Delhi International	India
(3-6HR STAY) PLAZA PREMIUM LOUNGE	Domestic Terminal 3	New Delhi International	India
(3-6HR STAY) PLAZA PREMIUM LOUNGE	International Terminal 3	New Delhi International	India
DEWA LOUNGE	International Terminal	Bali Ngurah Rai International	Indonesia

(3-5HR STAY) DUBAI INTERNATIONAL BUSINESS CLASS LOUNGE	Terminal 1	Concourse C	Dubai International
MARHABA LOUNGE	Terminal 1	Concourse C	Dubai International
MARHABA LOUNGE	Terminal 3	Concourse A	Dubai International
MARHABA LOUNGE	Terminal 3	Concourse B	Dubai International

Lounge	Terminal	Airport	Country
DUBAI INTERNATIONAL BUSINESS CLASS LOUNGE	Terminal 1	Concourse C	Dubai International
KASHIMAA LOUNGE		Hanimaadhoo	Maldives
(3-6 HR STAY) PLAZA PREMIUM LOUNGE - EAST	Terminal 1. East Hall	Hong Kong International	Hong Kong
PLAZA PREMIUM LOUNGE (EAST HALL)	Terminal 1. East Hall	Hong Kong International	Hong Kong
(3-6HR STAY) PLAZA PREMIUM LOUNGE - WEST	Terminal 1. West Hall	Hong Kong International	Hong Kong
PLAZA PREMIUM LOUNGE (WEST HALL)	Terminal 1. West Hall	Hong Kong International	Hong Kong
(3-6HR STAY) PLAZA PREMIUM LOUNGE	Low Cost Carrier Terminal (L.C.C.T)	Kuala Lumpur - KLIA	Malaysia
PLAZA PREMIUM LOUNGE	Satellite Building	Kuala Lumpur - KLIA	Malaysia
PLAZA PREMIUM LOUNGE	Low Cost Carrier Terminal (L.C.C.T)	Kuala Lumpur - KLIA	Malaysia
(3-6HR STAY) PLAZA PREMIUM LOUNGE	Satellite Building	Kuala Lumpur - KLIA	Malaysia

PORT LOUNGE		Pune International	India
(3-5HR STAY) THE SKYVIEW LOUNGE	Terminal 1	Singapore Changi	Singapore
THE SKYVIEW LOUNGE	Terminal 1	Singapore Changi	Singapore
(3-5HR) AMBASSADOR TRANSIT LOUNGE	Terminal 2	Singapore Changi	Singapore
(3-6HR STAY) THE GREEN MARKET	Terminal 2	Singapore Changi	Singapore
THE GREEN MARKET	Terminal 2	Singapore Changi	Singapore
AMBASSADOR TRANSIT LOUNGE	Terminal 2	Singapore Changi	Singapore
(3-5HR STAY) AMBASSADOR TRANSIT LOUNGE	Terminal 3	Singapore Changi	Singapore
AMBASSADOR TRANSIT LOUNGE	Terminal 3	Singapore Changi	Singapore

E. Dedicated DBS Concierge Service:

For travel-related bookings and services, contact your dedicated DBS concierge at 1800118585 or 022 42320252.

All existing T & Cs of the Concierge program "apply"

F. General Terms and Conditions:

- 1. DBS makes no warranty or representation towards the quality, merchantability or fitness for purpose of the goods and services of any Customer(s). Any dispute about the same must be resolved directly with the relevant Customer. DBS is not liable for any loss, injury, claim or damage suffered or incurred arising from or in connection with the use of the Travel Programme. DBS is not an agent of any Customer or vice versa.
- 2. DBS may, at any time and without prior notice or liability to any party, suspend or terminate the Travel Programme or vary these terms and conditions.
- 3. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Travel Programme, these terms and conditions shall prevail.

- 4. DBS' terms and conditions governing the Customer's accounts with DBS and related services apply.
- 5. The Offer is subject to force majeure events
- 6. The tax liability, duties and levies relating to the offer shall be borne by You. You will be held responsible for any taxes, levies or duties that arise in connection with the receipt of KrisFlyer awards or benefits of DBS Travel Privileges and all additional costs shall be borne by you.
- 7. In any case of dispute, you shall be required to present the relevant payment receipts and debit card sale slips for further investigation by the DBS. In all such cases, the decision of the DBS shall be final.
- 8. Participation in the Travel Programme is voluntary and all charges are deemed to be voluntarily incurred by a Customers in normal course of usage of the Travel Programme. DBS shall use best efforts to ensure that the Travel Programme is provided as described, whether or not such non-revision is due to fault, negligence on the part of DBS). The Customers shall not hold DBS responsible for any actions, claims, demands, liabilities, losses, damages, costs, charges or expenses, which a Customers incurs, in normal course of availing the offer.
- 9. Customers shall not be entitled to compensation/ benefits in any form whatsoever in lieu of the Offer being availed. Offer cannot be exchanged or redeemed for cash.
- 10. The terms and conditions of this Travel Programme shall be governed by and construed in accordance with the laws of India, and the Participants irrevocably submit to the exclusive jurisdiction of the courts of Mumbai.
- 11. DBS shall be entitled to assign its rights obligations under the T&C's to any DBS Entity or any entity that it merges, consolidates or amalgamates with or to which it transfers all or substantially all its assets, without the prior consent of the Customer or any third Party.
- 12. A person who is not party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of these terms and conditions.
- 13. All existing Treasures T & Cs as uploaded on www.dbs.com/in shall apply.