

星展银行（中国）有限公司（“本行”）生活尊贵礼遇计划（“本计划”）条款和条件 Terms and Conditions Governing DBS Bank China Ltd (“DBS”) Lifestyle Privileges Programme (“Programme”)

您若参与本计划即表示接受此条款。

Your participation in the Programme constitutes acceptance of these terms and conditions.

推广期限和参与资格 Programme Period and Eligibility

1. 本计划有效期至每年 3 月 31 日，须视本行的年度更新而定。
The Programme is valid until 31 March each year and is subject to annual review by DBS.
2. 本计划对本行所有合格的丰盛理财客户（“客户”）开放，参与该计划的客户须满足最低资产管理 (AUM) 的要求。
The Programme is open to all DBS Treasures customers (“customers”) who meet the minimum Assets under Management (AUM) requirement at point of participation.
3. 若要在本计划的下一个年度（例如 2020 年 4 月 1 日至 2021 年 3 月 31 日）继续享受本计划下所列优惠，客户需要在前一个日历年（例如 2019 年）保持星展丰盛理财客户的最低 AUM 要求。
To continue to be eligible for the privileges under this Programme in the next year (e.g. 1 April 2020 to 31 March 2021), Customers would need to maintain the minimum AUM with China DBS Treasures in the previous calendar year (e.g. 2019).

通用条款 General

1. 星展财富私人助理服务由本行的服务供应商代为管理。
DBS Wealth Concierge is managed by a Service Provider on behalf of DBS.
2. 本行不对任何一方因本计划而产生的任何损失、损害或费用承担任何责任（不论如何引致），除非该损失或损害直接归因于本行的重大过失、故意的不当或欺诈行为。
DBS shall not be liable in any way to any party for any loss or damage or expenses arising in connection with the Programme, howsoever arising, unless the loss or damage is directly attributable to the gross negligence, willful misconduct or fraud of DBS.
3. 本行不对任何服务供应商提供的商品和服务的质量、适销性或适用性作出任何保证或声明。任何此类争议须直接通过相关服务供应商解决。
DBS makes no warranty or representation towards the quality, merchantability or fitness for purpose of the goods and services of any Service Provider(s). Any such disputes must be resolved directly with the relevant Service Provider.
4. 您对本计划的参与还应遵守本行和/或参与商户随时推行的并给予您通知的条款和条件。
Your participation in the Programme shall also be subject to the terms and conditions as may be imposed by DBS and/or the participating merchants from time to time and as notified to you.
5. 在法律法规允许的范围内，本行可在不事先通知的情况下更改本计划下的条款和条件及/或礼遇计划。

To the extent permitted by relevant laws and regulations, DBS reserves the right to change these terms and conditions and/or the privileges under the Programme without prior notice.

6. 在法律法规允许的范围内，本行保留随时撤销或终止本计划的权利，无需向任何一方发出任何通知或承担任何责任。

To the extent permitted by relevant laws and regulations, DBS reserves the right to withdraw or discontinue the Programme at any time without any notice or liability to any party.

7. 在参与该计划的过程中，客户同意我们收集和使用客户的个人数据，以及由/向第三方使用和披露客户的个人数据用于提供该计划服务之目的。客户同意星展隐私政策条款，并可在 www.dbs.com/privacy 浏览条款副本。

By participating in the Programme, the Customer consents to our collection and use of Customer's personal data and the use and disclosure of Customer's personal data by/to third parties for the purpose of the Programme. Customer agrees to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.

8. 若本条款与本计划相关的任何资料有异，均以本条款为准。

If there is any inconsistency between these terms and any materials relating to the Programme, these terms will prevail.

9. 在法律法规允许的范围内，本行就与本计划相关的所有事项拥有最终决定权，并对各方具有约束力。

To the extent permitted by relevant laws and regulations, DBS reserves the right to decide on all matters relating to the Programme, and such decision shall be final and binding upon relevant parties.

星展财富私人助理及酒店礼遇DBS Wealth Concierge Hotel Privileges

1. 客户必须通过星展财富私人助理预订酒店。

Reservations must be made through DBS Wealth Concierge.

2. 必须在入住前至少 72 小时预订。

Reservations must be made at least 72 hours prior to intended date of stay.

3. 预订以房间的可用性和适用条款和条件为准。不适用于特定日子，并受取消条款约束。除非另有规定，费率须根据政府当局征收的税收、关税或费用计算。

Reservations are subject to room availability and applicable terms and conditions. Blackout dates and cancellation policy apply. Rates are subject to taxes, tariffs or fees imposed by governmental authority unless otherwise stated.

4. 如需更改预订，必须通过星展财富私人助理办理，而不是直接通过酒店办理。该条款适用于日期更改、入住时间延长、提前退房、延迟抵达或全部或部分取消预订。

Any changes to the reservation must be made through DBS Wealth Concierge and not directly with/within the hotel. This applies to change of dates, extension of stay, early check out, delay of arrival or cancellation in full or in part.

5. 所有关于房型、每晚房价和房间供应信息，以星展财富私人助理作出报价时的资料为准。

All information pertaining to room type, room rate per night and room availability are accurate at time of quotation by DBS Wealth Concierge.

6. 星展财富私人助理保留随时更新、修改或更改预订随附的优惠的权利。

DBS Wealth Concierge reserves the right to update, modify or change the privileges that come along with the reservations from time to time.

万豪国际奢华品牌 **Marriott International Luxury Brands-STARs** privileges

1. STARs礼遇包括享有特价计划和专项酒店优惠。优惠内容将不时更新。STARs礼遇计划所提供的优待项目，可能无法通过其它房价计划获取。此类参与酒店包括由万豪集团及其附属酒店拥有、管理和经销，且由瑞吉酒店、豪华精选酒店和艾迪逊酒店、宝格丽酒店和丽兹卡尔顿酒店运营的豪华酒店和度假村。

Benefits of STARs Privileges include access to a special Rate Plan and dedicated hotel privileges. The benefits are subject to change from time to time. STARs Privileges include amenities that may not be available through other rate plans at participating luxury hotels and resorts owned, managed and franchised by Marriott and its affiliates and operated under the St. Regis, The Luxury Collection, Bvlgari, Edition and Ritz-Carlton.

2. 房价和礼遇仅适用于通过星展财富私人助理办理的预订。
Rates and privileges are offered only for bookings via DBS Wealth Concierge.
3. 每间客房每晚的房价依据单人房/双人房的入住率和客房预订情况确定，不包括可能收取的额外增加客房及天数的费用，也不包含国家/地方的税收。
Rates are per room, per night, based on single/double occupancy and availability at time of reservation and do not include additional per room, per night charges that may be imposed or state/local taxes.
4. 所列优惠礼遇仅供参考，可能会有所变化。优惠礼遇的准确信息以预订时为准。
Amenities are listed for informational purposes and are subject to change. Exact amenities are subject to confirmation at time of reservation.
5. STARs礼遇房价优惠计划必须提前预订，以确保能提供含有附加值的优惠礼遇。
STARs Privileges Rate Plan must be booked to guarantee the delivery of added value amenities.
6. 通过其他房价优惠计划、预付费和套餐价进行的预订将无法享受本优惠礼遇。
Amenities will not be extended on any other rate plan, prepaid rates and package rates.
7. STARs礼遇房价优惠计划主要针对休闲旅游；但是，如果客户没有与酒店商定房价，则可以预订企业/商务旅行房价。
STARs Privileges rate plan is primarily for leisure travel; however, rates may be booked for corporate/business travel if the Customer does not have a negotiated rate with the hotel.
8. 对预订的任何修改取决于酒店在请求修改时的空房率。预订修改可能导致房价的变化及/或相关预订取消费用的收取。

Any modification to a reservation is subject to the hotel's availability at the time the modification is requested and may change the rate and/or require payment of cancellation fees.

9. 不适用于 9 间以上或 14 人以上的团购活动，不能与其他优惠或促销活动合并使用。

Not applicable to groups consisting of more than 9 rooms or 14 persons and cannot to be combined with other offers or promotions.

10. 礼遇包括：(1) 免费旅行优惠，最优惠房价，100 美金/次入住的抵用额度，标准客房免费上网，每日 2 人自助早餐，个性化的欢迎礼物和 VIP 身份；(2) 免费旅行优惠，提供免费入住的临时促销活动，100 美金/次入住的抵用额度，，标准客房免费上网，每日 2 人自助早餐，个性化的欢迎礼物和 VIP 身份；(3) 其他促销房价，如无预订取消费用。

Privileges include: (1) complimentary travel benefits, best available rates, USD100 hotel credit per room per stay, complimentary in-room standard internet access, daily buffet breakfast for 2, personalised welcome amenity, in-person welcome and VIP status;(2) complimentary travel benefits, ad hoc hotel promotions with free nights, USD100 hotel credit per room per stay, complimentary in-room standard internet access, daily buffet breakfast for 2, personalised welcome amenity, in-person welcome and VIP status; (3) promotional rates such as no cancellation rates.

11. 入住前 24 小时内不得取消或更改预订。

No cancellation or amendments within 24 hours of check-in.

12. 享用上述第 10 条所述优惠内容，除非星展财富私人助理另有说明，客户的信用卡将在客户确认预订时被收取费用。根据客户的选择，星展财富私人助理将通过电话告知客户相关付款条件（例如：无预订取消费用、酒店退房时享有特价/季节优惠房价等）。

For privileges under Clause 10, Credit Cards will be charged upon confirmation unless otherwise advised by the concierge. The concierge will advise the Customer over the phone on payment terms based on the Customer's selection (e.g. no-cancellation rates charged on booking or promotional/seasonal rates charged upon check-out at hotel).

13. 每单预订只能选一项礼遇。

Customers are allowed to select 1 Privilege per booking.

14. 杂费需在客户退房时自行支付。

All incidentals shall be paid by the Customers upon check-out.

医疗旅游便利服务条款和条件 **Medical Travel Facilitation**

1. 医疗旅游便利服务由第三方服务供应商（“**服务供应商**”）运营。

Medical Travel Facilitation is managed by a third party service provider (“**Service Provider**”).

2. 服务供应商本身并不提供任何医疗服务。该公司只负责通过其医疗专家/机构/专科医师（以下简称“**医疗专家**”）提供医疗保健咨询（以下简称“**服务**”）。客户有权根据自身需求从服务供应商提供的方案中做出选择。客户同意并确认，对于医疗专家所给出的医疗保健方案/建议或推荐（以下简称“**推荐**”），客户所做的决定及选择均应基于其本人的判断。在这方面，客户须对

相关推荐的可信度和可靠性进行判断和验证，并自行承担任何费用和开支。服务供应商对此不承担任何法律责任。

The Service Provider itself does not provide any medical services and is only responsible for facilitating the medical consultations (“**Services**”) with medical professionals/institutions/specialists (“**Medical Specialists**”). Customers shall have the sole right to choose from the options given by the Service Provider 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 Customer’s sole judgment. In this regard, Customers shall at their own cost and expense, verify and check the credentials and reliability of the Recommendation and the Service Provider shall not have any liability in this regard.

3. 服务供应商将尽力确保提供迅速、及时的服务，但每位医疗专家为按照其自身的方法运作的专业个人或专业机构。对于任何服务中断、任何医疗专家的任何行为和任何与提供服务相关的其他行为或事件，服务供应商和本行概不承担任何责任。对于任何医疗专家的预约/咨询/会面的取消或延迟，及因此所造成的影响或后续安排，服务供应商和本行概不承担任何责任。

The Service Provider endeavours 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. The Service Provider and DBS are 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. The Service Provider and DBS 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. 对于客户依据服务供应商及其关联医疗专家所提出的建议或服务、供应商提出的医疗建议/解决方案所作出的医疗决定，服务供应商和本行不负任何直接或间接责任。服务供应商既不提供也不能替代急诊/急救护理服务。

The Service Provider and DBS are not responsible, directly or indirectly, for any medical decision that Customers may take in pursuance to any Recommendation made by the Service Provider or its associate medical specialists or medical options/solutions offered by the Service Provider. The Service Provider is neither an emergency care provider nor a substitute for emergency or urgent care.

5. 对于由服务供应商的建议或任何与其相关的医疗专家，无论是诊断治疗、康复治疗或者常规治疗所引起的任何医疗过失，服务供应商和本行概不承担任何责任。对于任何一宗因客户所选择和接受的医疗程序而引起的医疗并发症或其他任何后果，服务供应商和本行概不承担任何责任。客户明确承认并同意，因服务供应商推荐的医疗专家所提供的医学治疗和/或建议和/或补充性意见或因医疗事故引发的任何后果，客户均不得对服务供应商或本行提出任何索赔。

The Service Provider and DBS shall not be liable for any medical negligence that may result due to any Recommendation of the Service Provider or its associate medical specialists, either for therapeutic, rehabilitative or conventional treatment. The Service Provider and DBS 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 the Service Provider or DBS 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 the Service Provider may recommend.

6. 客户承认并同意，服务供应商对于其所提供的服务的最大补偿赔付（不论诉讼形式，是否基于合约，工作疏忽或其他原因）在任何情况下都不得超过因所提供的服务而需要支付给服务供应商的会员费用。客户承认并同意，在任何情况下服务供应商或本行对于衍生的、特殊的、偶然的或者惩罚性的损失、损坏或者费用概不承担任何责任，即便客户已经被告知这些情况可能会发生。

It shall be acknowledged and agreed that the Service Provider's 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 the Service Provider for the portion of Services giving rise to liability. Customers shall acknowledge and agree that in no event shall the Service Provider or DBS be liable for consequential, special, incidental or punitive loss, damage or expense even if they have been advised of their possible existence.

7. 为了提供相应服务，服务供应商会不时与辅助医疗服务供应商进行安排/合作。辅助医疗服务供应商可能会根据客户的选择为其提供服务，而费用和开支则由客户自行承担。客户承认并同意，在涉及到由此类辅助医疗服务提供商所提供的服务而造成任何不足和缺陷，都不得向服务供应商或本行提出索赔。

For providing the Services, the Service Provider shall from time to time have arrangements/tie-ups with a network of Ancillary Medical Service Providers, whose services may be available to the Customer, at his/her option at his/her sole cost and expense. The Customer acknowledge and agree not to make any claim against the Service Provider or DBS in relation to any deficiency or defect in the services provided by such Ancillary Medical Service Providers.

8. 对于因为天灾，火灾，战争，破坏，内乱，劳资纠纷，法定机构或者地方/中央政府行为，法律/法规/规章制度变更而造成服务供应商未能根据本条款和条件履行职责或者表现不佳，服务供应商及本行概不承担任何责任。

The Service Provider and DBS shall not be liable for its failure to perform under these terms 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 the Service Provider.

9. 服务供应商有权在未经客户事先书面同意的情况下转让该等条款。

The Service Provider shall have the right to assign these terms without the Customer's prior written consent.