

## Terms and Conditions Governing DBS India Remit India Care Medical Concierge Services Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. The Promo is valid from 23<sup>rd</sup> March 2018 to 31<sup>st</sup> Oct 2018, both dates inclusive (“**Promotion Period**”).
2. The Promo is open to DBS/POSB customers (each a “**Customer**”, collectively the “**Customers**”) who perform a DBS India Remit transaction<sup>^</sup> of a minimum of S\$3,000 equivalent via iBanking/mBanking and add DBSCARE as promo code during the Promotion Period (“**Eligible Transaction**”).
3. The funds of the Eligible Transaction has to be received by a DBS India digibank account which has been opened by the intended beneficiary (“**Eligible Beneficiary in India**”) via the DBS India digibank app with the promo-code DBSCARE as well (“**Eligible Account**”).
4. The Eligible Beneficiary in India must maintain a balance of INR50,000 in the Eligible Account for the first two months before they qualify (“**Qualifying Account**”). A notification will be sent to the Eligible Beneficiary in India (“**Qualifying Beneficiary**”) if they qualify for the Promotion
5. Each Qualifying Beneficiary is entitled to **One year’s free medical concierge services in India (“Promotional Service”)**. Each Qualifying Beneficiary can only obtain one instance of this Promotional Service for this Promotion Period.
6. The terms and conditions governing the full details and benefits of the Promotional Service can be found at <https://www.dbs.com/in/iwov-resources/pdf/non-resident-deposits/scope-of-services-domestic-medical-assistance.pdf>.
7. The following persons are not entitled to participate in the Promotion:
  - (a) estates of deceased customers;
  - (b) DBS and POSB staff who worked on the Promotion; and
  - (a) agencies and vendors who worked on the Promotion.
8. DBS Bank reserves the right to disqualify any person from the Promotion whom in the sole opinion of DBS Bank (which opinion shall be final and binding upon such person) has committed any fraud or breached any of these terms and conditions. DBS Bank is not obliged to disclose the reasons for such disqualification to any person.
9. The decision of DBS Bank on all matters relating to the Promotion and these terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Promotion.
10. Subject to and without prejudice to the generality of the foregoing, DBS Bank’s record of the Eligible and/or Qualifying Accounts and Beneficiaries shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
11. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers’ eligibility in the Promotion.
12. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

14. The Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Customers' personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy).