

Terms and Conditions for DBS Treasures Insurance Member-Get-Member Referral Program ("Promotion")

1. The promotion period for the Promotion shall be from 2 July 2020 to 30 September 2020 (both dates inclusive) ("**Promotion Period**").
2. To be eligible to participate in the Promotion, a referrer must (i) be the sole policyowner of any in-force policy submitted via DBS Bank (Hong Kong) Limited (the "**Bank**") and issued by Manulife (International) Limited (incorporated in Bermuda with limited liability) ("**Manulife**") ("**Existing Policy**"; (ii) hold a bank account or credit card with the Bank; and (iii) not a staff of the Bank during the Promotion Period (the "**Referrer**").
3. To enjoy the Referrer Reward (as set out in Clause 5 below), Referrer must meet all the following requirements during the Promotion Period:
 - a) Referrer must register as a Referrer and obtain a referral code (the "**Referral Code**") from DBS Member-Get-Member Registration webpage;
 - b) Referrer refers a referee to apply through the Bank during the Promotion Period for selected life insurance policy underwritten by Manulife ("**Selected Product**") and such policy must be approved by Manulife on or before 31 December 2020 (the "**Referee**", for each Referee, a "**Successful Referral**");
 - c) Referrer must provide consent to the Referee to quote his/her full name and the Referral Code to the Referee for completing DBS Treasures Insurance Member-Get-Member Referral Program Application Form (the "**MGM Application Form**") and submit through the Bank branches;
 - d) The Existing Policy (as defined in Clause 2 above) must remain in-force when the Referrer Reward is given to the Referrer; and
 - e) The Eligible Policy (as defined in Clause 6 below) of Referee must also remain in-force when the Referrer Reward is given to the Referrer.
4. To enjoy the Referee Reward (as defined in Clause 6 below), the Referee must fulfill ALL of the following requirements during the Promotion Period:
 - a. Referee must apply an Eligible Policy underwritten by Manulife through the Bank. The Eligible Policy must be approved by Manulife on or before 31 December 2020;
 - b. Referee is required to complete and submit the MGM Application Form through the Bank branches; and
 - c. Referee must have (i) obtained consent from the Referrer to quote his/her full name and Referral Code as the referrer of the Promotion (as set out in Clause 3(c) above); and (ii) notified the Referrer how such personal data will be used.
5. **Referrer Reward :**
 - a. Referrer will be rewarded HK\$1,500 cash coupons for each Successful Referral.
 - b. The maximum amount of the Referrer Reward for each Referrer is HK\$7,500 cash coupons.
 - c. Referrer can only be rewarded Referrer Reward of HK\$1,500 cash coupons for the same Referee.
6. **Referee Reward :**
 - a. Referee will be eligible for the Referee Reward as set out in the table below for any new policy applications for MyChoice / Premier Estate Protector / ManuGrand Saver (5-year or 10-year premium payment period) / Manulmperial Saver/ La Vie 2 / ManuCentury / ManuLove Care

submitted via the Bank during the Promotion Period and approved by Manulife on or before 31 December 2020 (“**Eligible Policy**”).

Category	Selected Products	Referee Reward
A	MyChoice / Premier Estate Protector / ManuGrand Saver (5-year or 10-year premium payment period) / ManuImperial Saver	0.5% of the basic plan’s annualized premium as bonus*
B	ManuLove Care / La Vie 2 / ManuCentury	0.5% of the basic plan’s annualized premium as premium saver*

* Annualized premium is the total amount of premiums payable in respect of the first 12 months from the policy year date.

b. For Eligible Policy under Categories A and B:

- i. For Eligible Policy under Category A, the Referee Reward will be credited to the dividend account of the Eligible Policy within 8 weeks after the end of the first policy year.
- ii. For Eligible Policy under Category B, the first modal premium due immediately after the end of the first policy year of the Eligible Policy will be discounted according to the amount of Referee Reward. If the amount of Referee Reward exceeds the modal premium due to be paid, any remaining balance of the Referee Reward of the Eligible Policy will be applied on subsequent modal premium(s) due to be paid until exhaustion. The Referee Reward will be suspended during the grace period of the policy. Under such circumstance, the Referee Reward will not be used to offset any outstanding premium.
- iii. The Eligible Policy must remain in-force at the time of crediting the Referee Reward.
- iv. The Referee Reward is only applicable to the basic plan’s standard premium. All extra premiums will not be taken into account in calculating the Referee Reward.
- v. The Referee Reward will only be payable after all the premiums that have become due and payable for the first policy year is received by Manulife. For the avoidance of doubts, prepayment of premium will not be taken into account in calculating the Referee Reward.
- vi. No Referee Reward will be payable if the Eligible Policy is terminated for whatever reason before the end of the first policy year.
- vii. The Referee Reward will be used to pay off loan balance payable to Manulife, if any, before any withdrawal. Policyowners are not eligible for this offer if they have terminated any MyChoice / Premier Estate Protector / ManuGrand Saver (5-year or 10-year premium payment period) / ManuImperial Saver/ ManuLove Care / La Vie 2 / ManuCentury policy(ies) within six months before policy year date of the Eligible Policy and then apply for the same product again for the same life insured.
- viii. The Referee Reward is not applicable if there are any alterations by the policyowner to the Eligible Policy before the Referee Reward becomes payable except for increase or decrease of notional amount/ guaranteed amount. If the policyowner increases the notional amount/ guaranteed amount before the end of

the first policy year, the basic plan's premium before the increase will be used to determine the Referee Reward. For decrease of notional amount/ guaranteed amount before the end of the first policy year, the basic plan's premium after the decrease will be used to determine the Referee Reward.

- c. The Promotion can be used in conjunction with any other Manulife offers unless otherwise specified.
7. If a Referee is referred by the same Referrer for more than once and the Referee successfully applies for more than one Eligible Policies, the Referrer is only eligible for the Referrer Reward once (i.e. HK\$1,500 cash coupons) while the Referee can enjoy the Referee Reward for all Eligible Policies upon such referral by the same Referrer.
8. The Referrer and the Referee cannot be the same person.
9. The Referrer is not authorized to act as Manulife or the Bank's insurance agent. The Referrer is not authorized to advise or arrange the purchase of any life insurance plan or provide any sales support to the Referee under the Promotion. The Referee should not rely on any information, recommendation or advice provided by the Referrer in making a purchase decision.
10. The Referrer shall only be introducing customers (Referees) to the Bank and shall not in any way holding himself as an agent of the Bank or an insurance intermediary. The Referrer should not hold himself as advising, negotiating, arranging, inviting, inducing or attempting to invite or induce the Referee to enter into an insurance contract or to make an application for an insurance contract. The Referrer shall not conduct any regulated activities as defined under the Insurance Ordinance (Cap. 41).
11. The Referrer who is entitled to the Referrer Reward will be contacted in January 2021 for cash coupons collection. The Referrer shall collect the cash coupons at a designated branch selected by the Bank.
12. The Referrer Reward and the Referee Reward cannot be transferred, returned, exchanged, or converted into cash, unless otherwise specified.
13. The Promotion details and other relevant information provided in this promotional material are for reference only. They do not constitute any contract or part thereof between Manulife, the Bank, or any person or entity.
14. The Bank reserves the right to vary, modify or terminate the Promotion, and to amend any of its terms and conditions from time to time without prior notice. Customers' eligibility to the offers under the Promotion, including but not limited to in respect of the calculation of Referee's first year's total annualized premium at the Bank, and the calculation methods of the offers, is to be determined by the Bank based on the Bank's latest record. In case of disputes, the Bank's decision and record shall be final and binding.
15. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.
16. The above life insurance plans are underwritten by Manulife. The Bank is acting as a licensed insurance agency of Manulife. These terms and conditions shall be read in conjunction with the relevant product leaflets. The Referee should not purchase any of these products solely on the basis of this Promotion. The Referrer and/or the Referee should ask the Bank for a copy of the product leaflets which will give them more details about these products including the 'Important Information' showing the product risks.
17. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any of these Promotion terms and conditions.

18. These Promotion terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong and all Referrers and Referees agree to submit to the exclusive jurisdiction of the courts of Hong Kong.