





**Terms and Conditions for yuu Rewards Club Member Offer:**

1. Hang Seng Insurance Company Limited ("Hang Seng Insurance") is a wholly-owned subsidiary of Hang Seng Bank Limited ("Hang Seng Bank"). The yuu Rewards Club is owned and operated by DFI Development (HK) Limited ("DFI"), an affiliate of Dairy Farm International Holdings Limited. Hang Seng Bank and DFI are authorised insurance agents of Hang Seng Insurance and regulated by the Insurance Authority.
2. The promotion period is from 1 July 2026 to 30 September 2026 (both dates inclusive) ("Promotion Period").
3. This promotion is applicable to personal customers of Hang Seng Bank who successfully apply insurance plan of Hang Seng Insurance via The yuu App ("Qualified Applicant") but not applicable to corporate customers of Hang Seng Bank.
4. Qualified Applicant who has successfully applied the The Choice 5-Year Life Insurance Plan ("Designated Life Insurance Plan") via hangseng.com redirected from the "yuu Insure" section within The yuu App with a prefilled valid 15-digit yuu membership number will be entitled to get Base Points of 1 yuu Point for each HKD1 premium paid (unless otherwise specified) for the first year premium paid. For detail, please refer to <https://www.yuurewards.com/en/yuuinure/>. yuu Rewards Club Member Offer cannot be used in conjunction with the offer in other promotion channels.
5. USD1:HKD7.75 will be used as USD exchange rate for policy in USD currency for calculation. RMB1:HKD1.21 will be used as USD exchange rate for policy in RMB currency for calculation. Base Points will be calculated based on the premium amount paid for each individual policy application for the first policy year. The yuu Points rewarded will be rounded down to the nearest dollar. yuu Point less than 1 point will not be rewarded.
6. yuu Points will be credited by DFI to the respective yuu Account of the Qualified Applicant with the valid 15-digit yuu membership number used in the application of the Designated Life Insurance Plan ("Application") (which cannot be changed or edited after Application submitted).
7. For initial premium, the Base Points will be credited within 1 month after the cooling-off period of the relevant policy. For subsequent premium with monthly payment mode in the first year, Base Points will be credited around 2 weeks after successful premium payment. The relevant policy of Designated Life Insurance Plan is required to be still in force upon the yuu Points crediting. Any policy with unposted/cancelled/refunded premium will not qualify for the yuu Points.
8. Designated Life Insurance Plan is underwritten by Hang Seng Insurance. Qualified Applicant must fulfil the requirements and eligibility of the Designated Life Insurance Plan.
9. For details of the Designated Life Insurance Plan features and the relevant product risks, please refer to the product brochure. For terms and conditions of the Designated Life Insurance Plan, please refer to the relevant policy provisions.
10. Unless otherwise specified, yuu Rewards Club Member Offer cannot be redeemed for cash or other products and services.
11. Hang Seng Insurance shall have the right to decide whether or not to accept the Application based on information provided by the Policyholders or the Life Insured upon the Application.
12. This promotion is jointly offered by Hang Seng Bank, Hang Seng Insurance and DFI ("Authorised Companies"). The Authorised Companies reserve the right to adjust, withdraw or cancel yuu Rewards Club Member Offer, and to amend or revise any of these terms and conditions from time to time without prior notice and without assigning any reasons whatsoever. The Application will be subject to the terms and conditions in force at the time of the Qualified Applicant participating in this promotion during the Promotion Period. In the event of any inconsistencies between the applicable policy provisions and the terms herein, the applicable policy provisions shall prevail.
13. In case of any ambiguity, doubts or disputes arising out of or under any of these terms and conditions or any communications, the decision of the Authorised Companies is final and conclusive in all circumstances without assigning any reasons whatsoever and no correspondence will be entered into.
14. No person other than the Qualified Applicant, Hang Seng Bank, Hang Seng Insurance (includes its successors and assigns) and DFI will 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.
15. These terms and condition are governed by the laws of the Hong Kong Special Administrative Region ("Hong Kong") and interpreted in accordance with the laws of the Hong Kong. All parties agree to be subject to the jurisdiction of the courts of Hong Kong.
16. This material is for distribution in Hong Kong only and shall not be considered as an offer to sell or solicitation to buy or providing any insurance product outside Hong Kong. If you are not physically in Hong Kong currently, we cannot provide to you the products or offers mentioned in this material. Please browse the relevant content only when you are back in Hong Kong.
17. These terms and conditions form part of the relevant insurance contract upon successful application of Designated Life Insurance Plan and will be sent together with the policy pack to policyholder upon successful application.
18. If there is any inconsistency between the Chinese and English versions, the English version shall prevail.