General Terms and Conditions

1. This offer is available from now on to Dec $30^{th} 2020$.

2. This program is only available to Treasures customers of DBS Bank (China) Limited (the "Bank") who hold DBS Treasures debit cards ("Eligible Customer").

3. Eligible Customer has opportunity to enjoy the discount and privileges.

4. Eligible Customers are required to use their DBS Treasures debit card to enjoy the discount and privileges.

5. The above preferential offer cannot be exchanged for cash or other goods.

6. The Bank is not the provider of the above preferential product or service. In case of any inquiries or complaints about the above product or service, please contact Terra directly. The Bank will not take any liability.

7. Eligible Customers shall ensure contact details maintained with the Bank are true and accurate, and the Bank shall not be liable if they fail to get our notice as a result of inaccurate contact details.

8. To the extent permitted by relevant laws and regulations, the Bank reserves the right to revise these Terms and Conditions or to early terminate this program.

9. These Terms and Conditions shall be governed by and construed in accordance with the laws of the People's Republic of China.

10. In the event of any conflict between these Terms and Conditions and other promotional materials relating to this program, these Terms and Conditions shall prevail.

11. The English version of these Terms and Conditions is for reference only. In case of any inconsistency between the Chinese version and the English version hereof, the Chinese version shall prevail.