



1. 恒生保險有限公司(「恒生保險」)為恒生銀行有限公司(「恒生銀行」)全資附屬機構。yuu獎賞計劃由牛奶有限公司的全資附屬公司DFI Development (HK) Limited (「DFI」)擁有及經營。恒生銀行及DFI已獲香港保險業監管局授權經營，受其監管，並為恒生保險之授權保險代理商。
2. 推廣期為2025年10月1日至2025年12月31日(包括首尾兩天)(「推廣期」)。
3. 此優惠只適用於恒生銀行的個人客戶經由yuu應用程式申請恒生保險計劃(「合資格申請人」)，不適用於恒生銀行的公司客戶。
4. 合資格申請人需經由yuu應用程式中之「yuu保險」頁面跳轉至 hangseng.com 並憑預先填寫有效的yuu會員號碼(15位數字)成功投保「進息保」全保證人壽保險計劃(「指定人壽保險計劃」)，每繳付港幣1元保費首年保費將賺取1基本yuu積分(除非另有說明)。詳情請瀏覽<https://www.yuurewards.com/zh-hant/yuurewards/>。yuu獎賞計劃會員優惠不能與其他銷售渠道的優惠同時使用。
5. 美元1元：港幣7.75元將用作美元兌換率作美元之保單計算之用。人民幣1元：港幣1.21將用作人民幣兌換率作人民幣之保單計算之用。基本yuu積分將以每單合資格交易繳交之首年保費金額獨立計算。若合資格申請人以合計保費金額形式繳交保費(第一年應繳之保費金額及預付第二年保費金額)，基本yuu積分將以每單合資格交易繳交之第一年應繳之保費金額獨立計算，預付第二年保費金額將不作計算。yuu積分獎賞將以整數為單位，不足1 yuu積分則不獲計算及獎賞。
6. yuu積分將由DFI存入至合資格申請人於遞交申請指定人壽保險計劃(申請)時使用之yuu會員號碼(15位數字)的yuu賬戶(yuu會員號碼於遞交申請後不可轉換或更改)。
7. 第一期保費之基本積分將於相關保單冷靜期後的一個月內存入。及隨後首年月繳保費之基本積分將於每繳交保費的約兩星期內存入。yuu積分存入時該指定人壽保險計劃必須仍然生效。任何無入賬、已被取消，或已被退款的投保申請，均不符合本優惠的資格。
8. 上述人壽保險計劃由恒生保險承保，合資格申請人必須符合指定人壽保險計劃的投保資格。
9. 有關指定人壽保險計劃的詳盡產品特點及相關產品風險，請參閱產品冊子。有關指定人壽保險計劃的詳細條款及細則，請參閱保單。
10. 除另有註明外，yuu獎賞計劃會員優惠不能用作兌換現金或其他產品及服務。
11. 恒生保險有權根據保單持有人/受保人於投保時所提供之資料而決定是否接受有關之投保申請。
12. 恒生銀行、恒生保險及DFI(「授權機構」)共同提供此優惠。授權機構保留隨時更改、暫停或終止yuu獎賞計劃會員優惠及修訂有關條款及細則之權利，恕不另行通知。此申請受在推廣期間參與優惠時定的條款及細則約束。如有關產品條款及本條款有任何歧異，概以有關產品條款為準。
13. 如對此條款及細則或任何通訊產生任何歧議、疑問或爭議，授權機構於任何情況下保留最終決定權而無需告知理由。
14. 除「合資格申請人」、恒生銀行、恒生保險(包括其繼承人及受讓人)及DFI外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
15. 本條款及細則受香港特別行政區(「香港」)法律所管轄，並按照香港法律詮釋。各方均同意受香港特別行政區法院的司法管轄權管轄。
16. 以上資料僅旨在香港傳閱，不能詮釋為在香港境外提供或出售或游說購買恒生保險的任何產品的要約、招攬及建議。如您現時本人不是身在香港境內，我們將無法向您提供此產品及有關優惠。請僅於香港境內瀏覽相關內容。
17. 若成功投保指定人壽保險計劃，本宣傳網頁為相關保險合約的一部分，並與保單文件一併寄予閣下。
18. 如上述條款及細則之中、英文文本有任何歧異，概以英文本為準。



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 October 2025 to 31 December 2025 (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 CouponPower Guaranteed 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/yuuinsure/>. 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. If Qualified Applicant prepays all required premiums with aggregate premium payment method (premium amount paid for the first policy year and the prepaid premium amount for the second policy year), Base Points will be calculated based on the premium amount paid for each individual policy application for the first policy year. The prepaid premium amount for the second policy year will not be rewarded. 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.