



DBS Insurance Plans Reward

Up to HK\$ 23,200 Cash Reward

This leaflet is about a promotional offer only. For details about terms and conditions applicable to insurance products, you should refer to product leaflet, proposal and policy provision issued by respective insurance company(ies).

Promotion period: From July 1, 2022 to September 30, 2022 (both dates inclusive)

New DBS Treasures Customers (as defined below), who have successfully applied for below eligible basic life or general insurance plan(s) during the promotion period and fulfilled the designated Single Premium Amount/ Annualized First Year Premium Amount (in USD/ HKD or equivalent) can enjoy the following cash reward.

Table 1:

Type of Eligible Insurance Plans	Single Premium Amount/ Annualized First Year Premium Amount (T&C Note 7)	Cash Reward
Life Insurance*		
Single Premium Products	USD 1,000,000 or above/ HK\$ 8,000,000 or above	HK\$ 18,000
	USD 600,000 - below USD 1,000,000 / HK\$ 4,800,000 - below HK\$ 8,000,000	HK\$ 10,000
Regular Premium Products#	USD 50,000 or above/ HK\$ 400,000 or above	HK\$ 5,000
	USD 25,000 - below USD 50,000 / HK\$ 200,000 - below HK\$ 400,000	HK\$ 2,000
	USD 12,500 – below USD 25,000/ HK\$ 100,000 – below HK\$ 200,000	HK\$ 1,000
General Insurance*		
General Insurance Products	HK\$ 1,500 or above	HK\$ 200

*The life insurance products are underwritten by Manulife (International) Limited (incorporated in Bermuda with limited liability) (“Manulife”) and the general insurance products are underwritten by MSIG Insurance (Hong Kong) Limited (“MSIG”). DBS Bank (Hong Kong) Limited (the “Bank”) is acting as a licensed insurance agency of Manulife and MSIG. Please refer to the product leaflet, proposal and policy provision for the risk disclosures and exact terms and conditions.

#Regular Premium Products exclude Manulife Jade RMB Insurance Plan, ManuWealth USD Insurance Plan and ManuLeisure Deferred Annuity.



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DBS Insurance Plans Reward (“Promotion”) Terms and Conditions:

1. Unless stated otherwise, the Promotion runs from July 1, 2022 to September 30, 2022 (both dates inclusive) ("Promotion Period").
2. The Promotion is only applicable to **New DBS Treasures customers** (“Eligible Customers”) who during the Promotion Period, successfully complete the Personal Account Opening Form or submit the account opening application online via DBS digibank HK app or at the designated website link go.dbs.com/hk-daotc-en and successfully become New DBS Treasures customers. The Bank’s decision on whether a customer is New DBS Treasures customer is final.

The Promotion is not available to existing DBS Treasures customers or customers who have been DBS Treasures customer at any time during the 18 months preceding the date the customer becomes a New DBS Treasures customer (“Joining Date”) or customers who are auto-upgraded by the Bank to DBS Treasures.

Eligible Customers must be DBS Treasures customers. Only the primary account holder is eligible for the Promotion. The Bank reserves the right to determine the eligibility of the customers for this Promotion.

3. “DBS Treasures” is Customer Segments of the Bank. “Customer Segment” means DBS Account, DBS Treasures, DBS Treasures Private Client, DBS Private Bank and any other segment made available by the Bank from time to time. In Hong Kong, DBS Private Bank is the private banking division of the Bank.
4. The Promotion is only applicable to applications successfully submitted by the Eligible Customers during the Promotion Period in respect of new purchase of the below insurance plans (“Eligible Policy”):
 - i. **any basic life insurance plan(s)**, including Single Premium or Regular Premium Products (excluding Manulife Jade RMB Insurance Plan, ManuWealth USD Insurance Plan and ManuLeisure Deferred Annuity), which are distributed by the Bank and underwritten by Manulife, via any branch of the Bank; or
 - ii. **any general insurance plan(s)** which are distributed by the Bank and underwritten by MSIG, via DBS MSIG InsureDirect Customer Service Hotline or MSIG website (accessing through DBS website).

In order to enjoy the Cash Reward, the Single Premium Amount/ Annualized First Year Premium Amount, excluding the levy and any premium discount offer, of the Eligible Policy must reach the designated premium amount conditions as set out in Table 1. For insurance plans denominated in currencies other than HKD/ USD, the Bank will convert the Single Premium Amount/ Annualized First Year Premium Amount from foreign currency to HKD equivalent at the prevailing exchange rate as quoted by the Bank on the date as determined by the Bank. Also, the Eligible Policy must be submitted and issued according to the below schedule.

Submission Date of Eligible Policy	Issued Date of Eligible Policy	Date which Cash Reward will be credited
On or before October 31, 2022	On or before November 30, 2022	On or before January 31, 2023

5. Upon verification and confirmation by the Bank that the Eligible Policies qualify for the Cash Reward, the Cash Reward will be credited directly to the Eligible Customer’s HKD current account with the Bank after the cooling off period of the issued Eligible Policy, **on or before January 31, 2023**. If the Eligible Customer does not have any HKD current account with the Bank at the time the cash reward is given, cash reward will be credited to the Eligible Customer’s HKD savings account with the Bank.
6. Each Eligible Customer can enjoy the Cash Reward for life insurance plans – single premium products, life insurance plans - regular premium products and general insurance plans once respectively. The cap for the cash reward is HK\$23,200. For Eligible Customers who are entitled to the Cash Reward,



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the Eligible Policies should remain in force at the time of receipt of the Cash Reward, otherwise the Cash Reward will be forfeited.

7. The Promotion is only applicable to the basic insurance plan's premium. Annualized First Year Premium Amount ("AFYP") is the total amount of the premiums due and payable for the basic insurance plan in respect of the first 12 months from the policy year date, excluding the levy and any premium discount offer. All extra premium loading, supplementary benefits' premium or prepayment of premium (if any) will not be taken into account in calculation of Single Premium Amount/ AFYP.
8. The Promotion does not apply if the Eligible Customers have terminated any existing policy or withdrawn any application of new policy, of the same product as the Eligible Policy for the same life insured within six months before the Eligible Policy is applied.
9. Eligible Customers must be a DBS Treasures customer and fulfil all terms and conditions of the Promotion (herein the leaflet) at the time of receipt of the Cash Reward.
10. Fraud and abuse will result in forfeiture of the Eligible Customer's eligibility to participate in the Promotion. The Bank further reserves the right to charge any amount awarded under this Promotion directly from the Eligible Customer's current or savings account without prior notice and/or take action to recover any outstanding amounts.
11. The Bank reserves the right to determine the Single Premium Amount/ AFYP of Eligible Policies based on the Bank's system record and verify the Eligible Customer's transactions record in calculating the Eligible Customer's eligibility. The Single Premium Amount/ AFYP of each Eligible Policy shall be counted once for the Cash Reward. In case of any dispute, the Bank's decision shall be final and binding.
12. The Promotion is not applicable to Bank staff.
13. The Bank may modify/terminate the Promotion without notice. The Bank's decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Upon the issuance of Eligible Policy, the full content of this leaflet (including but not limited to the provisions and the terms and conditions of this promotion) will form part of the policy.

You should not purchase any insurance plans solely on the basis of this promotional offer or this leaflet. Please ask the Bank for a copy of the policy provision, proposal and the product leaflet which will give you more details about the products including the 'Important Information' showing, among other things, the product risks. If you are in doubt, please seek independent professional advice.

In this leaflet, 'you' and 'your' refer to the policyowner.

For more information, please contact the licensed staff of the Bank.

This leaflet is only for distribution in Hong Kong Special Administrative Region.



(For Life Insurance Plans Only)

Life Insurance Plan is an insurance product and is neither a bank deposit nor a bank saving plan.

The following risk disclosures are made to you by the Bank:

1. For life insurance plans with a savings element, part of the premium pays for the insurance and related costs. The savings element is reflected in the surrender value of your policy and may not be guaranteed. The product is aimed at customers who can pay the premiums for the whole of the premium payment period. As a result, you are advised to save enough money to cover the premiums in the future. You should be prepared to hold the product for the long term to achieve the savings target. However, under certain circumstances the surrender value could still be less than the total premiums you have paid, even though you hold the policy over a long period.
2. For life insurance plans without a savings element, there is no cash value for the product. The premium pays for the insurance and related costs. The product is aimed at customers who want an insurance product of the nature as described in the product leaflet and can pay the premiums as long as they want the protection. As a result, you are advised to save enough money to cover the premiums in the future.
3. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and get a refund of any premiums and any levy paid. To do this, you must give Manulife, within the cooling-off period, your written notice signed by you at Individual Financial Products, Manulife (International) Limited, 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong. In other words, your written notice to cancel your policy must reach Manulife directly at the relevant address within a period of 21 calendar days immediately following the day Manulife delivers to you or your nominated representative the policy or a notice telling you about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier. After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value that you will receive may be considerably less than the total premium you have paid.
4. Credit Risk - Any premiums you paid would become part of Manulife's assets and so you will be exposed to Manulife's credit risk. Manulife's financial strength may affect its ability to meet the ongoing obligations under the insurance policy.
5. Risk from cashing in (surrender) early (Only applicable for life insurance plans with cash value) - If you cash in the policy, the amount Manulife will pay is the surrender value worked out at the time you cash in the policy, less any amount you owe Manulife. Depending on when you cash in your policy (whether in full or part), this may be considerably less than the total premiums you have paid. You should refer to the proposal for the illustrations of the cash value Manulife projects.

(For General Insurance Plans Only)

The following disclosures are made to you by the Bank:

1. DBS MSIG InsureDirect is a dedicated enquiry hotline for DBS customers serviced by MSIG.
2. In the event 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 disputes over the contractual terms of the product should be resolved directly between MSIG and the customer.
3. The Bank will receive commissions and incentives from MSIG as remuneration for marketing MSIG's products.



星展銀行保險計劃獎賞

高達 HK\$ 23,200 現金獎賞

本單張只關於推廣優惠。請參閱所屬保險公司所發出的產品單張、建議書及保單條款以了解產品資料。

推廣期：由 2022 年 7 月 1 日至 2022 年 9 月 30 日(包括首尾兩天)

星展豐盛理財的新客戶(見下述定義)，於推廣期內成功投保以下合資格的基本人壽或一般保險計劃並獲批核發出有關保單，整付保費金額/ 首年總年度化保費金額(美元或港元或等值)達指定要求，可享以下現金獎賞！

表 1:

合資格保險計劃類別	整付保費金額/ 首年總年度化保費金額 <small>(條款及細則註 7)</small>	現金獎賞
人壽保險*		
整付保費產品	1,000,000 美元 或以上/ 8,000,000 港元或以上	18,000 港元
	600,000 美元-少於 1,000,000 美元/ 4,800,000 港元 -少於 8,000,000 港元	10,000 港元
定期繳付保費產品#	50,000 美元或以上/ 400,000 港元或以上	5,000 港元
	25,000 美元-少於 50,000 美元/ 200,000 港元-少於 400,000 港元	2,000 港元
	12,500 美元-少於 25,000 美元/ 100,000 港元-少於 200,000 港元	1,000 港元
一般保險*		
一般保險產品	1,500 港元或以上	200 港元

*人壽保險產品是由宏利人壽保險(國際)有限公司(於百慕達註冊成立之有限責任公司)(「宏利」)承保的人壽保險計劃，一般保險產品由三井住友海上火災保險(香港)有限公司(「三井住友保險」)承保的一般保險計劃。星展銀行(香港)有限公司(「本行」)為宏利及三井住友保險之持牌保險代理機構。請參閱產品單張、建議書及保單條款以了解產品的風險披露及有關條款及細則。

#定期繳付保費產品不包括宏利翡翠人民幣保險計劃、宏裕美元保險計劃及歲稅樂享延期年金。



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星展銀行保險計劃獎賞(「本推廣」)條款及細則:

1. 除另有指明外, 本推廣推廣期由 2022 年 7 月 1 日至 2022 年 9 月 30 日 (包括首尾兩日) (「推廣期」)。
2. 本推廣只適用星展豐盛理財的新客戶 (「合資格客戶」), 合資格客戶於推廣期內於星展銀行(香港)有限公司(「本行」)成功完成個人戶口申請表格或經 DBS digibank HK app (「指定手機應用程式」)或指定網站連結 go.dbs.com/hk-daotc 遞交網上開戶申請及成功晉身為星展豐盛理財客戶。本行對於任何客戶是否新客戶的決定為最終定論。

本推廣並不適用於現有星展豐盛理財客戶或在成為新客戶當日(「成為新客戶日期」)之前 18 個月內曾經是星展豐盛理財客戶的客戶或被本行安排晉升星展豐盛理財客戶的客戶。

合資格客戶必須為星展豐盛理財客戶。只有基本戶口持有人方合資格參加本推廣。本行保留決定客戶是否符合本推廣的資格的權利。

3. 「星展豐盛理財」是本行的客戶層之一。「客戶層」指 DBS Account、星展豐盛理財、星展豐盛私人客戶、星展私人銀行及本行不時提供的任何其他客戶層。在香港, 星展私人銀行為本行的私人銀行部門。
4. 本推廣只適用合資格客戶於推廣期間成功遞交以下保險計劃申請(「合資格保單」):

- i. 於本行分行成功投保由本行代銷及由宏利人壽保險(國際)有限公司(於百慕達註冊成立之有限責任公司)(「宏利」)承保的**任何基本人壽保險計劃**, 包括整付保費產品或定期繳付保費產品(不包括宏利翡翠人民幣保險計劃、宏裕美元保險計劃及歲稅樂享延期年金); 或
- ii. 透過 DBS MSIG 保障直線或由本行網站進入三井住友保險網站, 成功投保由本行代銷及由三井住友海上火災保險(香港)有限公司(「三井住友保險」)承保的**任何一般保險計劃**,

而合資格保單之整付保費金額/首年總年度化保費金額(不包括保費徵費及任何保費折扣優惠), 必須達表 1 列明的指定保費金額要求, 方可獲享現金獎賞。若合資格保單為其他外幣而非美元或港幣之保單, 本行將根據由本行決定計算日之當日匯率計算合資格保單之整付保費金額/ 首年總年度化保費金額之港幣等值。此外, 合資格保單必須於以下指定日期或之前遞交及成功簽發。

合資格保單遞交日期	合資格保單簽發日期	現金獎賞存入日期
2022 年 10 月 31 日或之前	2022 年 11 月 30 日或之前	2023 年 1 月 31 日或之前

5. 合資格保單交易經過本行核實和確認符合本推廣的現金獎賞資格後, 現金獎賞將於已發出之保單之冷靜期後, 於 **2023 年 1 月 31 日或之前**直接存入合資格客戶於本行的港幣往來戶口。若合資格客戶在現金獎賞存入當天未持有本行的港幣往來戶口, 現金獎賞將存入合資格客戶於本行的港幣儲蓄戶口。
6. 每位合資格客戶可就人壽保險-整付保費產品、人壽保險-定期繳付保費產品、一般保險產品, 獲取有關現金獎賞各一次, 即最高可享 23,200 港元。獲享本推廣的現金獎賞的合資格客戶其合資格保單須於獲取該現金獎賞時仍然有效, 否則該現金獎賞將會被取消。
7. 本推廣只適用於基本計劃保費。首年總年度化保費(AFYP)是指在保單生效日後之首 12 個月內, 到期及應付基本計劃的保費總額, 不包括保費徵費及任何保費折扣優惠。所有額外保費、附加保障保費或預繳保費(如有)並不會納入計算現金獎賞之整付保費金額/ 首年總年度化保費金額要求。
8. 若合資格客戶於申請合資格保單前 6 個月內曾就相同受保人, 取消任何與合資格保單相同計劃之已生效保單或撤回任何與合資格保單相同計劃之新保單申請, 將不能獲享本推廣。
9. 於獲取該現金獎賞時, 合資格客戶必須為現有星展豐盛理財客戶, 並符合及受本優惠之條款及細則約束。
10. 任何詐騙和濫用將會導致合資格客戶參與本推廣的資格被剝奪。本行也將保留在沒有通知下, 在合資格客戶於本行的往來戶口或儲蓄戶口扣除透過本推廣獲得的任何數額。



11. 本行保留根據本行的系統記錄釐定合資格保單之整付保費金額/首年總年度化保費金額的權利，並於計算合資格客戶是否符合資格時，核查客戶的交易記錄。每項合資格保單之整付保費金額/首年總年度化保費金額將於本推廣內計算一次，如有任何爭議，本行持有最終決定權。
12. 本推廣不適用於本行職員。
13. 本行可更改/終止本推廣而毋須另行通知。本行的決定為最終定論。
14. 本條款及細則的中英文版本如有任何歧異，概以英文版本為準。

於合資格保單簽發後，此單張上的全部內容（包括但不限於推廣優惠的條文及推廣優惠的條款及細則）則構成保單的一部份。

您不應只根據此推廣優惠或本單張作投保保險的決定。請向本行索取有關各計劃之保單條款、建議書及產品單張，以了解更全面的產品資料包括「重要事項」所闡述的資料，尤其是產品風險。如閣下有任何疑問，請諮詢獨立專業意見。

於本單張內，「您」及「閣下」指保單持有人。

如欲了解詳情，歡迎與本行的持牌職員聯絡。

本單張只可於香港特別行政區使用。

(只適用於人壽保險)

人壽保險是保險產品，並不是銀行存款或銀行儲蓄計劃。

以下風險披露乃按本行要求而提供：

1. 就包含儲蓄成分的人壽保險而言，部分保費將用作支付保險及相關費用，而儲蓄成份已反映於保單的退保價值，並且可能屬非保證。有關產品適合有能力於保費繳付期繳付全期保費的客戶，因此，您應預備足夠的資金以繳付未來的保費，並為長期持有本產品作好準備，以達至儲蓄目標。惟在某些情況下，即使您已長時間持有保單，退保價值仍可能低於您已繳付的保費總額。
2. 就沒有儲蓄成分的人壽保險而言，產品沒有現金價值。保費用以支付保險及相關費用。有關產品適合有保險產品需要（如有關產品之產品單張所述）及於有保障需要時有能力繳付保費的客戶。因此，您應預備足夠的資金以繳付未來的保費。
3. 若您不滿意保單，您有權在冷靜期內取消保單，並獲退還任何已繳保費及任何已繳保費徵費。如要取消保單，您必須在冷靜期內將已簽署的書面通知直接送達宏利人壽保險（國際）有限公司個人理財產品部：香港九龍觀塘偉業街 223 - 231 號宏利金融中心 A 座 22 樓，換言之，取消保單的書面通知需於緊接保單或通知書（通知您保單可供領取及冷靜期的屆滿日）交付予您或您的指定代表之日起計 21 個曆日期間內送達宏利的有關地址，以較先者為準。冷靜期結束後，若閣下在保單期滿前取消保單，您將會收到的預計總現金價值可能遠低於閣下已繳付的保費總額。
4. 信貸風險 - 任何已繳付的保費會成為宏利資產的一部分。因此，您將承受宏利的信貸風險。宏利的財政狀況或會影響其履行保單及合約的責任的能力。



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5. 提早退保風險 (只適用於有現金價值之人壽保險計劃) - 如您退保，您可收回的款項為於退保時計算的退保價值並扣除任何欠款。視乎您的退保 (不論全數或部份) 時間而定，有關款項可能遠低於您所繳付的總保費。您應參閱建議書以了解預期的退保價值之說明。

(只適用於一般保險)

以下披露乃按本行要求而提供：

1. DBS MSIG 保障直線是三井住友保險特別為星展銀行客戶而設的保險查詢熱線。
2. 若本行與客戶之間出現有關銷售過程或處理相關交易的合資格爭議 (定義見金融糾紛調解中心有關金融糾紛調解計劃的職權範圍)，本行將與客戶進行金融糾紛調解計劃程序。然而，對於任何有關產品合約條款的爭議，應由三井住友保險與客戶直接解決。
3. 本行將從三井住友保險收取佣金及獎勵，作為銷售三井住友保險產品的報酬。