星展銀行 DBS　Manulife 宏利

DBS × Manulife 10 Years of Partnership
A Decade of Trust • A Lifetime of Promise

Limited offer subject to capacity (see note 1)

Harvest Saver (2-year Premium, 3-year Maturity)

Enjoy 7.88% premium discount on first policy year premium if you prepay all future premiums

This leaflet is for use by the customers of DBS Bank (Hong Kong) Limited (the 'Bank'). **Harvest Saver is a non-participating life insurance plan underwritten by Manulife (International) Limited ('Manulife').** The Bank is acting as a licensed insurance agency of Manulife.

This leaflet is about a promotional offer only. You should read it in conjunction with the product leaflet, proposal and policy provisions for product details.

Promotion period: From June 2, 2026 (Limited quota (see Terms and conditions (i)))

Apply for **Harvest Saver** and **prepay all future premiums** upon application during the promotion period to enjoy a premium discount as follows:

Premium discount (for premium due and payable in the 1st policy year)	**7.88%** (Campaign code: 2605910)

Case
Mr Wong decides to purchase **Harvest Saver** during the promotion period. He targets to have a guaranteed maturity amount (see notes 3 and 4) of US$100,000 in 3 years, with an annual premium of US$47,003, a total of US$94,006 over 2 years.

As he wants to enjoy the 7.88% premium discount on the premium for first policy year and a guaranteed interest rate of 2.50% per annum on the prepaid premium in the first policy year, he chooses to **prepay all the future premiums** upon application. Therefore, he is only required to pay US$92,860 to receive the same guaranteed maturity amount of US$100,000 upon policy maturity which the guaranteed annualized rate of return upon policy maturity will become 3.90% (see notes 2 and 5).

End of policy year	Total premiums paid# (US$)	Cumulative premiums paid including premium dump-in (reflected premium discount)* (US$)	Total surrender value (US$)	% of Total surrender value vs Cumulative premiums paid including premium dump-in (reflected premium discount)
1	47,003	92,860	70,303@	75.71%
2	94,006	92,860	83,600	90.03%
3	94,006	92,860	100,000	107.69%

The column 'Total premiums paid' is the cumulative total premium due of the policy.
* The column 'Cumulative premiums paid including premium dump-in (reflected premium discount)' is the sum of out-of-pocket amount planned to be paid by the policyowner under the 'Prepayment' arrangement, which include the cumulative amount paid through premium dump-in facility and any amount paid by the policyowner for the premium due reflecting the premium discount.
@ Including US$28,000 (guaranteed cash value) and US$42,303 (credit balance of the premium dump-in facility, after deducting refund charge) (see note 6).

Remark: In this example, the levy amount is not reflected.

Notes:

1. This plan is a limited offer and acceptance of your policy application is subject to product availability at the time of application. Manulife reserves the right to withdraw the offer of Harvest Saver at any time without notice, as well as reserve the right to accept or decline any application.
2. The guaranteed annualized rate of return upon policy maturity is the rate calculated based on the cumulative premiums paid including premium dump-in (reflected premium discount) (in policy currency) and the guaranteed maturity amount you will receive (in policy currency). The guaranteed annualized rate of return is for reference only.
3. Guaranteed maturity amount is the amount which you will be paid upon policy maturity. This guaranteed maturity amount does not represent the amount of death benefit Manulife will pay.
4. Any outstanding debt under the policy, including but not limited to any premium in default and interest accrued to date, will first be deducted from the payment of any benefit.
5. Figures in this case are based on the assumptions that the life insured is a non-smoker, in good health and currently lives in Hong Kong. The above example is showing if the future premium is prepaid upon purchase of this plan, with a guaranteed interest rate of 2.50% per annum on the premium prepaid upfront. This case is only a reference and is strictly for illustrative purposes. The figures are rounded to the nearest whole number while the percentages are rounded to 2 decimal places. For your own illustrations, please refer to the proposal to be provided in the application process.
6. Premium prepayment option can only be chosen upon application for the plan. The prepaid premium will be deposited in a premium dump-in facility maintained for the policy by us. If the prepaid premium payment option is chosen, you should be ensured that the prepaid premium can be left in the policy, as no withdrawal from the premium dump-in facility (including accumulated interest) is allowed except the policy is terminated or when the policy is paid up. You are therefore advised to choose a premium payment method that best fits your financial circumstances at the time of application.

   The required annual premium and its corresponding levy will be deducted from the credit balance of the premium dump-in facility on the relevant premium due date. The credit balance of the premium dump-in facility is only payable upon policy surrender, or upon the death of the life insured, or upon policy cancellation during the cooling-off period. A refund charge will be imposed on the credit balance of the premium dump-in facility upon policy surrender. The refund charge is guaranteed to be 10% of the credit balance of the premium dump-in facility. No such charge will be levied on the credit balance of the premium dump-in facility upon the death of the life insured, or upon policy cancellation during the cooling-off period.

The content of this leaflet does not contain the full terms of the policy(ies), and the full terms can be found in the corresponding policy document(s). Before making a purchase, you should read the policy provisions for the exact terms and conditions that apply to this product.

Terms and Conditions:

i. This promotion is only applicable to a new Harvest Saver policy application that has been successfully submitted via internet banking/mobile banking platform of DBS Bank (Hong Kong) Limited (the 'Bank') during the promotion period together with a valid proposal including the relevant campaign code and premium discount shown ('Eligible Policy'). Nevertheless, this promotion is subjected to limited quota, and we reserve the right to terminate this promotion and decline your application when the quota has exhausted. For the avoidance of doubt, please note that successful submission of the application of Eligible Plan does not guarantee the entitlement of this promotion, and this promotion is subject to approval and sole discretion of Manulife (International) Limited ('Manulife').
ii. This promotion is only applicable to the basic plan's first year premium. All prepayment of premium will not be taken into account in calculating the premium discount.
iii. To be eligible for this promotion, you are required to prepay all future premiums at the time of policy application.
iv. If the policyowner surrenders or terminates (including but not limited to termination due to the death of the life insured) the Eligible Policy before the end of the first policy year, Manulife shall have the right to deduct the amount of all premium discount(s) from the policy proceeds of the Eligible Policy.
v. This promotion will cease to apply immediately if there are any subsequent alterations to or termination of the Eligible Policy for whatever reasons.
vi. Levy on insurance premium to be collected by the Insurance Authority is calculated based on the premium before applying the amount of the premium discount.
vii. The premium discount is non-transferable and non-redeemable for cash. In case of premium refund, any part of premium payments that is offset by the premium discount can under no circumstances be counted as premium paid and will not be included in the refund amount. For the avoidance of doubt, the premium discount will not affect any benefit the policyowner is entitled to under the Eligible Policy.
viii. This promotion does not apply if you have terminated any existing policy or withdrawn any application of new policy of Harvest Saver for the same life insured within six months before the Eligible Policy is applied.
ix. This promotion cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
x. Manulife reserves the right to change, terminate or cancel the promotion at any time without prior notice. Manulife's decision shall be final and conclusive.

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

1. The product is a non-participating life-insurance plan with a savings element, and offer only guaranteed benefit values throughout the whole policy term. Part of the premium pays for the insurance and related costs. You should be prepared to hold this product until maturity to achieve the savings target.
2. This is an insurance plan and is neither a bank deposit nor a bank saving plan.
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 total surrender 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 their ability to meet the ongoing obligations under the insurance policy.

5. Risk from cashing in (surrender) early - If you cash in the policy, the amount Manulife will pay is the cash 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, this may be considerably less than the total premiums you have paid and thus you will suffer a loss. You should refer to the proposal for the illustrations of the cash value Manulife project.
6. The Bank distributes the product for Manulife and the product is a product of Manulife but not the Bank.
7. 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.

In this leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited.

You should not purchase Harvest Saver solely on the basis of this promotional offer or this leaflet. Please refer to the policy provision, proposal and the product leaflet which will give you more details about this product including the 'Important Information' showing, among other things, the product risks. If you are in doubt, please seek independent professional advice.

For more information, please call our customer service hotline on (852) 2510 3383.

To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us at the address below. We will not charge you a fee for this.

This leaflet is for distribution in the Hong Kong Special Administrative Region only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to purchase or a provision of any insurance product outside Hong Kong Special Administrative Region.

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