

General Terms and Conditions:

- 1) Except as specified otherwise below, the promotions herein (the “**Promotions**”) shall run from 14 October 2016 to 14 November 2016 (the “**Promotion Period**”).
- 2) The Promotions are only applicable to customers (“**Customers**”) of DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the “**Bank**”).
- 3) The insurance plans herein are underwritten by MSIG Insurance (Hong Kong) Limited (“**MSIG**”). MSIG reserves the right of final approval to the insurance plan application. For the coverage and other details of the insurance plans, please refer to the relevant product materials and policy provisions.
- 4) All discounts and rewards are non-exchangeable and non-refundable. The Bank can replace the rewards with alternative rewards without prior notice.
- 5) The Bank and MSIG are not the suppliers of the Redemption eVouchers (see clauses 17 (c)), Coffee Vouchers (see clauses 18), Sky100 eTicket (see clause 19 (a)), Discount Code (see clause 21 (a)) or Gasoline Vouchers (see clause 20 (a)) (collectively “**Vouchers**”). The use and redemption of Vouchers are subject to terms and conditions imposed by the relevant supplier. Any enquiry or complaint regarding the Vouchers, the goods redeemed by/ service relating thereto should be directed to the supplier. The Bank and MSIG assume no responsibility / liability in respect thereof.
- 6) Customers must have not cancelled the relevant insurance applications and/or policies at the time the Bank and MSIG give the Vouchers.
- 7) The Coffee Voucher will be sent to the eligible DBS Black Card Customer’s email address (as provided in his/her online application) within 6 weeks from the application month end of the Single Travel Insurance Plan.
- 8) Customers who enjoy the DBS Black Card Customer Offer (see clause 18) will not be eligible for the Travel Insurance Reward when applying for the same Travel Insurance.
- 9) Customers cannot enjoy these Promotions together with any other offers.
- 10) Participation in the Promotions is subject to there being no abuse/non compliance by the Customer failing which the Bank will debit the equivalent value of the reward given from the Customer’s account without notice and/or take such action to recover any outstanding amounts.
- 11) The Bank may change these terms and conditions and/or modify/terminate the Promotions without giving notice. The Bank’s decision is final.
- 12) The English version shall prevail if there is any inconsistency between the English and Chinese versions.
- 13) The Bank is an insurance agent authorised by MSIG.
- 14) MSIG has the sole discretion in determining Customers' eligibility to any of the Promotions.
- 15) MSIG InsureDirect (Tel: 3122 6868) is a dedicated Insurance Customer Services Hotline for the Customers.

Specific Terms and Conditions

- 16) **Premium Discount Offer:**
 - (a) Customers who successfully apply any of the following insurance products (“**General Insurance Plan**”) through the Bank’s website during the Promotion Period shall be eligible for a discount on the relevant premium:
 - (i) Single Travel Insurance Plan;
 - (ii) Annual Travel Insurance;
 - (iii) Home Contents Insurance;
 - (iv) Sportsman 1.0 Insurance - For Golfer;
 - (v) Superior Hospital Cash Plan; or
 - (vi) Critical Shield Insurance (Including Critical Shield Insurance and Kiddie Critical Shield Insurance).
 - (b) The Premium Discount Offer for the Annual Travel Insurance, Home Contents Insurance, Sportsman 1.0 Insurance - For Golfer, Superior Hospital Cash Plan and Critical Shield Insurance (including Critical Shield Insurance and Kiddie Critical Shield Insurance) is only applicable to the first-year premium of the respective policies.
- 17) **Travel Insurance Reward**
 - (a) Customers who successfully apply for Single Travel Insurance Plan through the Bank’s website with net premium reaching HK\$250 or above for each policy during the Promotion Period will be eligible for one KLOOK App Airport Express Single Journey Ticket Redemption eVoucher (Tsing Yi Station) (“**Single Journey Redemption eVoucher**”).
 - (b) Customers who successfully apply for one Annual Travel Insurance Plan through the Bank’s website during the Promotion Period will be eligible for one KLOOK App Airport Express Round Trip Ticket Redemption eVoucher (Hong Kong Station) (“**Round Trip Redemption eVoucher**”).

- (c) The Single Journey Redemption eVoucher and Round Trip Redemption eVoucher (collectively "**Redemption eVoucher**") will be sent to the eligible Customer's email address (as provided in his/her online application) within 6 weeks from the application month end of the Single Travel Insurance Plan and/or Annual Travel Insurance Plan.
- (d) For more details, please refer to the product page on KLOOK's app or call KLOOK at (Tel: 3462 6208).

18) **DBS Black Card Customer Offer ("Black Card Offer")**

Customers who successfully apply for Single Travel Insurance Plan through the Bank's website during the Promotion Period and input the first 6 digits of the Customer's DBS Black Card number to obtain quotation and settle premium payment with the same DBS Black Card ("**Cardholder**") can enjoy:

- (i) 55% discount on the premium payable for the application of Single Travel Insurance Plan; and
- (ii) the relevant Black Card Reward corresponding to the relevant Premium Amount (net of discount for each policy) paid.

Premium Amount (net of discount for each policy)	Black Card Reward
HK\$200 to HK\$249	1 short size Pacific Coffee e-voucher (" Coffee Voucher ")
HK\$250 or above	1 Single Journey Redemption eVoucher, please refer to Travel Insurance Rewards for details (clause 17)

19) **Sky100 eTicket Reward**

- (a) Customers who successfully apply for Home Contents Insurance, Sportsman 1.0 Insurance - For Golfer, Superior Hospital Cash Plan or Critical Shield Insurance (Including Critical Shield Insurance and Kiddie Critical Shield Insurance) through the Bank's website during the Promotion Period will be eligible for redemption eVoucher of Sky100 Sparkling HK Night eTicket valued at HK\$168 ("**Sky100 eTicket**") in the relevant amount below depending on the Premium Amount.

Premium Amount (net of discount for each policy)	No. of eVoucher	Promo code valid until	Redemption date valid until
HK\$1,199 or below	1	31 Mar 2017	31 Mar 2017
HK\$1,200 or above	2		

- (b) The Sky100 eTicket redemption eVoucher will be sent to the eligible Customer's email address (as provided in his/her online application) within 6 weeks from the application month end of the Home Contents Insurance, Sportsman 1.0 Insurance - For Golfer, Superior Hospital Cash Plan or Critical Shield Insurance (including Critical Shield Insurance and Kiddie Critical Shield Insurance).
- (c) Customers have to follow the instructions stated on the Sky100 eTicket redemption eVoucher by accessing the KLOOK's app and inputting the promo code printed on the Sky100 eTicket redemption eVoucher in order to obtain an the Sky100 eTicket in their KLOOK's app.
- (d) For more details, please refer to the product page on KLOOK's app or call KLOOK at (Tel: 3462 6208).

20) **Gasoline Voucher Reward**

- (a) Customers who successfully apply through the Bank's website for Private Motor Insurance during the Promotion Period will be eligible for gasoline voucher (the "**Gasoline Voucher**") in the relevant amount below depending on the Annual Premium Amount paid.

Annual Premium Amount (net of discount for each policy)	The Gasoline Voucher Amount
HK\$3,000 to HK\$4,999	HK\$300
HK\$5,000 to HK\$7,999	HK\$500
HK\$8,000 to HK\$9,999	HK\$800
HK\$10,000 or above	HK\$1,000

- (b) The Gasoline Voucher will be sent to the eligible Customers' address (as provided in the online application) by mail within 90 days from the policy effective date of the Private Motor Insurance successfully applied.

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KLOOK Exclusive Offer

- (a) Any successful insurance policy application through the Bank's website during the Promotion Period will be entitled for one HK\$25 discount code (the "**Discount Code**") to purchase any KLOOK Worldwide Travel Products.
- (b) The Discount Code will be sent to the eligible Customer's email address (as provided in his/her online application) together with the relevant policy e-Schedule.
- (c) The Discount Code will be available to purchase travel products (HK150 or above) in KLOOK's App.
- (d) The Discount Code cannot be used in conjunction with Redemption eVoucher or Sky100 eTicket.
- (e) For more details, please refer to the product page on KLOOK's app or call KLOOK at (Tel: 3462 6208).