

General Terms and Conditions:

1. The premium discount promotion (as defined in Clause 14 below) ("**Premium Discount Promotion**") runs from 1 January 2024 to 31 December 2024 ("**Premium Discount Promotion Period**").
2. The merchant coupon promotion (as defined in Clause 15 below) ("**Merchant Coupon Promotion**") runs from 1 January 2024 to 30 June 2024 (for TravellerShield Single Trip Travel Insurance) and from 12 April 2024 to 30 June 2024 (for TravellerShield Annual Travel Insurance) ("**Merchant Coupon Promotion Period**").
3. The Premium Discount Promotion and Merchant Coupon Promotion are only applicable to customers applying for designated insurance plans through DBS Bank (Hong Kong) Limited 星展銀行 (香港) 有限公司 (the "**Bank**") ("**Customers**").
4. The insurance plans referred to herein are underwritten by Chubb Insurance Hong Kong Limited ("**Chubb**"). Chubb 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 policy provisions.
5. All discounts and rewards are non-exchangeable and non-refundable. The Bank can replace the rewards with alternative rewards without prior notice.
6. If Customers have cancelled the relevant insurance application and/or policies, the relevant discounts and/or rewards offered will be deducted from the premium to be refunded.
7. Unless otherwise specified, Customers cannot enjoy any discounts and rewards in conjunction with each other. For the avoidance of doubt, Customers can enjoy the Premium Discount Promotion and Merchant Coupon Promotion in conjunction with each other according to specific terms and conditions 14, 15.
8. The offers are based on a first-come-first-served basis subject to quota. The Bank reserves the right to determine the eligibility of customers to participate in this promotion. The Bank may change these terms and conditions, modify, or terminate the Premium Discount Promotion and Merchant Coupon Promotion without notice. The Bank's decision is final.
9. Participation in this promotion is subject to there being no abuse/non-compliance by the Customer failing which the Bank will not credit the discount / reward or where the

discount / reward has been credited, the Bank may debit the equivalent value of the reward given from the Customer's account without notice and/or take such action to recover any outstanding amounts.

10. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
11. The Bank is a licensed insurance agent (licence number FA3000) authorised by Chubb. The Bank will receive commissions and incentives from Chubb as remuneration for marketing Chubb's products.
12. DBS Chubb Insurance Service Hotline (Tel: 3191 6618) ("Chubb Hotline") is a dedicated Insurance Customer Services Hotline for the Customers.
13. The Bank distributes insurance products for Chubb and they are insurance products of Chubb but not the Bank.

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; however, any dispute over the contractual terms of the product should be resolved directly between Chubb and the customer.

Specific Terms and Conditions:

14. Premium Discount Promotion

Customers who successfully apply for any of the following insurance products through the Bank's website or Chubb Hotline during the Premium Discount Promotion Period shall be eligible for a discount on the relevant premium payable:

- a. TravellerShield Single Trip Travel Insurance – 45% discount on the premium;
- b. TravellerShield Annual Travel Insurance – 20% discount on the premium;
- c. HomeShield Insurance – 25% discount on the premium;
- d. LandlordShield Insurance – 25% discount on the first-year premium;
- e. MasterShield Illness Protection – 25% discount on the first-year premium;

- f. JuniorShield Child Illness Protection – 25% discount on the first-year premium;
- g. MyShield Hospital Cash Plan – 25% discount on the first-year premium;
- h. MobileShield Protection – 10% discount on the first-year premium for monthly payment; or 10% discount on the first-year premium for annual payment.

15. Merchant Coupon Promotion

Customers who successfully apply for any of the following insurance products through the Bank's website or Chubb Hotline during the Merchant Coupon Promotion Period shall be eligible to receive merchant coupon:

- TravellerShield Single Trip Travel Insurance – Each policy with after - discount premium of HK\$300 or above will be qualified for HK\$100 supermarket coupon (determined by the Bank and Chubb).
- TravellerShield Annual Travel Insurance – Every policy will be qualified for HK\$200 supermarket coupon (determined by the Bank and Chubb).

For TravellerShield Single Trip Travel Insurance, the merchant coupon redemption email will be sent by Chubb to the email address provided by the Customers in their application within 2 months from the end date of the travel period. For TravellerShield Annual Travel Insurance, the merchant coupon redemption email will be sent by Chubb to the email address provided by the customers in their application within 2 months from the effective date of the policy.

The use of the supermarket coupons is subject to the Terms and Conditions imposed by the supermarket coupons supplier. Any enquiry or dispute in relation to the supermarket coupons should be resolved between the Customer and the supermarket coupons supplier directly.

The Bank and Chubb are not the provider of the related services or products provided pursuant to the supermarket coupons, and make no representation or warranty, and will not be liable to Customers in relation to the same.

一般條款及細則：

1. 保費折扣推廣 (請參閱第 14 條) (「保費折扣推廣」) 之推廣期由 2024 年 1 月 1 日至 2024 年 12 月 31 日止(「保費折扣推廣期」)。
2. 購物現金券推廣 (請參閱第 15 條) (「購物現金券推廣」) 之 TravellerShield 單次旅遊保障推廣期由 2024 年 1 月 1 日至 2024 年 6 月 30 日止，TravellerShield 全年旅遊保障推廣期由 2024 年 4 月 12 日至 2024 年 6 月 30 日止 (「購物現金券推廣期」)。
3. 此保費折扣推廣及購物現金券推廣優惠只適用於經星展銀行 (香港) 有限公司 DBS Bank (Hong Kong) Limited (「本行」) 投保指定保障計劃的客戶(「客戶」)。
4. 指定保障計劃由安達保險香港有限公司 (「安達保險」) 承保。安達保險保留最終批核投保申請的權利。有關保障計劃的承保範圍及其他詳情，請參閱相關之保單條款。
5. 所有折扣及獎賞均不可轉換或退款。本行有權以其他獎賞代替而無須事先通知。
6. 若客戶取消相關投保申請及/或保單，相關之折扣及/或獎賞將從退回保費中扣除。
7. 除非另有說明，否則任何折扣、獎賞不可同時使用。為免存疑，客人可根據指定條款及細則 14 及 15 條以同時享有保費折扣推廣及購物現金券推廣。
8. 此推廣優惠數量有限，先到先得。本行可全權決定客戶是否合資格參與此推廣。本行有權修改此條款及細則，更改或終止此保費折扣推廣及購物現金券推廣而無須給予通知。本行的決定為最終定論。
9. 客戶在此推廣中必須不涉及任何濫用/違規，方可參加此推廣，否則本行會在客戶的戶口內扣除折扣/獎賞的等值金額而不事先通知及/或採取行動追討任何未償付金額。
10. 中英文版本如有任何歧異，概以英文版本為準。
11. 本行為安達保險授權的持牌保險代理商 (牌照號碼 FA3000)。本行將從安達保險收取佣金及獎勵，作為銷售安達產品的報酬。
12. DBS 安達保險熱線(電話號碼：3191 6618) (「安達保險熱線」) 是安達保險特別為客戶而設的保險查詢熱線。
13. 本行為安達分銷保險產品，該等產品為安達而非本行的保險產品。

對於本行與客戶之間因銷售過程或處理相關交易而產生的合資格爭議（定義見金融爭議解決中心有關金融爭議解決計劃的職權範圍），本行將與客戶住進入金融爭議解決計劃程序；然而，任何有關產品合同條款的爭議應由安達與客戶直接解決。

指定條款及細則：

14. 保費折扣推廣 - 客戶在保費折扣推廣期內成功經本行網站或安達保險熱線成功投保以下任何保障計劃，可享相關保費折扣優惠：

- a. TravellerShield 單次旅遊保障 – 保費 55 折;
- b. TravellerShield 全年旅遊保障 – 保費 8 折;
- c. HomeShield 家居保障 – 保費 75 折;
- d. LandlordShield 業主保障 – 首年保費 75 折;
- e. MasterShield 危疾保障 – 首年保費 75 折;
- f. JuniorShield 子女危疾保障 – 首年保費 75 折;
- g. MyShield 住院現金保障 – 首年保費 75 折;
- h. MobileShield 手機保障 – 月繳計劃首年保費 9 折優惠; 或年繳計劃首年保費 9 折優惠。

15. 購物現金券推廣 - 客戶在購物現金券推廣期內成功經本行網站或安達保險熱線成功投保以下任何保障計劃，可獲得購物現金券：

- TravellerShield 單次旅遊保障：除了保費折扣外，每張保單折後保費高於或等於 HK\$300 可額外獲得 HK\$100 超市禮券（由本行及安達決定）
- TravellerShield 全年旅遊保障：除了保費折扣外，每張保單可額外獲得 HK\$200 超市禮券（由本行及安達決定）

TravellerShield 單次旅遊保障購物現金券兌換電郵將於旅行期結束之日起的 2 個月內由安達保險發送至客戶在投保申請時所提供的電郵地址。TravellerShield 全年旅遊保障購物現金券兌換電郵將於保單生效之日起的 2 個月內由安達保險發送至客戶在投保申請時所提供的電郵地址。有關超市禮券之使用須受超市禮券供應商所定之條款及細則約束。一切有關超市禮券之查詢或爭議，均應由客戶直接與超市禮券供應商自行解決。本行及安達保險並非上述優惠之相關服務或產品之供應者，亦不對其作出任何表述或保證或對會員負上任何責任。