

General Terms and Conditions:

1. The promotion of the General Insurance Plans (as defined in Clause 13 below) (the "Promotion") runs from 1 July 2021 to 31 December 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 MSIG Insurance Hong Kong Limited ("MSIG"). MSIG 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. If Customers have cancelled the relevant insurance application and/or policies, the Premium Discount and/or Card+ InstaRedeem (as set out in Clauses 13 to 15), as the case may be, will be forfeited without notice or the value of Premium Discount or Card+ InstaRedeem will be deducted from the premium to be refunded.
6. Customers cannot enjoy the Promotion together with any other offer.
7. 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.
8. The Bank may change these terms and conditions and/or modify/terminate the Promotion without notice. The Bank' s decision is final.
9. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
10. The Bank is a licensed insurance agent authorised by MSIG. The Bank will receive commissions and incentives from MSIG as remuneration for marketing MSIG's products.

11. MSIG has the sole discretion in determining Customers' eligibility to the Promotion.

12. DBS MSIG InsureDirect (Tel: 3122 6868) ("**MSIG Hotline**") is a dedicated Insurance Customer Services Hotline for the Customers.

Specific Terms and Conditions:

13. Premium Discount Offer

Customers who successfully apply for designated MediSure Plus Plans ("**MediSure Plans**") through below listed application channels during the Promotion Period shall be eligible for 20% discount on the first-year premium:

MediSure Plans applicable for Premium Discount Offer	
Online enrolment through the Bank's website or DBS Card+ App	Enrolment via MSIG Hotline
<ul style="list-style-type: none">• MediSure Plus Excel Plan (Annual and monthly mode)• MediSure Plus Super Plan (Annual and monthly mode)	<ul style="list-style-type: none">• All MediSure Plus plans (Annual and monthly mode)

14. Extra Card+ Discount Offer ("**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 apply for designated MediSure Plans as the policy applicant and insured person with the Applicable Credit Cards through the Bank's website, DBS Card+ app or MSIG Hotline during the Promotion Period ("**Cardholder**") with each policy net premium reaching the designated amount (the "**Transaction**") and clicking the red "InstaRedeem" function of the DBS Card+ app:

Premium Value	InstaRedeem Discount (collectively "Reward")	Applicable MediSure Plans	
		Online enrolment through the Bank's website or DBS Card+ App	Enrolment via MSIG Hotline
Below HK\$3,000	HK\$300	<ul style="list-style-type: none"> • MediSure Plus Excel Plan (Annual mode) • MediSure Plus Super Plan (Annual mode) 	All MediSure Plus plans (Annual mode)
HK\$3,000 or above	HK\$600	<ul style="list-style-type: none"> • MediSure Plus Excel Plan (Annual mode) • MediSure Plus Super Plan (Annual mode) 	
Any amount	HK\$50	<ul style="list-style-type: none"> • MediSure Plus Excel Plan (Monthly mode) • MediSure Plus Super Plan (Monthly mode) 	All MediSure Plus plans (Monthly mode)

b. The applicable Reward will be triggered and appear on Cardholder's DBS Card+ app on any next eligible transaction that is equal to or above the value of the Reward with the Applicable Credit Card, and display on the Timeline of DBS Card+. Cardholder can click the red button to use the Reward to off-set the amount payable for that spending. The applicable Reward will appear on Cardholder's DBS Card+ app based on the date of successful policy enrolment:

Policy Enrolment Date	Reward Trigger Period
1 Jul 2021 – 30 Sep 2021	31 Oct 2021 – 31 Dec 2021
1 Oct 2021 – 31 Dec 2021	31 Jan 2022 – 31 Mar 2022

c. Cardholder is required to download and register for the DBS Card+ app, and turn on the notification of "InstaRedeem" in DBS Card+ > Setting > Push Notification before making the Transaction. After making the Transaction, Cardholder must login DBS Card+ app and

click the InstaRedeem icon to redeem the Card+ Offer. DBS\$/ COMPASS Dollar is not required to redeem for the offer. Cardholder must complete their Reward redemption within 3 months upon receiving the Reward on Cardholder' s DBS Card+ app, otherwise the Reward will be forfeited without further notice.

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

e. 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.

15. Extra Premium Discount Offer ("**Extra Premium Discount**")

a. The Extra Premium Discount Offer is only applicable to Customers who successfully apply for any MediSure Plans and use payment methods other than the Applicable Credit Cards through MSIG Hotline and during the Promotion Period:

i. All MediSure Plus Plans (Annual Mode) – extra 10% discount on the first-year premium, on top of the Premium Discount Offer as set out in clause 13.

b. The Extra Premium Discount cannot be transferred, or exchanged for cash, credit limit or other discount, good or service.

c. Eligibility of any Transaction for the purpose of the Extra Premium Discount 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 Customers' transaction slip, the Bank's record shall be final and conclusive.