

DBS General Insurance Promotion Offer Terms and Conditions

- The promotion period is from 7 June 2021 to 31 December 2021 (both dates inclusive), unless early terminated or extended (the "Promotion Period").
- The offer of General Insurance Premium Dollars (the "Premium Dollars") up to HKD 20,000 (the "Offer") is applicable to each Eligible Insurance Policy (as defined below) of SME Banking customers of DBS Bank (Hong Kong) Limited (the "Bank", which expression shall include its successors and assigns) which have fulfilled all of the following conditions (collectively "Eligible Customers" and each an "Eligible Customer"). The Bank may determine the eligibility of the customers at the Bank's sole and absolute discretion and the Bank's decision on whether any customer is an Eligible Customer is final, conclusive and binding:

- Eligible Customer shall hold a business account with the Bank during the Promotion Period; and
- Eligible Customer shall purchase a general insurance policy underwritten by Chubb Insurance Hong Kong Limited (excluding Mortgage Fire Insurance, Personal Accident Insurance, LC Marine Cargo Insurance, and Single Shipment Cargo Insurance policies) that fulfills all of the following requirements: (a) such policy is a newly purchased policy during the Promotion Period, (b) the gross written premium (excluding levy) of such single policy should be not less than HKD 5,000, (c) the bound date of such policy shall be within the Promotion Period, (d) the effective date of such policy shall be within 2 months from the bound date of such policy, and (e) the premium payment of such policy shall be paid in a lump sum and should not be made by instalments. For the avoidance of doubt, such policy does not include any renewal or endorsement of insurance policy ("Eligible Insurance Policy"). The Bank's decision on whether any insurance policy is an Eligible Insurance Policy is final, conclusive and binding.
- During the Promotion Period, each Eligible Insurance Policy of an Eligible Customer is entitled to the Premium Dollars depending on the gross written premium (excluding levy) of such Eligible Insurance Policy as follows:

	Policy with gross written premium (excluding levy)	Premium Dollars to be entitled	Quota
Plan 1	HKD 5,000 – HKD 10,000	HKD 500	60
	HKD 10,001 – HKD 50,000	HKD 1,000	20
	HKD 50,001 – HKD 100,000	HKD 5,000	10
Plan 2	HKD 100,001 – HKD 199,999	HKD 10,000	The total available Premium Dollars is HKD 200,000.
	HKD 200,000 or above	HKD 20,000	

Remarks:

- The Offer is on a first-come-first-served basis.
 - For Plan 2, if the total available Premium Dollars falls below HKD 20,000, the next Eligible Insurance Policy will only enjoy Premium Dollars up to HKD 10,000 even though the gross written premium (excluding levy) of such single policy may be HKD 200,000 or above.
 - The Bank's decision on whether any Eligible Insurance Policy purchased during the Promotion Period is entitled to a specific tier of Premium Dollars is final, conclusive and binding.
- The Offer cannot be redeemed for cash, is non-refundable and non-transferrable.

4. The Offer is not applicable when the total available Premium Dollars of the Offer are exhausted (according to the Bank's record which shall be final, binding and conclusive), or after the end of the Promotion Period.
5. Subject to all applicable terms and conditions, each Eligible Insurance Policy is entitled to enjoy the Offer once only during the Promotion Period.
6. The Bank reserves the right to replace the Offer with alternative items without prior notice or liability to any person and at the Bank's sole and absolute discretion.
7. The Bank's decision on all matters relating to the Offer will be final, conclusive and binding on all parties. The Bank reserves the right, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to vary, terminate or extend the Offer and to vary or modify any of these Terms and Conditions at any time without notice. In case of any dispute relating to or arising out of these Terms and Conditions and/or the Offer, the Bank's decision shall be final, binding and conclusive. The Bank accepts no liability for any such change or termination. No correspondence or claims will be entertained.
8. Any account, service or product of the Bank is subject to all relevant terms and conditions governing such account, service or product.
9. Any fraud and/or abuse of the Offer by any Eligible Customer (as determined by the Bank at its sole and absolute discretion) will result in forfeiture of such Eligible Customer's entitlement to such Offer and/or cancellation of all or part of such Eligible Customer's account(s) with the Bank. The Bank reserves the right at any time, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to deduct the equivalent value of the Offer and/or any rebate awarded inappropriately to such Eligible Customer directly from such Eligible Customer's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
10. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Offer, these Terms and Conditions shall prevail.
11. If there is any inconsistency between the English and Chinese versions of these Term and Conditions, the English version shall prevail.
12. These Terms and Conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
13. Unless expressly provided to the contrary in these Terms and Conditions, a person who is not a party to these Terms and Conditions shall not be entitled to enforce any provision of these Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance.