

General Terms and Conditions:

1. The promotion of the General Insurance Plans (as defined in Clause 15 below) (the "**Promotion**") runs from 1 April 2021 to 30 June 2021("**Promotion Period**").
2. The Promotion is only applicable to customers applying through DBS Bank (Hong Kong) Limited 星展銀行 (香港) 有限公司 (the "**Bank**") ("**Customers**").
3. 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 product materials and policy provisions.
4. All discounts and rewards are non-exchangeable and non-refundable. The Bank can replace the rewards with alternative rewards without prior notice.
5. The Bank and Chubb are not the suppliers of the supermarket coupons (as set out in Clauses 16 to 18, collectively the "**Gifts**"). The use of the Gifts is subject to terms and conditions imposed by the relevant suppliers whilst the redemption of the Gifts is subject to the terms and conditions imposed by Chubb. Any enquiry or complaint regarding the Gifts or the goods or services redeemed should be directed to the suppliers. The Bank and Chubb shall assume no responsibility or liability in respect thereof.
6. All information, prices, and photos shown in relation to the Gifts are for reference only. The suppliers' information shall prevail.
7. If Customers have cancelled the relevant insurance application and/or policies, the Gifts and/or Card+ InstaRedeem (as set out in Clauses 16 to 20), as the case may be, will be forfeited without notice or the value of Gifts or Card+ InstaRedeem will be deducted from the premium to be refunded.
8. Customers cannot enjoy the Promotion together with any other offer.
9. Participation in the Promotion is subject to there being no abuse/noncompliance by the Customer failing which the Bank will not credit the reward or where the 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 Bank may change these terms and conditions and/or modify/terminate the Promotion without notice. The Bank's decision is final.
11. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
12. The Bank is a licensed insurance agent authorised by Chubb. The Bank will receive commissions and incentives from Chubb as remuneration for marketing Chubb's products.
13. Chubb has the sole discretion in determining Customers' eligibility to the Promotion.
14. DBS Chubb Insurance Service Hotline (Tel: 3191 6618) ("**Chubb Hotline**") is a dedicated Insurance Customer Services Hotline for the Customers.

Specific Terms and Conditions:

15. Premium Discount Offer

Customers who successfully apply for any of the following insurance products ("**General Insurance Plans**") through the Bank's website or Chubb Hotline during the 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 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.

16. Gifts for HomeShield Insurance (Plan II)

a. Customers who successfully apply for HomeShield Insurance (Plan II) through the Bank' s website during the Promotion Period shall be eligible for the respective Gifts below:

i. HomeShield Insurance (Plan II); Net Floor Area (Sq. Ft.) 850 or below:

- HK\$300 supermarket coupons – Six supermarket coupons of HK\$50 each will be given per policy for the above HomeShield Insurance (Plan II) subscribed.

ii. HomeShield Insurance (Plan II); Net Floor Area (Sq. Ft.) 851 or above:

- HK\$400 supermarket coupons – Eight supermarket coupons of HK\$50 each will be given per policy for the above HomeShield Insurance (Plan II) subscribed.

b. The redemption letter for redeeming the supermarket coupons will be sent to the eligible Customer' s email address (as provided in the online application) on or before 31 August 2021.

c. This offer is only applicable to Customers who are not currently or have not subscribed to, renewed or cancelled any HomeShield Insurance Plan under the same insured property during the last 12 months from the date of application.

d. This offer cannot be used in conjunction with DBS staff promotion.

17. Gifts for MobileShield Protection (Monthly Plan)

a. Customers who successfully apply for MobileShield Protection (Monthly Plan) through the Bank' s website during the Promotion Period shall be eligible for the respective Gifts below:

- HK\$200 supermarket coupon – Four supermarket coupons of HK\$50 each will be given per policy for any MobileShield Protection (Monthly Plan) subscribed.

b. The redemption letter for redeeming the supermarket coupons will be sent to the eligible Customer' s email address (as provided in the online application) on or before 31 December 2021.

c. This offer is only applicable to Customers who are not currently or have not subscribed to, renewed or cancelled any MobileShield Protection Plan under the same insured mobile phone during the last 12 months from the date of application.

d. This offer cannot be used in conjunction with DBS staff promotion.

18. Gifts for Digi Devices Protection (Monthly Plan)

a. Customers who successfully apply for Digi Devices Protection (Monthly Plan) through the Bank' s website during the Promotion Period shall be eligible for the respective Gifts below:

i. Digi Devices Protection (Monthly Plan); 2 Gadgets:

- HK\$300 supermarket coupons – Six supermarket coupons of HK\$50 each will be given per policy for the above HomeShield Insurance (Plan II) subscribed;

ii. Digi Devices Protection (Monthly Plan); 3 Gadgets:

- HK\$400 supermarket coupons – Eight supermarket coupons of HK\$50 each will be given per policy for the above HomeShield Insurance (Plan II) subscribed.

b. The redemption letter for redeeming the supermarket coupons will be sent to the eligible Customer' s email address (as provided in the online application) on or before 31 December 2021.

c. This offer is only applicable to Customers who are not currently or have not subscribed to, renewed or cancelled any Digi Devices Protection Plan under the same insured device(s) during the last 12 months from the date of application.

d. This offer cannot be used in conjunction with DBS staff promotion.

19. Extra Discount for DBS Card+ App ("Card+ Offer"):

a. The Card+ Offer is only applicable to the principal cardholders of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) issued by the Bank ("**Applicable Credit Cards**") who successfully subscribe for any General Insurance Plans through the Bank' s website or Chubb Hotline during the Promotion Period ("**Cardholders**") with each policy net premium reaching (the "**Transaction**"):

i. HK\$300 to below HK\$1000, in which case each policy will be eligible for HK\$25 discount; or

ii. HK\$1,000 or above, in which case each policy will be eligible for HK\$200 discount; (collectively "**Reward**") by clicking the red "InstaRedeem" function of the DBS Card+ app after the Transaction has been processed.

b. Cardholders are required to download and register for the DBS Card+ app, and to turn on notification of "InstaRedeem" in DBS Card+ > Setting > Push Notification before making the Transaction. After making the Transaction, Cardholders must login DBS Card+ and click the InstaRedeem icon to redeem the Card+ Offer. DBS\$/ COMPASS Dollar is not required to redeem the offer. Cardholders must complete their Reward redemption by 31 July 2021, otherwise the Reward will be forfeited without further notice.

c. The Reward cannot be transferred, or exchanged for cash, credit limit or other discount, good or service.

d. Eligibility of any Transaction for the purpose of the Reward shall be determined based on the transaction date and time in the Bank's record. If there is any discrepancy between the Bank's record and Cardholders' transaction slip, the Bank's record shall be final and conclusive.

20. Exclusive HK\$20 InstaRedeem discount for iGO User ("**iGO User Offer**")

a. iGO User Offer is only applicable to Cardholders.

b. Cardholders who (1) successfully subscribe for any General Insurance Plans with policy net premium reaching HK\$100 or above through the Bank' s website; DBS Card+ app or Chubb Hotline during the Promotion Period; and (2) have redeemed or purchased travel products at DBS iGO Rewards website with DBS Credit Card in the 3 months prior to

completing the transaction described in (1) above, shall be eligible for HK\$20 discount once per each calendar month during the Promotion Period.

c. Cardholders are required to download and register for the DBS Card+ app, and to turn on notification of "InstaRedeem" in DBS Card+ > Setting > Push Notification before making the Transaction. After making the Transaction, Cardholders must login DBS Card+ and click the InstaRedeem icon to redeem the iGO User Offer. DBS\$/ COMPASS Dollar is not required to redeem the offer. Cardholders must complete the redemption by 31 July 2021, otherwise the iGO User Offer discount will be forfeited without further notice.

d. The iGO User Offer cannot be used in conjunction with the Card+ Offer.

e. The iGO User Offer cannot be transferred, or exchanged for cash, credit limit or other discount, good or service.

f. Eligibility of any transaction for the purpose of the iGO User Offer shall be determined based on the transaction date and time in the Bank's record. If there is any discrepancy between the Bank's record and Cardholders' transaction slip, the Bank's record shall be final and conclusive.