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## 特選客戶「豐收樂享保險計劃（2 年繳款，3 年期滿）」 額外 2.16%現金獎賞優惠

本單張只關於推廣優惠。請參閱所屬保險公司所發出的產品單張、建議書及保單條款以了解產品資料。

推廣期：由 2025 年 2 月 24 日至 2025 年 3 月 31 日（包括首尾兩日）

特選星展銀行客戶於推廣期內成功遞交新保險計劃申請以購買「豐收樂享保險計劃（2 年繳款，3 年期滿）」及於投保時預先繳付未來所有保費，可享首年年度化保費金額額外 2.16%現金獎賞（「現金獎賞」）。

例子：

王先生決定於推廣期內投保豐收樂享保險計劃，目標是在第 3 年期滿時取得保證期滿金額 63,826.00 美元（見註 2 及 3），他需年繳保費 30,000.13 美元，以在 2 年間繳付共 60,000.26 美元。

由於他希望在其首個保單年度的保費上享有 8.97%的保費折扣優惠及現金獎賞（額外 2.16%現金獎賞），及其預繳保費於首個保單年度享有 2.50%保證年利率，他選擇於投保時預先繳付未來所有保費。因此他只需繳付 55,929.54<sup>^</sup>美元便可於保單期滿時得到相同的保證期滿金額 63,826.00 美元，而保單期滿時之保證年度化回報率為 4.50%（見註 1 及 4）。

保單 年度終結	繳付保費 總額# (美元)	累計繳付保費金額包括保單注入款 項(已反映保費折扣優惠及現金獎 賞)* (美元)	總退保價值 (美元)	總退保價值與累計繳付保費金額包括保單注 入款項(已反映保費折扣優惠及現金獎賞)相 對百分比
1	30,000.13	55,929.54	44,871.00 <sup>@</sup>	80.23%
2	60,000.26	55,929.54	53,359.00	95.40%
3	60,000.26	55,929.54	63,826.00	114.12%

<sup>^</sup>客戶需於申請時繳付 56,577.54 美元，已反映 8.97%保費折扣優惠及預繳保費於首個保單年度享有之 2.50%保證年利率。扣除現金獎賞（648.00 美元）後，客戶繳付的淨保費為 55,929.54 美元。

#上述之「繳付保費總額」為保單累計到期的保費總額。

\*上述之「累計繳付保費金額包括保單注入款項（已反映保費折扣優惠）」為保單持有人於「預繳保費」安排下預計注入款項之總金額，當中包括經保單注入款項戶口預繳的累計金額及任何保單持有人繳交已反映保費折扣優惠的到期保費金額。

<sup>@</sup>包括 17,871 美元（保證現金價值）及 27,000 美元（扣除退款手續費後的保單注入款項）（見註 5）。

備注：此例子並未反映保費徵費。



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豐收樂享保險計劃是一份由宏利人壽保險(國際)有限公司(於百慕達註冊成立之有限責任公司)(「宏利」)承保的具有儲蓄成分的非分紅人壽保險計劃。星展銀行(香港)有限公司(「本行」)為宏利之持牌保險代理機構。請參閱產品單張、建議書及保單條款以了解產品的風險披露及有關條款及細則。本單張謹供本行客戶使用。



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**特選客戶「豐收樂享保險計劃（2 年繳款，3 年期滿）」額外 2.16%現金獎賞優惠條款及細則（「現金獎賞」）：**

1. 除另有指明外，本推廣之推廣期由 2025 年 2 月 24 日至 2025 年 3 月 31 日（包括首尾兩日）（「推廣期」）。
2. 本推廣只適用特選星展銀行(香港)有限公司(「本行」)客戶（「合資格客戶」），合資格客戶於推廣期內：
  - i. 屬於星展銀行客戶並在 2025 年 2 月 24 日至 2025 年 3 月 31 日期間收到從本行發送的邀請推送通知、推廣橫幅、手機短訊或電郵；及
  - ii. 並非豐收樂享保險計劃 (2 年繳款，3 年期滿)的現有保單持有人；及
  - iii. 成功透過 DBS digibank HK 手機應用程式或 DBS iBanking 網上銀行遞交新保險計劃申請以購買「豐收樂享保險計劃」（合資格保單）；及

	合資格保單遞交日期	合資格保單簽發日期	現金獎賞存入日期
豐收樂享保險計劃	2025 年 2 月 24 日至 3 月 31 日	2025 年 4 月 30 日或 之前	2025 年 7 月 31 日或之前 ( 見條款 8 )

- iv. 於投保時預先繳付未來所有保費。
3. 合資格客戶成功符合以上條款 2 所述的所有條件後可享首年年度化保費金額現金獎賞。
4. 本行保留根據本行的系統記錄釐定合資格保單之首年年度化保費金額的權利，並於計算合資格客戶是否符合資格時，核查合資格客戶的交易記錄。如有任何爭議，本行持有最終決定權。
5. 首年年度化保費是指在保單生效日後之首 12 個月內，到期及應付基本計劃的保費總額。整付保費金額及首年年度化保費金額的計算並不包括保費徵費、任何保費折扣優惠及現金獎賞。所有額外保費、附加保障保費或預繳保費(如有)並不會納入計算現金獎賞之整付保費金額/ 首年年度化保費金額。
6. 本行將根據由本行在執行現金獎賞兌現程序當日之匯率計算合資格保單之首年年度化保費金額之港幣等值。匯率適用於兌現現金獎賞的存入日期。

所選保費計劃的現金獎賞：

投保時每年保費	現金獎賞
US\$5,000.18	US\$108.00



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US\$10,000.36	US\$216.01
US\$15,000.07	US\$324.00
US\$20,000.25	US\$432.01
US\$25,000.43	US\$540.01
US\$30,000.13	US\$648.00

7. 本現金獎賞視乎遞交時推廣之名額情況而定。現金獎賞名額 100 個，先到先得。（若現金獎賞名額已滿，將於本行網頁公佈。）
8. 合資格保單交易經過本行核實和確認符合本推廣的現金獎賞資格後，現金獎賞將於已簽發之合資格保單之冷靜期後，於 2025 年 7 月 31 日或之前直接存入合資格客戶於本行的港幣往來戶口。若合資格客戶在現金獎賞存入當天未持有任何本行的港幣往來戶口，現金獎賞將存入合資格客戶於本行的港幣儲蓄戶口。
9. 每位合資格客戶只可享本推廣一次。
10. 若合資格客戶於申請相關合資格保單前 6 個月內曾就相同受保人，取消任何與相關合資格保單相同計劃之已生效保單或撤回任何與相關合資格保單相同計劃之新保單申請，該相關合資格保單的保費將不計算在保險產品總值內。
11. 只有基本戶口持有人方合資格參加本推廣。本行保留決定客戶是否符合本推廣的資格的權利。
12. 於獲取該現金獎賞時，合資格客戶必須為現有星展銀行客戶，並符合及受本推廣之條款及細則約束。
13. 保險業監管局所收取的保費徵費將會以扣除保費折扣優惠金額前之保費計算。
14. 客戶參與本推廣須遵守條款，不得濫用/不符合條款，否則本行將不會存入現金獎賞，或如已存入，本行可在不另行通知的情況下從戶口扣除現金獎賞的價值及/或採取行動追討任何未償還金額。
15. 本行保留根據本行的系統記錄釐定合資格保單之整付保費金額/首年年度化保費金額的權利，並於計算合資格客戶是否符合資格時，核查客戶的交易記錄。如有任何爭議，本行持有最終決定權。
16. 本行可修改條款及細則及/或修改/終止本推廣而不另行通知。本行保留最終決定權。
17. 本條款及細則的中英文版本如有任何歧異，概以英文版本為準。
18. 推廣內容仍可於推廣完結後一周內查看。

註：



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1. 保單期滿時之保證年度化回報率是基於累計繳付保費金額包括保單注入款項(已反映保費折扣優惠及現金獎賞) (保單貨幣) 及您可收到的保證期滿金額 (保單貨幣) 計算。保證年度化回報率只供參考。
2. 保證期滿金額即保單期滿時可得的金額。此保證期滿金額並不同將會支付的身故賠償金額。
3. 任何保單下之欠款，當中包括而並不限於欠繳到期保費及其累積應繳利息，將首先從任何利益金額中扣除。
4. 此個案之數字乃假設受保人為非吸煙者，健康狀況良好，現居於香港。以上個案假設投保此計劃時所有未來保費已預先繳付，而該預繳保費於首個保單年度享有 2.50% 保證年利率。保費徵費並未於計算保證年度化回報率時反映。此個案只供參考及僅作說明之用，所有於個案內所述之金額及百分比均以四捨五入方式分別調整至整數及小數點後兩位數。有關您的建議書說明，請聯絡銀行的持牌職員。
5. 預先繳付保費之選項只可以於投保計劃時選擇。預繳保費會存入宏利維持的保單注入款項戶口內。如選擇預繳保費之選項，您應確保預繳保費可以保留於保單內，因預繳保費一但繳付後，除非保單終止或保單繳清時，否則不可從保單注入款項戶口餘款 (連同累積利息) 中提取。因此，您應於投保時選擇最適合您財務狀況的保費繳付方式。所需的年繳保費及其相應之保費徵費將於相關保費到期日從保單注入款項戶口餘款中扣除。若保單退保、受保人身故或於冷靜期內取消保單，宏利將支付保單注入款項戶口餘款。在退保時，保單注入款項戶口餘款將被徵收退款手續費。該退款手續費保證為保單注入款項戶口餘款的 10%。若受保人身故或於冷靜期內取消保單，則毋須繳付保單注入款項戶口餘款之退款手續費。

**本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解此產品之確實條款及細則。銀本行可按閣下要求提供該複本。**



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您不應只根據此推廣優惠或本單張作投保保險的決定。請向銀行索取有關此計劃之保單條款、建議書及產品單張，以了解更全面的產品資料包括「重要事項」所闡述的資料，尤其是產品風險。如閣下有任何疑問，請諮詢獨立專業意見。

於本單張內，「您」及「閣下」指保單持有人，「我們」、「本公司」及「宏利」指宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司），宏利金融有限公司之附屬公司。本單張只可於香港特別行政區使用，並不能詮釋為在香港特別行政區以外地區提供、銷售或遊說購買任何保險產品。

如欲了解詳情，歡迎與銀行的持牌職員聯絡。

（只適用於人壽保險）

以下風險披露乃按本行要求而提供：

1. 本產品是一份具有儲蓄成分的非分紅人壽保險計劃，及於整個保單年期內只提供保證利益價值。部分保費用以支付保險及相關費用。本產品適合有能力於保費繳付期繳付全期保費的客戶，因此，您應預備足夠的資金以繳付未來的保費，並為持有本產品至保單期滿作好準備，以達至儲蓄目標。
2. 此乃保險計劃，並非銀行存款或銀行儲蓄計劃。
3. 若您不滿意保單，您有權在冷靜期內取消保單，並獲退還任何已繳保費及任何已繳保費徵費。如要取消保單，您必須在冷靜期內將已簽署的書面通知直接送達宏利人壽保險（國際）有限公司個人理財產品部：香港九龍觀塘偉業街 223-231 號宏利金融中心 A 座 22 樓。換言之，取消保單的書面通知需於緊接保單或通知書（通知您保單可供領取及冷靜期的屆滿日）交付予您或您的指定代表之日起計 21 個曆日期間內送達宏利的有關地址，以較先者為準。冷靜期結束後，若閣下在保單期滿前取消保單，您將會收到的預計總現金價值可能遠低於閣下已繳付的保費總額。
4. 信貸風險 - 任何已繳付的保費會成為宏利資產的一部分。因此，您將承受宏利的信貸風險。宏利的財政狀況或會影響其履行保單的責任的能力。
5. 提早退保風險 - 如您退保，您可收回的款項為於退保時計算的現金價值並扣除任何欠款。視乎您的退保時間而定，有關款項可能遠低於您所繳付的總保費，您可能會因此蒙受損失。您應參閱建議書以了解預期的現金價值之說明。
6. 提醒閣下有關於產品風險詳情請參閱產品單張。
7. 銀行只為宏利分銷產品，而有關產品是宏利而非銀行的產品。



8. 對於銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），銀行須與客戶進行金融糾紛調解計劃程序；但有關產品合約條款的任何爭議應由宏利與客戶直接解決。

於合資格保單簽發後，此單張上的全部內容（包括但不限於推廣優惠的條文及推廣優惠的條款及細則）將構成保單的一部份。



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## Harvest Saver (2-year Premium, 3-year Maturity) Extra 2.16% Cash Reward Offer for Selected Customers

This leaflet is about a promotional offer only. For details about terms and conditions applicable to insurance products, you should refer to product leaflet, proposal and policy provision issued by insurance company.

Promotion Period: February 24, 2025- March 31, 2025 (both dates inclusive)

**Selected DBS customers, who have successfully applied for a new purchase of Harvest Saver (2-year Premium, 3-year Maturity) and prepaid all future premiums upon application during the Promotion Period, can enjoy extra 2.16% Cash Reward (“Offer”) on Annualized First Year Premium Amount (“AFYP”).**

### Case

*Mr Wong decides to purchase Harvest Saver during the Promotion Period. He targets to have a guaranteed maturity amount (see notes 2 and 3) of US\$63,826.00 in 3 years, with an annual premium of US\$30,000.13, a total of US\$60,000.26 over 2 years.*

*As he wants to enjoy the 8.97% premium discount and the Offer (extra 2.16% cash reward) on the premium for first policy year and a guaranteed interest rate of 2.50% per annum on the prepaid premium in the first policy year, he chooses to prepay all the future premiums upon application. Therefore, he is only required to pay US\$55,929.54<sup>^</sup> to receive the same guaranteed maturity amount of US\$63,826.00 upon maturity which the guaranteed annualized rate of return upon policy maturity will become 4.50% (see notes 1 and 4).*

End of policy year	Total premiums paid# (US\$)	Cumulative premiums paid including premium dump-in (reflected premium discount and the Offer)* (US\$)	Total surrender value (US\$)	% of Total surrender value vs Cumulative premiums paid including premium dump-in (reflected premium discount and the Offer)
1	30,000.13	55,929.54	44,871.00 <sup>@</sup>	80.23%
2	60,000.26	55,929.54	53,359.00	95.40%
3	60,000.26	55,929.54	63,826.00	114.12%

<sup>^</sup>During application, customer is required to pay US\$56,577.54 after 8.97% premium discount and the guaranteed interest rate of 2.50% per annum on the prepaid premium in the first policy year. The net premium paid by customer is US\$55,929.54 after the Offer is applied on AFYP US\$30,000.13, i.e. US\$648.00.

<sup>#</sup>The column ‘Total premiums paid’ is the cumulative total premium due of the policy.

<sup>\*</sup>The column ‘Cumulative premiums paid including premium dump-in (reflected premium discount)’ is the sum of out-of-pocket amount planned to be paid by the policyowner under the ‘Prepayment’ arrangement, which include the cumulative amount paid through premium dump-in facility and any amount paid by the policyowner for the premium due reflecting the premium discount.

<sup>@</sup>Including US\$17,871 (guaranteed cash value) and US\$27,000 (credit balance of the premium dump-in facility, after deducting refund charge) (see note 5).

Remark: In this example, the levy amount is not reflected.



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Harvest Saver is a non-participating life insurance plan underwritten by Manulife (International) Limited (incorporated in Bermuda with limited liability) ("Manulife"). DBS Bank (Hong Kong) Limited (the "Bank") is acting as a licensed insurance agency of Manulife. Please refer to the product leaflet, proposal and policy provisions for the risk disclosures and exact terms and conditions. This leaflet is for use by the customers of the Bank.



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## Harvest Saver (2-year Premium, 3-year Maturity) Extra 2.16% Cash Reward Offer (“Offer”) for Selected Customers Terms and Conditions:

1. Unless stated otherwise, the Offer runs from February 24, 2025- March 31, 2025 (both dates inclusive) (“Promotion Period”).
2. The Offer is only applicable to selected DBS Bank (Hong Kong) Limited (the “Bank”) customers (“Eligible Customers”) who during the Promotion Period:
  - i. are DBS customers who received the invitation via push notification, promotional banner, SMS or email from the Bank during the period of February 24, 2025- March 31, 2025 ; and
  - ii. are not existing policy holders of Harvest Saver (2-year Premium, 3-year Maturity); and
  - iii. successfully apply for a new purchase of the Harvest Saver (2-year Premium, 3-year Maturity) (“Eligible Policy”) via DBS digibank HK app or DBS iBanking; and

	Submission Date of Eligible Policy	Issued Date of Eligible Policy	Date which the Offer will be credited
Harvest Saver	February 24, 2025- March 31, 2025	On or before April 30, 2025	On or before July 31, 2025 (as per clause 8)

- iv. prepay all future premiums at the time of policy application.
3. Eligible Customers, who have successfully fulfilled all the requirements set out in Clause 2 above, can enjoy the Offer on Annualized First Year Premium Amount (“AFYP”).
4. The Bank reserves the right to determine the AFYP of Eligible Policies based on the Bank’s record and verify the Eligible Customer’s transactions record in calculating the Eligible Customer’s eligibility. In case of any dispute, the Bank’s decision shall be final and conclusive.
5. AFYP is the total amount of the premiums due and payable for the basic plan in respect of the first 12 months from the policy year date. The calculation of AFYP excludes the levy, any premium discount or the Offer. All extra premium loading, supplementary benefits’ premium or prepayment of premium (if any) will not be taken into account in calculation of AFYP.
6. The Bank will convert the Offer on AFYP from foreign currency to HKD equivalent at the prevailing exchange rate as quoted by the Bank on the date of executing fulfillment.

Offer for each selected premium plan:

Initial annual premium (equivalent to AFYP)	Offer
US\$5,000.18	US\$108.00
US\$10,000.36	US\$216.01
US\$15,000.07	US\$324.00
US\$20,000.25	US\$432.01
US\$25,000.43	US\$540.01
US\$30,000.13	US\$648.00

7. The Offer is subject to its quota availability at the time of submission. The quota is 100 and on a first-come first-served basis. (Quota full message will be shown on the Bank promotional website if quota of the Offer is full.)



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8. Upon verification and confirmation by the Bank that the Eligible Policy qualifies for the Offer, the Offer will be credited directly to the Eligible Customer's HKD current account with the Bank after the cooling off period of the issued Eligible Policy, on or before July 31, 2025. If the Eligible Customer does not have any HKD current account with the Bank at the time the Offer is given, the Offer will be credited to the Eligible Customer's HKD savings account with the Bank.
9. Each Eligible Customer can only enjoy the Offer once during the Promotion Period.
10. The relevant Eligible Policy will not be eligible for the Offer if the Eligible Customer has terminated any existing policy or withdrawn any application of new policy, of the same product as the relevant Eligible Policy for the same life insured within six months before the relevant Eligible Policy is applied.
11. Only the primary account holder is eligible for the Offer. The Bank reserves the right to determine the eligibility of the customers for this Offer.
12. Eligible Customers must be a DBS customer and fulfill all terms and conditions of the Offer (herein the leaflet) at the time of receipt of the Offer.
13. Levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before applying the amount of the premium discount.
14. Participation in the Offer is subject to there being no abuse/non-compliance by the Eligible Customer, failing which the Bank will not credit the reward(s) or where it has been credited, the Bank may debit the value of the reward(s) from the account without notice and/or take such action to recover any outstanding amounts.
15. The Bank may change the terms and conditions and/or modify/terminate the Offer without notice. The Bank's decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
17. Promotion information will remain accessible up to one week after the end of the Offer.

Notes:

1. The guaranteed annualized rate of return upon policy maturity is the rate calculated based on the cumulative premiums paid including premium dump-in (reflected premium discount and the Offer) (in policy currency) and the guaranteed maturity amount you will receive (in policy currency). The guaranteed annualized rate of return is for reference only.
2. Guaranteed maturity amount is the amount which you will be paid upon policy maturity. This guaranteed maturity amount does not represent the amount of death benefit Manulife will pay.
3. Any outstanding debt under the policy, including but not limited to any premium in default and interest accrued to date, will first be deducted from the payment of any benefit.
4. Figures in this case are based on the assumptions that the life insured is a non-smoker, in good health and currently lives in Hong Kong. The above example is showing if the future premium is prepaid upon purchase of this plan, with a guaranteed interest rate of 2.50% per annum on the premium prepaid upfront. This case is only a reference and is strictly for illustrative purposes. The figures are rounded to the nearest whole number while the percentages are rounded to 2 decimal places. For your own illustrations, please contact the licensed staff of the Bank.
5. Premium prepayment option can only be chosen upon application for the plan. The prepaid premium will be deposited in a premium dump-in facility maintained for the policy by Manulife. If the prepaid premium payment option is chosen, you should be ensured that



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the prepaid premium can be left in the policy, as no withdrawal from the premium dump-in facility (including accumulated interest) is allowed except the policy is terminated or when the policy is paid up. You are therefore advised to choose a premium payment method that best fits your financial circumstances at the time of application.

The required annual premium and its corresponding levy will be deducted from the credit balance of the premium dump-in facility on the relevant premium due date. The credit balance of the premium dump-in facility is only payable upon policy surrender, or upon the death of the life insured, or upon policy cancellation during the cooling-off period. A refund charge will be imposed on the credit balance of the premium dump-in facility upon policy surrender. The refund charge is guaranteed to be 10% of the credit balance of the premium dump-in facility. No such charge will be levied on the credit balance of the premium dump-in facility upon the death of the life insured, or upon policy cancellation during the cooling-off period.

**The content of this leaflet does not contain the full terms of the policy(ies), and the full terms can be found in the corresponding policy document(s). Before making a purchase, you should read the policy provisions for the exact terms and conditions that apply to this product. You can ask the Bank for a copy.**

You should not purchase any insurance plans solely on the basis of this promotional offer or this leaflet. Please ask the Bank for a copy of the policy provision, proposal and the product leaflet which will give you more details about this product including the 'Important Information' showing, among other things, the product risks. If you are in doubt, please seek independent professional advice.

In this leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited (Incorporated in Bermuda with limited liability), a subsidiary of Manulife Financial Corporation.

For more information, please contact the licensed staff of the Bank.

This leaflet is for distribution in the Hong Kong Special Administrative Region only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to purchase or a provision of any insurance product outside Hong Kong Special Administrative Region

(For Life Insurance Plans Only)

The following risk disclosures and important notes are made to you by the Bank:

1. The product is a non-participating life-insurance plan with a savings element, and offer only guaranteed benefit values throughout the whole policy term. Part of the premium pays



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for the insurance and related costs. You should be prepared to hold this product until maturity to achieve the savings target.

2. This is an insurance plan and is neither a bank deposit nor a bank saving plan.
3. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and get a refund of any premiums and any levy paid. To do this, you must give Manulife, within the cooling-off period, your written notice signed by you at Individual Financial Products, Manulife (International) Limited, 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong. In other words, your written notice to cancel your policy must reach Manulife directly at the relevant address within a period of 21 calendar days immediately following the day Manulife delivers to you or your nominated representative the policy or a notice telling you about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier. After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value that you will receive may be considerably less than the total premium you have paid.
4. Credit risk - Any premiums you paid would become part of Manulife's assets and so you will be exposed to Manulife's credit risk. Manulife's financial strength may affect their ability to meet the ongoing obligations under the insurance policy.
5. Risk from cashing in (surrender) early - If you cash in the policy, the amount Manulife will pay is the cash value worked out at the time you cash in the policy, less any amount you owe Manulife. Depending on when you cash in your policy, this may be considerably less than the total premiums you have paid and thus you will suffer a loss. You should refer to the proposal for the illustrations of the cash value Manulife project.
6. You are reminded to refer to the product leaflet for details of product risks.
7. The Bank distributes the product for Manulife and the product is a product of Manulife but not the Bank.
8. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer.

**Upon the issuance of Eligible Policy, the full content of this leaflet (including but not limited to the provisions and the terms and conditions of this Promotion) will form part of the policy.**