

General Terms and Conditions:

1. The Premium Discount Promotion (as defined in Clause 14 below) ("Premium Discount Promotion") runs from 1 January 2025 to 31 December 2025 ("Premium Discount Promotion Period").
2. The e-Premium Coupon Promotion (as defined in Clause 15 below) ("e-Premium Coupon Promotion") runs from 28 March 2025 to 28 February 2026 ("e-Premium Coupon Promotion Period").
3. The Premium Discount Promotion and e-Premium 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. The above information is for reference only. Please refer to the policy provisions of insurance plans for full details of terms, conditions, limits and exclusions to determine the suitability of insurance products.
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. 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 e-Premium Coupon Promotion without notice. The Bank's decision is final.
8. 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 e-Premium Coupon Promotion in conjunction with each other according to specific terms and conditions stated under Clauses 14 and 15.
9. Participation in the Promotion is subject to there being no abuse and/or 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: (852) 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.

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. E-Premium Coupon Promotion

Customers who successfully apply for any of the following insurance products through the Bank's website with relevant voucher / promo codes provided during the e-Premium Coupon Promotion Period shall be eligible for a premium reduction on the relevant premium payable:

HomeShield Insurance – Each policy is eligible for HK\$300 e-Premium Coupon instant redemption for a first-year premium reduction on the relevant premium payable on top of the Premium Discount offer and premium less than HK\$2,000 (promo code: HS300). Each policy is eligible for HK\$500 e-Premium Coupon instant redemption for a first-year premium reduction on the relevant premium payable on top of the Premium Discount offer and the premium HK\$2,000 or above (promo code: HS500).

Customer must input the correct Promo Code, otherwise, there will be no reduction on the premium payable. The appropriate Promo Code must be applied to the net premium amount in order to enjoy the reduction.

16. Promotion information of the bank will remain accessible up to one week after the end of the Promotion Period.

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 2025 年 1 月 1 日至 2025 年 12 月 31 日止（「保費折扣推廣期」）。
2. 電子保費現金券推廣（請參閱第 15 條）（「電子保費現金券推廣」）之推廣期由 2025 年 6 月 26 日至 2026 年 2 月 28 日止（「電子保費現金券推廣期」）。
3. 此保費折扣推廣及/或電子保費現金券推廣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。上述資料僅供參考，詳情請參閱個別保障計劃之保單文件條款、細則、限制及不保事項以確定合適之保險產品。
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. 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電子保費現金券推廣而無須給予通知。本行的決定為最終定論。
8. 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電子保費現金券推廣。
9. 客戶在此推廣中不能涉及任何濫用及/或違規，方可參加此推廣，否則本行會在客戶的戶口內扣除折扣及/或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：(852) 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。

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. 電子保費現金券推廣 - 客戶在電子保費現金券推廣期內成功使用現金券優惠碼經本行網站成功投保以下任何保障計劃，可享即時保費減免優惠：

HomeShield 家居保障：除了保費折扣外，每張保單首年折後保費低於 HK\$2,000 可額外獲得 HK\$300 電子保費現金券即時兌換優惠 (現金券優惠碼: HS300)。每張保單首年折後保費高於或等於 HK\$2,000 可額外獲得 HK\$500 電子保費現金券即時兌換優惠(現金券優惠碼: HS500)。

客戶必須輸入正確的優惠碼，否則，將不會獲得任何應付保費減免。必須將適當的優惠碼應用於淨保費金額才能享用減免。

16. 本行提供的推廣資料會在指定推廣期完結後保留一個星期。