

General Terms and Conditions:

1. The premium discount promotion (as defined in Clause 14 below) ("**Premium Discount Promotion**") runs from 1 January 2022 to 31 December 2022 ("**Premium Discount Promotion Period**").
2. The e-premium coupon promotion (as defined in Clause 15 below) ("**e-Premium Coupon Promotion**") runs from 28 July 2022 to 31 December 2022 for TravellerShield Insurance and StudyShield Insurance and runs from 11 August 2022 to 31 December 2022 for HomeShield Insurance ("**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. 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 e-Premium 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 may change these terms and conditions, modify, or terminate the Premium Discount Promotion and / or e-Premium Coupon Promotion without notice. The Bank's decision is final.
9. Participation in the 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. Chubb has the sole discretion in determining Customers' eligibility to the Promotions.
13. DBS Chubb Insurance Service Hotline (Tel: 3191 6618) ("**Chubb Hotline**") is a dedicated Insurance Customer Services Hotline for the Customers.

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 or Chubb Hotline 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:

- a. TravellerShield Single Trip Travel Insurance (with premium after discount equals to HK\$250 or above) – HK\$50 e-Premium Coupon instant redemption for a premium reduction on the relevant premium payable on top of the Premium Discount offer (voucher code: DBS50S);
- b. TravellerShield Annual Travel Insurance – HK\$200 e-Premium Coupon instant redemption for a premium reduction on the relevant premium payable on top of the Premium Discount offer (voucher code: DBS200A);
- c. StudyShield Insurance – HK\$800 e-Premium Coupon instant redemption for a premium reduction on the relevant premium payable (voucher code: DBS800);
- d. HomeShield Insurance – HK\$100 e-Premium Coupon instant redemption for a premium reduction on the relevant premium payable on top of the Premium Discount offer (promo code: HS100).

Customers who do not input (during online application) or quote (during hotline application) relevant voucher / promo codes are not eligible to the e-Premium Coupon promotion, Chubb will not offer any premium reduction after policies are issued.

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 2022 年 1 月 1 日至 2022 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 2022 年 7 月 28 日至 2022 年 12 月 31 日止 (適用於 TravellerShield 旅遊保障及 StudyShield 海外升學保障) 或由 2022 年 8 月 11 日至 2022 年 12 月 31 日止 (適用於 HomeShield 家居保障) (「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. 保費折扣推廣及電子保費現金券推廣之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電子保費現金券推廣優惠。
8. 此推廣優惠數量有限，先到先得。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。
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. 安達保險可全權決定客戶是否合資格參與此推廣。
13. 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。

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. 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或安達保險熱線成功投保以下任何保障計劃，可享即時保費減免優惠：

- a. TravellerShield 單次旅遊保障 (保費 HK\$250 (保費折扣後)或以上)：除了保費折扣外，每張保單即可額外獲得 HK\$50 電子保費現金券即時兌換優惠(現金券優惠碼: DBS50S)；
- b. TravellerShield 全年旅遊保障：除了保費折扣外，每張保單即可額外獲得 HK\$200 電子保費現金券即時兌換優惠(現金券優惠碼: DBS200A)；
- c. StudyShield 海外升學保障：每張保單可獲得 HK\$800 電子保費現金券即時兌換優惠(現金券優惠碼: DBS800)；
- d. HomeShield 家居保障：除了保費折扣外，每張保單即可額外獲得 HK\$100 電子保費現金券即時兌換優惠(現金券優惠碼: HS100)。

如客戶在網上投保時並沒有輸入或經熱線投保時並沒有提供相關現金券優惠碼，則不符合電子保費現金券推廣資格，安達保險將不會在保單簽發後提供任何保費減免優惠。