

Terms and Conditions:

1. "Annual Travel Insurance plan" and "Home Content Insurance plan" is 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.

2. DBS Bank (Hong Kong) Limited (the "Bank", which expression includes its successors and assigns) is an insurance agent authorised by MSIG.

3. To be eligible for the offer, a Customer shall maintain an average account balance (including deposits and/or investments) of HK\$1,000,000 or above (or its equivalent in foreign currency(ies)) under the DBS Treasures account in the month of the Customer's birthday during the promotion period.

4. DBS MSIG InsureDirect is a dedicated Insurance Customer Services Hotline for customers of the Bank.

5. 30% discount on Annual Travel Insurance Plan

a) The Promotion Period is valid from 1 June 2015 to 31 May 2016. (both date inclusive)

b) Eligible Customers enroll in the Annual Travel Insurance Plan ("Travel Insurance") underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG") in the month of his/her birthday during the Promotion Period through DBS MSIG InsureDirect at 3122-6800, can enjoy a 30% discount on the first year premium for the enrollment .

c) The Travel Insurance must be applied by the Customer himself/herself. The Travel Insurance may cover more than one insured person and the first insured person may be the Customer himself/herself or another person, but the period of insurance coverage for all insured persons should be the same.

d) When the Travel Insurance is being renewed, the premium applicable to the Travel Insurance shall be that prevailing at the time of renewal as specified by MSIG.

e) MSIG reserves the right of final approval for enrollment in the Travel Insurance.

f) This document is not a policy of insurance. For the terms & conditions and exclusions applicable to the Travel Insurance, please refer to the policy issued to you by MSIG upon acceptance of your application.

6. 30% discount on Home Content Insurance Plan

a) The Promotion Period is valid from 1 June 2015 to 31 May 2016. (both date inclusive)

b) Eligible Customers enroll in the Home Content Insurance Plan ("Home Insurance") underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG") in the month of his/her birthday during the Promotion Period through DBS MSIG InsureDirect at 3122-6800, can enjoy a 30% discount on the first year premium for the enrollment .

c) The Home Insurance must be applied by the Customer himself/herself.

d) When the Home Insurance is being renewed, the premium applicable to the Home Insurance shall be that prevailing at the time of renewal as specified by MSIG.

e) MSIG reserves the right of final approval for enrollment in the Home Insurance.

f) This document is not a policy of insurance. For the terms & conditions and exclusions applicable to the Home Insurance, please refer to the policy issued to you by MSIG upon acceptance of your application.

7. These offers cannot be used in conjunction with other promotional offers and discounts by MSIG when applying for the same product.

8. The Bank reserves the right to amend these terms and conditions as well as to vary or terminate any of the above promotions without prior notice. In case of disputes, the decision of the Bank shall be final and conclusively binding.

9. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.