

DBS Treasures Birthday Delights 2024 (the "Promotion")

Terms and Conditions

General Terms and Conditions

1. Promotion is available to selected DBS Treasures customers of DBS Bank (Hong Kong) Limited (the "**Bank**").
2. "**DBS Treasures**" is a Customer Segment of the Bank. "**Customer Segment**" means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Private Bank is the private banking division of DBS Bank (Hong Kong) Limited.
3. Only the primary account holder is eligible to enjoy the Promotion (the "**Eligible Customer**").
4. Eligible Customer will receive 1 birthday gift (the "**Birthday Gift**") as shown on the Birthday Delights communication (the "**Communication**"):
 - Gift 1: Complimentary MSIG Accidental Dental Benefit
5. Eligible Customer must be a valid DBS Treasures customer during the redemption of the Birthday Gift.
6. Eligible Customer will be personally responsible for all additional costs incurred due to the acceptance and use of the Birthday Gift.
7. Redemption of the Birthday Gift shall be subject to the specific Terms and Conditions of the Birthday Gift. If Eligible Customer fails to redeem the Birthday Gift before the expiry date stated in the specific Terms and Conditions or lost the Birthday Gift, the Birthday Gift will be forfeited automatically and will not be reissued. Under no circumstance shall any person have any claim or action whatsoever against the Bank relating to the Promotion.
8. The Birthday Gift can be redeemed once only and cannot be exchanged for cash or other services, products or rewards. All redemptions are non-refundable and non-transferable.
9. If the Birthday Gift is unavailable due to circumstances beyond the control of the Bank, the Bank reserves the right to substitute the Birthday Gift with one of equal or equivalent value without prior notice. The Bank shall not be responsible for any expenses, inconvenience or costs incurred due to the delay, postponement, or cancellation in any event.
10. The Bank is not the supplier of the Birthday Gift and is not the agent of the manufacturer/supplier. The Bank will not be responsible or liable for any consequence relating to the quality, supply, delivery, and the use of the Birthday Gift and/or for loss or damage directly or indirectly resulting from any use or misuse of the Birthday Gift. The use of the Birthday Gift is subject to the Terms and Conditions imposed thereon by the individual supplier. Any enquiry or complaint must be made to the supplier directly.

11. Participation in the Promotion is subject to there being no abuse/non-compliance by any of the Eligible Customer, failing which the Eligible Customer cannot participate in the Promotion nor be eligible for the Birthday Gift. The Bank will not provide the Birthday Gift or where the Birthday Gift has been provided, the Bank may debit the value of the Birthday Gift from the Eligible Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
12. The Bank may change the Terms and Conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
13. Promotion information will remain accessible up to one week after the end of the promotion.
14. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Specific Terms and Conditions for Gift 1: Complimentary MSIG Accidental Dental Benefit (the "Benefit"):

15. The Benefit is a free insurance coverage offered by the Bank. The Bank is the policyholder of the Accidental Dental Benefit Master Policy (the "**Master Policy**") and the Master Policy is underwritten by MSIG Insurance (Hong Kong) Limited (the "**MSIG**"), which is a general insurer authorized and regulated by the Insurance Authority of the HKSAR.
16. The Benefit is only applicable to Eligible Customer aged 18 or above.
17. Eligible Customer who successfully signed up for the Benefit (the "**Insured Person**") will be entitled to the Benefit as specified in Clause 18 for 1 calendar year from the registration date (the "**Insured Period**") to MSIG upon verification on the eligibility.
18. Dental expenses for the following 3 items caused by accident during the Insured Period stated on the insurance document issued to the Insured Person are covered:

Accidental Dental Benefit		Annual Maximum Limit per Insured Person (HK\$)
1)	Fillings and extractions	1,000
2)	Pins for cusp restoration	
3)	Dentures, crowns, bridges and oral implant	

19. Charges of oral examination, oral x-ray and medication necessarily incurred for the services as specified in Clause 18 are covered. For any questions on the Benefit, please contact **MSIG Customer Service Hotline 3122 6868** (from Monday to Friday; except public holiday; 9:00am to 5:30pm).

20. Eligible Customers are required to call MSIG for phone registration on or before the designated deadline stated in the Communication. During the registration, Eligible Customers shall provide:
- Promotion code (as stated in the Communication)
 - Eligible Customer's full name
 - Eligible Customer's email address
 - Eligible Customer's mobile phone number
21. Upon successful verification on the eligibility, MSIG will provide the insurance coverage with policy provision link to the Insured Persons within 14 working days via email. The Insured Period will be effective from the successful phone registration date with MSIG.
22. If a claim occurs, Insured Person or anyone acting on his/her behalf must report in writing to MSIG within 30 days with full details.
23. The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The Master Policy may contain terms, exclusion and conditions which are not detailed in the above. For exact terms and conditions and details, please refer to the relevant policy provision which will be emailed to Insured Person after registration to MSIG with successful verification. If there is any discrepancy between the information contained in the above and the terms of the Master Policy, the terms of the Master Policy shall prevail.