Terms and Conditions Governing DBS Travel Privileges Programme (“Travel Programme”)

1. This Travel Programme shall be from 1 June 2015 to 31 December 2016, both dates inclusive (“Programme Period”).

2. Travel Programme is open to all Singapore DBS Treasures, DBS Treasures Private Client and DBS Private Bank customers (“Customers”) who meet the minimum balance requirement for the respective segments at point of participation. Any Customer who is not a KrisFlyer member must enrol to be one under the KrisFlyer Programme. Customers can enrol in the KrisFlyer Programme through [www.singaporeair.com/en_UK/ppsclub-krisflyer/registration-form/](http://www.singaporeair.com/en_UK/ppsclub-krisflyer/registration-form/).

DBS Travel Privileges Programme

3. Customers who enrol in the Travel Programme will receive 20% bonus miles based on actual distance travelled when they purchase the Singapore Airlines or SilkAir plane ticket and travel on Singapore Airlines or SilkAir. Bonus miles will appear as “DBS Wealth Bonus KrisFlyer Miles” in the KrisFlyer statement. Booking class G ‘Group fares’, codeshare flights and award flights will not be eligible for the bonus miles.

4. Customers with DBS accounts in Singapore will receive 20% bonus Elite miles based on the number of Elite miles they have been awarded for eligible flights on Singapore Airlines or SilkAir. Elite miles will contribute to their qualification for the next tier of KrisFlyer membership, up to KrisFlyer Elite Gold tier. Bonus Elite miles will appear as “DBS Wealth Bonus Elite Miles”. Customers will not be entitled to the 20% bonus Elite miles once they qualify for KrisFlyer Elite Gold or PPS Club. Codeshare flights and award flights will not be eligible for the bonus Elite miles.

Singapore Airlines KrisFlyer Gold Lounge Access

5. DBS Treasures customers who have successfully enrolled in the Travel Programme can enjoy complimentary access (together with (1) accompanying guest travelling on the same flight) to the KrisFlyer Gold Lounge in Changi Airport by presenting their DBS Treasures card and Singapore Airlines or SilkAir boarding pass.

6. Lounge access is limited to 30 Customers and guests per day and is on a first come first served basis.

7. Lounge access is available only to Customers who are departing from Singapore on a Singapore Airlines or SilkAir operated flight.

Starwood Luxury Privileges Program Terms and Conditions

8. Benefits of Starwood Luxury Privileges include access to a special rate plan, dedicated hotel privileges and access to the concierge specialist team. The benefits are subject to change from time to time.

The Starwood Luxury Privileges rate plan includes amenities that may not be available through other rate plans at participating luxury hotels and resorts owned, managed and franchised by Starwood and its affiliates and operated under the St. Regis, The Luxury Collection, and W Hotels.
9. Preferred Guest, SPG, Sheraton, Four Points, W, Aloft, The Luxury Collection, Le Meridien, Element, Westin and St. Regis, and their respective logos are the trademarks of Starwood Hotels & Resorts Worldwide, Inc., or its affiliates.

Starwood Luxury Privileges (“Privileges”) Rate Plan Terms and Conditions

10. Rates and Privileges are offered only for bookings via Consortio Services’ designated hotline.

11. 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 or state/local taxes.

12. Amenities are listed for informational purposes and are subject to change. Exact amenities are confirmed at time of reservation.

13. Privileges Rate Plan must be pre-booked to guarantee the delivery of added value amenities.

14. Amenities will not be extended on any other rate plan, prepaid rates and package rates.

15. Privileges Rate Plan is primarily for leisure travel, however rates may be booked for corporate/business travel if the traveller does not have a negotiated rate with the hotel.

16. 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.

17. Privileges Rate Plan is not applicable to groups consisting of more than 14 persons or 9 rooms, whichever is lower, and cannot be combined with other offers or promotions.

18. Privileges include: (1) 10% off best available rates, USD100 hotel credit per room per stay, early check-in & late check out (subject to availability), complimentary in-room standard internet access, daily buffet breakfast for 2, welcome fruit basket & mineral water, upgrade on arrival (subject to availability) and VIP status; (2) Ad hoc hotel promotions with free nights, USD100 hotel credit per room per stay, early check-in & late check out (subject to availability), complimentary in-room standard internet access, daily buffet breakfast for 2, welcome fruit basket & mineral water, upgrade on arrival (subject to availability) and VIP status; (3) Promotional rates such as no cancellation rates.

19. No cancellation or amendments within 24hrs prior to check-in.

20. For Privileges under clause 18, 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 (eg. no-cancellation rates charged on booking or promotional/seasonal rates charged upon check-out at hotel.)

21. Customers are allowed to select only 1 Privilege per booking.

22. Incidentals shall be paid by the Customers upon check-out.
Complimentary Leaders Club Terms and Conditions

23. The complimentary Leaders Club membership offer will be valid with eligible bookings till 23 December 2016

24. Offer is only valid for Leading Hotels booking through DBS concierge or via the Leading Hotels’ reservation hotlines or email (reservations.singapore@lhw-offices.com). Client will need to quote the promotion code “DBS Wealth”

25. Not applicable to existing Leaders Club members or membership renewal

26. For more information on Leaders Club, visit https://www.lhw.com/profile/renew-membership

27. For list of participating hotels, visit http://www.lhw.com/find-a-hotel/browse-by-list

Capella Singapore Exclusive Room Rates Terms and Conditions

28. Cancellation policy is 2 days prior to arrival date; otherwise full cancellation charges will apply

29. Room rates are subject to 10% service charge and thereafter 7% government taxes (GST)

30. Valid for stays from now to 23 December 2016 only

31. Valid for new reservations only

32. Applicable to Premier Garden Room bookings only and subject to availability at the time of reservation

33. Not applicable to existing Leaders Club member or membership renewal

Medical Travel Facilitation Terms and Conditions

34. 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.

35. Consortio Services 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. 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);
36. 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.

37. 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.

38. 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.

39. 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 acknowledges and agrees 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.

40. 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.

41. Consortio Services shall have the right to assign and transfer their rights and obligations hereunder to a third party without the consent of Customer.

**General Terms & Conditions**

42. KrisFlyer programme terms apply. More information can be found on www.krisflyer.com

43. Bonuses and benefits are not exchangeable, transferable or exchangeable for cash.

44. Bonus KrisFlyer miles and bonus Elite miles will only be credited to the KrisFlyer account in the respective Customer’s name.

45. The Customer may not transfer KrisFlyer miles to another KrisFlyer account that does not belong to the Customer.
46. By participating in the Travel Programme, the Customer is deemed to have accepted these terms and conditions and 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.

47. DBS’ 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.

48. DBS shall not be liable in any way to any 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.

49. DBS may suspend or terminate the Travel Programme or vary these terms and conditions without notice or liability to any party.

50. 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.

51. DBS’ terms and conditions governing the Customer’s DBS accounts and related services apply.

52. These terms and conditions shall be governed by the laws of Singapore, and the Participants irrevocably submit to the exclusive jurisdiction of the Singapore courts.

53. Save for Consortio Services, a person who is not party to these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of these terms and conditions.