2026 Q4 Product Balance Reward ("Promotion") Terms and Conditions

1. The Promotion runs from 1 October, 2026 to 31 December, 2026 (both dates inclusive) (the "**Promotion Period**").
2. The Promotion is only applicable to an individual customer with DBS Bank (Hong Kong) Limited (the "**Bank**") who successfully completes the Personal Account Opening Form or submits the account opening application online via DBS digibank HK app or at the designated website link go.dbs.com/hk-daotc-en (English website) / go.dbs.com/hk-daotc (Chinese website) and successfully becomes a new DBS Treasures customer during the Promotion Period ("**New Customer**"). The Bank's decision on whether a customer is a New Customer is final.
3. "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 the Bank.
4. New Customer will be entitled to a one-off Product Balance Reward ("**Reward**") upon fulfillment of the following requirements (the "**Eligible Customer**"):
   a. Maintain monthly Total Relationship Balance in the amount of HKD1,000,000 or above (or its equivalent in foreign currency(ies)) for the applicable Funds Counting Period as defined under DBS Treasures Welcome Offers – October – December 2026, the calculation of "**Total Relationship Balance**" is the total assets that a New Customer maintains with the Bank, whether solely or jointly. The assets include Hong Kong dollar, Renminbi and foreign currency deposits including time deposits, currency linked investment, market value of local and overseas securities, investment funds, bonds, paper gold and other linked or structured investment products; and
   b. Successfully submitted any new application of basic plan of life insurance product(s), excluding Manulife VHIS plans, ManuLeisure Deferred Annuity, ManuMaster Healthcare Series, ManuShine Healthcare Series, ManuTerm and Harvest Saver Insurance Plan, which are distributed by the Bank and underwritten by Manulife (International) Limited ("**Manulife**"), via any branch of the Bank ("**Eligible Insurance Plans**") during the Designated Submission Period (as set out in the table below). The Eligible Insurance Plans should remain in force according to the 'Remain in-force as of' date set out in the table below.

Designated Submission Period	Remain in-force as of	Fulfilment Date
1-31 October 2026	31 December 2026	On or before 28 February 2027
1-30 November2026	31 January 2027	On or before 31 March 2027
1-31 December 2026	28 February 2027	On or before 30 April 2027

   c. Reward amount will be based on whichever of the following calculation methods yields the highest amount

Eligible Insurance Plans	Premium Payment Period	Single Premium Amount/ Annualized First Year Premium (AFYP) Amount	Cash Reward
Life Insurance			
Single Premium	**-**	HKD 700,000 – less than HKD 1,000,000 (or its equivalent)	HKD1,000
Regular Premium	**All**	HKD 70,000 – less than HKD 100,000 (or its equivalent)	

Eligible Insurance Plans	Premium Payment Period	Single Premium Amount/ Annualized First Year Premium (AFYP) Amount	Cash Reward
Life Insurance			
Single Premium	**-**	HKD 1,000,000 – less than HKD 2,500,000 (or its equivalent)	HKD3,000
Regular Premium	**All**	HKD 100,000 – less than HKD 250,000 (or its equivalent)	

Eligible Insurance Plans	Premium Payment Period	Single Premium Amount/ Annualized First Year Premium (AFYP) Amount	Cash Reward
Life Insurance			
Single Premium	**-**	HK$2,500,000 - less than HKD5,000,000 (or its equivalent)	HKD7,000
Regular Premium	**2 years**	HKD 250,000 - less than HKD1,250,000 (or its equivalent)	
	3 years	HKD 250,000 - less than HKD850,000 (or its equivalent)	
	5 years	HKD 250,000 - less than HKD500,000 (or its equivalent)	

Eligible Insurance Plans	Premium Payment Period	Single Premium Amount/ Annualized First Year Premium (AFYP) Amount	Cash Reward
Life Insurance			
Single Premium	**-**	HKD5,000,000 - less than HKD10,000,000 (or its equivalent)	HKD15,000
Regular Premium	**2 years**	HKD1,250,000- less than HKD2,500,000 (or its equivalent)	

	3 years	HKD850,000 - less than HKD1,700,000 (or its equivalent)	
	5 years	HKD500,000 - less than HKD1,000,000 (or its equivalent)	

Eligible Insurance Plans	**Premium Payment Period**	**Single Premium Amount/ Annualized First Year Premium (AFYP)Amount**	**Cash Reward**
Life Insurance			
Single Premium	**-**	HK$10,000,000 or above/ (or its equivalent)	HKD30,000
Regular Premium	**2 years**	HKD2,500,000 or above/ (or its equivalent)	
	3 years	HKD1,700,000 or above (or its equivalent)	
	5 years	HKD1,000,000 or above (or its equivalent)	

For the avoidance of doubt, the maximum Cash Reward under this Promotion is HKD30,000, which includes the extra cash reward of up to HKD23,000 for Eligible Customers referenced in the advertisement on Manson House in Tsim Sha Tsui, and the remaining cash reward of HKD7,000 is included under the maximum cash reward of HKD53,800 for DBS Treasures Welcome Offers (refer to go.dbs.com/hk-tr-tc-en).

The Reward will be credited to the Eligible Customer's HKD current account with the Bank after the cooling off period of the issued Eligible Insurance Plans on or before the applicable Fulfillment Date (set out in the table above) upon verification and confirmation by the Bank. If the Eligible Customer does not have any HKD current account with the Bank during the Fulfillment Date, the Reward will be credited to the Eligible Customer's HKD savings account with the Bank.

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. Both the calculation of single premium amount and AFYP exclude the levy and any premium discount offer. All extra premium loading, supplementary benefits' premium or prepayment of premium (if any) will not be taken into account in calculation of single premium amount / AFYP.
6. When determining the eligibility, for Eligible Policies denominated in currencies other than HKD, the Bank will convert the single premium amount/ AFYP from foreign

currency to HKD equivalent at the prevailing exchange rate as quoted by the Bank on the date of executing fulfillment of the Reward.

7. The premium of the relevant Eligible Insurance Plans will not count towards the Insurance Balance if the Eligible Customer has terminated any existing policy or withdrawn any application of new policy of the same product as the relevant Eligible Insurance Plans for the same life insured within six months before the relevant Eligible Insurance Plans is applied.
8. Eligible Customers must be an existing DBS Treasures customers and fulfill all terms and conditions of the Promotion at the time of receipt of the Reward. The Bank reserves the right to determine the eligibility of the customers for this Promotion.
9. The Bank reserves the right to determine the Total Relationship Balance, single premium amount / AFYP of the Eligible Insurance Plans 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.
10. This Promotion shall not be applicable to Bank staff.
11. Only the primary account holder is eligible for the Promotion.
12. Each Eligible Customer can only enjoy the Promotion once.
13. Participation in the Promotion is subject to there being no abuse/non-compliance by the Customer, failing which the Bank will not credit the Reward or where it has been credited, the Bank may debit the value of the Reward from the account without notice and/or take such action to recover any outstanding amounts.
14. All transaction amounts relevant under the Promotion are to be determined in accordance with the Bank's records. The Bank's records and calculations are final.
15. The Rewards are non-exchangeable, non-transferrable and non-redeemable for cash or other rewards. If the Rewards are unavailable due to the circumstances beyond the control of the Bank, the Bank reserves the right to substitute the Rewards with one of equal or equivalent value. The Bank shall not be responsible for any expenses, inconvenience or costs incurred due to the delay, postponement or cancellation in any event.
16. The Bank may change the terms and conditions and/or modify/terminate the Promotion with our notice. The Bank's decision is final.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
18. Promotion information will remain accessible up to one week after the end of the Promotion.

Upon the issuance of Eligible Insurance Plans, 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.

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 these products. 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. This leaflet is about a promotional offer only. You should read it in conjunction with the product leaflet/product guide, proposal and policy provision for product details. Please ask the Bank for a copy of the policy provision, proposal and the product leaflet/product guide which will give you more details about the products including the nature, features, risks and exclusion of the product(s) and determine if the product(s) meets your needs and circumstances before proceeding with the application. If you are in doubt, please seek independent professional advice.

In this leaflet, 'you' and 'your' refer to the policyowner.

For more information, please contact the licensed staff of the Bank.
This leaflet is only for distribution in Hong Kong Special Administrative Region.

Life Insurance Plan is an insurance product and is neither a bank deposit nor a bank saving plan.

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

1. For life insurance plans with a savings element, part of the premium pays for the insurance and related costs. The savings element is reflected in the surrender value of your policy and may not be guaranteed. The product is aimed at customers who can pay the premiums for the whole of the premium payment period. As a result, you are advised to save enough money to cover the premiums in the future. You should be prepared to hold the product for the long term to achieve the savings target. However, under certain circumstances the surrender value could still be less than the total premiums you have paid, even though you hold the policy over a long period.
2. For life insurance plans without a savings element, there is no cash value for the product. The premium pays for the insurance and related costs. The product is aimed at customers who want an insurance product of the nature as described in the product leaflet and can pay the premiums as long as they want the protection. As a result, you are advised to save enough money to cover the premiums in the future.
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 surrender value (only applicable for life insurance plans with surrender 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 its ability to meet the ongoing obligations under the insurance policy.
5. Risk from cashing in (surrender) early (Only applicable for life insurance plans with cash value) - If you cash in the policy, the amount Manulife will pay is the surrender 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 (whether in full or part), this may be considerably less than the total premiums you have paid. You should refer to the proposal for the illustrations of the surrender value Manulife projects.
6. You are reminded to refer to the product leaflet/product guide for details of product risks.
7. The Bank, being registered with the Insurance Authority as a licensed insurance agency, is appointed as an insurance agency of Manulife for the distribution of life insurance products in the Hong Kong Special Administrative Region.
8. The Bank distributes the product for Manulife and the product is a product of Manulife but not the Bank.
9. 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.

2026 年第四季產品結存獎賞 (「本推廣」) 條款及細則

1. 本推廣由 2026 年 10 月 1 日起至 2026 年 12 月 31 日(首尾兩天包括在內) (「**推廣期**」) 。
2. 本推廣只適用在推廣期內於星展銀行(香港)有限公司(「**本行**」)成功完成個人戶口申請表格或經 DBS digibank HK app 或指定網站連結 go.dbs.com/hk-daotc-en (英文網站)/ go.dbs.com/hk-daotc (中文網站)遞交網上開戶申請及成功晉身為星展豐盛理財客戶的新個人客戶(「**新客戶**」) 。本行對於任何客戶是否新客戶的決定為最終定論。
3. 「星展豐盛理財」是本行的客戶層之一。「客戶層」指 DBS Account、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及本行不時提供的任何其他客戶層。在香港，星展私人銀行為本行的私人銀行部門。
4. 新客戶如符合以下要求(「**合資格客戶**」)，將可獲得一次性產品結存獎賞 (「**獎賞**」) ：
   a. 在星展豐盛理財迎新獎賞 – 2026 年 10 月至 12 月所列明的資金計算期內於本行維持不少於 1,000,000 港元 (或其外幣等值) 的每月個人理財總值。「**個人理財總值** 」指新客戶不論以個人或聯名方式於本行持有的總資產，包括港幣、人民幣及外幣存款 (包括定期存款、外幣掛鈎投資、本地及海外證券、基金、債券、紙黃金及其他掛鈎或結構性投資產品的市場價值) ;及
   b. 於指定遞交期(如下表所示)成功透過本行任何分行遞交由本行代銷及由宏利人壽保險(國際)有限公司 (「宏利」) 承保的任何人壽保險產品之基本計劃之新申請，不包括宏利自願醫保計劃、歲稅樂享延期年金、晉領醫療保障系列、活亮人生醫療保障系列、精選定期壽險及豐收樂享保險計劃 (「合資格保險計劃」) 。該合資格保險計劃須於下表之「於以下日期仍然有效」所列的日期仍然有效。

指定遞交期	於以下日期仍然有效	回贈期
2026 年 10 月 1 日至 2026 年 10 月 31 日	2026 年 12 月 31 日	2027 年 2 月 28 日 或之前
2026 年 11 月 1 日至 2026 年 11 月 30 日	2027 年 1 月 31 日	2027 年 3 月 31 日 或之前
2026 年 12 月 1 日至 2026 年 12 月 31 日	2027 年 2 月 28 日	2027 年 4 月 30 日 或之前

   c. 獎賞金額將按照以下計算方法中最高者為準：

合資格保險計劃	**保費繳付期**	**整付保費金額/ 首年年度化保費金額**	**現金獎賞**
人壽保險			

整付保費	-	700,000 港元 – 少於 1,000,000 港元 （或其等值）	1,000 港元
定期繳付保費	所有	70,000 港元 – 少於 100,000 港元 （或其等值）	

合資格保險計劃	**保費繳付期**	**整付保費金額/ 首年年度化保費金額**	**現金獎賞**
人壽保險			
整付保費	-	1,000,000 港元 – 少於 2,500,000 港元 （或其等值）	3,000 港元
定期繳付保費	所有	100,000 港元 – 少於 250,000 港元	

合資格保險計劃	**保費繳付期**	**整付保費金額/ 首年年度化保費金額**	**現金獎賞**
人壽保險			
整付保費	-	2,500,000 港元 – 少於 5,000,000 港元 （或其等值）	7,000 港元
定期繳付保費	2 年	250,000 港元 – 少於 1,250,000 港元 （或其等值）	
	3 年	250,000 港元– 少於 850,000 港元 （或其等值）	
	5 年	250,000 港元– 少於 500,000 港元 （或其等值）	

合資格保險計劃	**保費繳付期**	**整付保費金額/ 首年年度化保費金額**	**現金獎賞**
人壽保險			
整付保費	-	5,000,000 港元 – 少於 10,000,000 港元 （或其等值）	15,000 港元
定期繳付保費	2 年	1,250,000 港元– 少於 2,500,000 港元 （或其等值）	
	3 年	850,000 港元– 少於 1,700,000 港元 （或其等值）	
	5 年	500,000 港元– 少於 1,000,000 港元 （或其等值）	

合資格保險計劃	保費繳付期	整付保費金額/ 首年年度化保費金額	現金獎賞
人壽保險			
整付保費	-	10,000,000 港元或以上（或其等值）	30,000 港元
定期繳付保費	2 年	2,500,000 港元或以上（或其等值）	
	3 年	1,700 ,000 港元或以上（或其等值）	
	5 年	1,000 ,000 港元或以上（或其等值）	

為免存疑，此推廣的最高現金獎賞為港幣 30,000 元，其中包括合資格客戶於尖沙咀文遜大廈廣告中提及的額外現金獎賞高達港幣 23,000 元，而餘下的港幣 7,000 元現金獎賞已包含在星展豐盛理財迎新獎賞的最高現金獎賞港幣 53,800 元內（請參閱 go.dbs.com/hk-tr-tc）

經過本行核實和確認後，獎賞將於已簽發的合資格保險計劃之冷靜期過後，於適用的回贈期或之前(如上表所示)存入合資格客戶的往來戶口。若合資格客戶於回贈期未持有任何本行的港幣往來戶口，獎賞將存入合資格客戶名下的港幣儲蓄戶口。

5. 首年年度化保費金額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及任何保費折扣優惠。所有額外保費、附加保障保費或預繳保費（如有）並不會納入整付保費金額或首年年度化保費金額。
6. 在確定是否合資格時，若合資格保單為其他外幣而非港幣/美元之保單，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整付保費金額/ 首年年度化保費金額之港幣等值。
7. 若合資格客戶於申請相關合資格保險計劃前 6 個月內曾就相同受保人，取消任何與相關合資格保險計劃相同計劃之現有保單或撤回任何與相關合資格保險計劃相同計劃之新保單申請，該相關合資格保險計劃的保費將不計算在保險產品總值內。
8. 於獲取該獎賞時，合資格客戶必須為現有星展豐盛理財客戶，並符合及受本推廣之條款及細則約束。本行保留決定客戶是否符合本推廣資格之權利。
9. 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。
10. 本推廣不適用於本行職員。
11. 只有基本銀行戶口持有人方合資格參加本推廣。
12. 每位合資格客戶最多可獲獎賞一次。
13. 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獎賞的價值及/或採取行動追討任何未償還金額
14. 本推廣中的所有交易金額概以本行紀錄為準。本行紀錄及計算為最終定論。

15. 本獎勵不可交換、不可轉讓,亦不可兌換現金或其他獎賞。若因本行無法控制的情況下無法提供獎勵,本行保留權利以具同等或相近價值的獎賞替代。本行將不會為任何因活動延遲、推遲或取消所引起的開支、不便或費用負責。
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。

於合資格保險計劃簽發後，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。

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。本行可按閣下要求提供該複本。

您不應只根據本推廣或本單張作投保保險的決定。本單張只關於推廣優惠。請參閱產品單張/產品手冊、建議書及保單條款以了解產品資料。請向本行索取有關各計劃之保單條款、建議書及產品單張/產品手冊，以了解更全面的產品資料包括產品的性質，特點，風險和不保事項，並確定以上產品能否切合您的需要及情況。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。

如欲了解詳情，歡迎與本行的持牌職員聯絡。

本單張只可於香港特別行政區使用。

人壽保險是保險產品，並不是銀行存款或銀行儲蓄計劃。

以下風險披露及重要説明乃按本行要求而提供：
1. 就包含儲蓄成分的人壽保險而言，部分保費將用作支付保險及相關費用，而儲蓄成份已反映於保單的退保價值，並且可能屬非保證。有關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，並為長期持有本產品作好準備，以達至儲蓄目標。惟在某些情況下，即使您已長時間持有保單，退保價值仍可能低於您已繳付的保費總額。
2. 就沒有儲蓄成分的人壽保險而言，產品沒有現金價值。保費用以支付保險及相關費用。有關產品適合有保險產品需要（如有關產品之產品單張/產品手冊所述）及於有保障需要時有能力繳付保費的客戶。因此，您應預備足夠的資金以繳付未來的保費。
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退保價值 (只適用於有退保價值之人壽保險計劃)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及合約的責任的能力。
5. 提早退保風險 (只適用於有現金價值之人壽保險計劃) - 如您退保，您可收回的款項為於退保時計算的退保價值並扣除任何欠款。視乎您的退保（不論全數或部份）時間而定，有關款項可能遠低於您所繳付的總保費。您應參閱建議書以了解預期的退保價值之說明。
6. 提醒閣下有關產品風險詳情請參閱產品單張 /產品手冊。
8. 本行已於保險業監管局註冊為持牌保險代理機構，並擔任宏利在香港特別行政區分銷人壽產品的指定保險代理機構。本行是為宏利分銷產品，而有關產品是宏利而非本行的產品。
9. 對於本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），本行會與客戶進行金融糾紛調解計劃程序。