

Hang Seng Commercial Banking customers general insurance plan of Chubb Terms and**Conditions for the promotion:**

- 1) The promotion period runs from 11 April 2025 to 31 December 2025, both dates inclusive (“Promotion Period”).
- 2) This promotion is applicable to commercial banking customers of Hang Seng Bank Limited (“Hang Seng Bank”) who did not hold any general insurance policy issued by Chubb Insurance Hong Kong Limited (“Chubb”) and distributed by Hang Seng Bank [before the Promotion Period] (“New Customers”).
- 3) Subject to these terms and conditions, during the Promotion Period:
 - a) The first 10 New Customers who successfully apply for any general insurance plan of Chubb with a premium amount of at least HKD10,000 (per policy) (“Designated Plan”) are each entitled to receive an additional HK\$1,000 cash voucher (“Gift”) (first come first served); and
 - b) Each New Customer who requests a quotation in relation to any general insurance plan of Chubb and submits the required information to an insurance manager of Hang Seng Bank to obtain the quotation is entitled to a premium discount of up to 20% in relation to the Designated Plan.
(Individually, an “Offer” and collectively, the “Offers”)
- 4) To avoid doubt, the Offers are not applicable to any existing insurance policy issued by Chubb and distributed by Hang Seng Bank, or any such policy whose application was submitted before the Promotion Period.
- 5) Each New Customer shall be entitled to the Gift once only.
- 6) The redemption email of the Gift (“Redemption Email”) shall be sent to the email address that the New Customer has provided to the insurance manager of Hang Seng Bank within 4 months after the Promotion Period ends. Each New Customer can redeem the Gift at one of the redemption centres within the redemption period set out in the Redemption Email. If the Redemption Email is not received by a New Customer because the New Customer’s email address provided is incorrect or the email is unsuccessfully delivered (except due to any fault or mistake of Hang Seng Bank and/or Chubb), Hang Seng Bank and Chubb shall not reissue the Redemption Email and the Gift.
- 7) Unless otherwise specified, the Offers cannot be used in conjunction with any other promotion offers.
- 8) Each Offer is not exchangeable, transferable, returnable or redeemable for cash or other goods.
- 9) Hang Seng Bank and Chubb reserve the right to replace any Offer with a different offer, and the value and/or form of any such replacement may be different from those of the Offer.
- 10) Neither Hang Seng Bank nor Chubb is the supplier of the Gift. Hang Seng Bank and Chubb:

- (a) make no representations and warranties of any kind, either express or implied, by fact or in law in relation to the quality or suitability of the Gift (and any goods and/or services exchanged with the Gift) and any good and/or service provided by the supplier of the Gift;
 - (b) are not responsible for any act and/or omission of the supplier of the Gift, the supplier's employees, agents or representatives; and
 - (c) to the extent permitted by law, shall accept no responsibility or liability under tort (including negligence), breach of contract or otherwise, for any loss, damage, costs or expenses howsoever occasioned, sustained or suffered, as a result of or in connection with the use of the Gift.
- 11) Any additional cost incurred in connection with the redemption and/or the use of the Gift shall be borne by the New Customer.
 - 12) The redemption and the use of the Gift are subject to the terms and conditions imposed by the supplier of the Gift.
 - 13) Chubb has the sole and absolute discretion to decide whether or not to accept the application of the Designated Plan based on information provided by the New Customer and/or the insured upon application.
 - 14) This promotion is not applicable to any policyholder who, within the Promotion Period, cancels, surrenders or terminates any general insurance policy issued by Chubb and distributed by Hang Seng Bank, and then applies for a Designated Plan.
 - 15) Any transaction which is eventually cancelled, returned or found to be fraudulent shall be considered as an ineligible transaction and does not qualify for this promotion, and the relevant customer shall not be offered any reward.
 - 16) Hang Seng Bank and Chubb reserve the right to suspend, vary or terminate this promotion and/or amend the Offer(s) and/or these terms and conditions from time to time and at any time without prior notice. The decision of Hang Seng Bank and Chubb on all matters relating to this promotion shall be final and binding on all parties concerned.
 - 17) No person other than the customer, Hang Seng Bank (which includes its successors and assigns) and Chubb (which includes its successors and assigns) shall have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these terms and conditions.
 - 18) These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong").
 - 19) These terms and conditions are subject to prevailing regulatory requirements.
 - 20) In case of any discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

The Designated Plans are underwritten by Chubb, which is authorised and regulated in Hong Kong by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. Hang Seng Bank is registered as an insurance agency by the Insurance Authority (Licence No.: FA3168) and is authorised by Chubb for distribution of these plans. These plans are products of Chubb and not Hang Seng Bank. Upon application to these plans, insurance premiums will be payable to Chubb, and Chubb will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of these plans. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

- 21) 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 Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer.