

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

1. The promotion period for the Promotion shall be from 1 April 2021 to 30 June 2021 (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 life insurance policy underwritten by Manulife and such policy ("**Referral Policy**") must be approved by Manulife on or before 30 September 2021 (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 30 September 2021;
 - 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. Referrer will be rewarded for additional HK\$1,000 cash coupons for each Successful Referral, if the Referee successfully applies for the Referral Policy through the Bank within 6 months after the Referee successfully joins DBS Treasures and the Referral Policy must be approved by Manulife on or before 30 September 2021 ("**New-to-bank customer**")
 - c. Each Referrer can only be rewarded for a maximum of 5 Successful Referrals.
 - d. Referrer can only be rewarded once for the same Referee during the Promotion Period regardless of the number of Eligible Policy purchased by 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 2 (5-year or 10-year premium payment period) / ManulImperial Saver 2 / La Vie 2 / ManuCentury / ManuLove Care submitted via the Bank during the Promotion Period and approved by Manulife on or before 30 September 2021 (“**Eligible Policy**”).

Selected Products	Referee Reward
MyChoice / Premier Estate Protector / ManuGrand Saver 2 (5-year or 10-year premium payment period) / ManulImperial Saver 2 / ManuLove Care / La Vie 2 / ManuCentury	<ul style="list-style-type: none">• 0.5% Premium Discount of Total Annualized First Year Premium (AFYP)• Additional 0.5% Premium Discount of Total AFYP for New-to-bank customer (A total of 1% will be received for both discounts above if eligible)

b. For Eligible Policy:

- i. The Referee Reward is applicable to HKD and USD denominated Eligible Policies. Referee Reward for each Eligible Policy is calculated separately based on its Total Annualized First Year Premium (“**AFYP**”) and the discount rate as shown in the table above. For determination of the amount of Referee Reward, the AFYP for policy denominated in USD will be converted to HKD equivalent at the prevailing exchange rate and is rounded to the nearest 2 decimal places. The amount of Referee Reward will be deducted from the initial premium amount payable. The prevailing exchange rate shall be determined by Manulife from time to time. For enquiry of the prevailing exchange rate, please call Manulife’s customer service hotline at 2510 3941 or visit Manulife’s website at www.manulife.com.hk.
- ii. 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. AFYP excludes extra premium loading and pre-paid premium for the purpose of calculation of the premium discount amount.
- iii. If the policyowner cancels/surrenders the Eligible Policy within one year from the policy year date, Manulife reserves the right to claim for the return of the premium discounted. The Referee Reward is not applicable if there are any alterations by the policyowner to the basic plan of the Eligible Policy before the end of the first policy year 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 AFYP for the basic plan before the increase will be used to determine the premium discount. For decreases of notional amount/ guaranteed amount before the end of the first policy year, the AFYP for the basic plan after the decrease will be used to determine the premium discount. Manulife reserves the right to claim for the return of the difference accordingly.

- iv. In case of cancellation of the policy during the cooling-off period or premium refund, the portion of any premium payments that has been offset by the Referee Reward can under no circumstances be counted as premium paid for inclusion in the refund amount.
- v. Referees are not eligible for this Referee Reward if they have terminated any Eligible Policy(ies) or withdrawn any application(s) of Eligible Policy(ies) within six months before the policy year date of the Eligible Policy and then apply for the same plan, that is, the Eligible Policy(ies) again for the same insured person.
- vi. Levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before deducting the premium discount.
- vii. Referee Reward is non-transferable and non-redeemable for cash.

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. either HK\$1,500 or HK\$2,500 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 November 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 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.
- 14. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.
- 15. 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.

16. 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.
17. 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.