

DBS 2019 Quarter 4 Overseas Study Promotion Reward (“Promotion”) Terms and Conditions

General Terms and Conditions:

1. The Promotion runs from 1 October 2019 to 31 December 2019. (the “**Promotion Period**”)
2. Except as otherwise specified, the Promotion is only applicable to individual customers with DBS Bank (Hong Kong) Limited 星展銀行（香港）有限公司 (the “**Bank**”) (the “**Customer**”).
3. The Bank will determine the customer's eligibility for the entitlement of the reward(s) based on the records held with the Bank.
4. Customer must maintain a valid current or savings account with the Bank when the reward(s) is given.
5. If there is abuse/non-compliance by the Customer during the Promotion Period, the Customer cannot enjoy the Promotion. The Bank will not credit the reward or where the reward has been credited, the Bank may debit the value of any reward or other gifts from the Customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
6. The Bank may change the terms and conditions and/or modify and/or terminate the Promotion without prior notice. The Bank’s decision is final.
7. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions:

Special Funds Rewards

8. For the details of Special Funds Rewards, please refer to the “[DBS Treasures Welcome Offers Terms and Conditions](#)”.

Treasures Welcome Reward

9. For the details of Treasures Welcome Reward, please refer to the “[DBS Remit & Overseas Transfer Treasures New Customers 2019 Q4 Reward Promotion Terms and Conditions](#)”.

Exchange Reward

10. For the details of Exchange Reward, please refer to the “[DBS Remit & Overseas Transfer 2019 Quarter 4 Reward Promotion Terms and Conditions](#)”.

Risks Disclosures: Foreign exchange involves risks. Customers should note that foreign exchange may incur loss due to the fluctuation of exchange rate.

StudyShield Insurance Cash Reward

11. The StudyShield Insurance Cash Reward is only applicable to Customers who have current or savings account with the Bank on or before 31 December 2019. (“**Qualified Insurance Customers**”).
12. The insurance plans referred to herein are underwritten by Chubb Insurance Hong Kong Limited (“**Chubb**”). Chubb reserves the rights 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.
13. The Bank is an insurance agent authorized by Chubb. The Bank will receive commissions and / or incentives from Chubb as remuneration for marketing Chubb's products.
14. DBS Chubb Insurance Service Hotline (Tel: 3191 6618) is a dedicated Insurance Customer Services Hotline for the Qualified Insurance Customers.
15. In the event 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 the Bank and the Qualified Insurance Customer out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the Insurance Customer; however any disputes over the contractual terms of the product should be resolved directly between Chubb and the Insurance Customer.
16. For the plan's details, please refer to the Terms and Conditions and the exclusions of the policy. In the event of any discrepancy between the English and the Chinese version, the English version shall prevail.
17. Qualified Insurance Customers who successfully apply for StudyShield Insurance through the Bank’s website during the Promotion Period will be entitled to HK\$1,000 cash reward (“**StudyShield Insurance Reward**”).
18. If Qualified Insurance Customers have cancelled the relevant insurance application and/or policies, the StudyShield Insurance Reward will be forfeited without notice or the value of the StudyShield Insurance Reward will be deducted from the premium to be refunded.
19. The StudyShield Insurance Reward will be credited to the relevant current or savings account of eligible Qualified Insurance Customers on or before 31 March 2020.

Under the “Insurance Ordinance” (Cap. 41), the Insurance Authority (IA) has started to collect the levy on insurance premiums from policyholders through insurance companies from 1 January 2018. For more details, please refer to IA’s official website: www.ia.org.hk/en/levy