



Live more,  
Bank less

## Terms and Conditions

1. Offer valid only on website & at stores
2. Flat 10% off is applicable on the price of the product (excluding taxes)
3. Offer cannot be clubbed with any other existing promotional offers run by FIONA
4. Offer is valid when paid using DBS Bank Debit Card
5. FIONA & DBS reserves the right to modify these terms & conditions at any time