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In case of discrepancies between the Chinese and English versions, the English version shall prevail.

The life insurance products are underwritten by Manulife (International) Limited (incorporate in Bermuda with limited liability) ("Manulife"). DBS Bank (Hong Kong) Limited (the "Bank") is acting as a licensed insurance agency of Manulife. The product is an insurance product and is neither a bank deposit nor a bank saving plan. You should not purchase any insurance plans solely on the basis of this promotional offer. Please ask the Bank for a copy of the policy provision, proposal and the product leaflet which will give you more details about the products including the 'Important Information' showing, among other things, the product risks. If you are in doubt, please seek independent professional advice.

The following risk disclosures are made to you by the Bank: For life insurance plans with a savings element, part of the premium pays for the insurance and related costs. The savings element is reflected in the surrender value of your policy and may not be guaranteed. The product is aimed at customers who can pay the premiums for the whole of the premium payment period. As a result, you are advised to save enough money to cover the premiums in the future. You should be prepared to hold the product for the long term to achieve the savings target. However, under certain circumstances the surrender value could still be less than the total premiums you have paid, even though you hold the policy over a long period.

For life insurance plans without a savings element, there is no cash value for the product. The premium pays for the insurance and related costs. The product is aimed at customers who want an insurance product of the nature as described in the product leaflet and can pay the premiums as long as they want the protection. As a result, you are advised to save enough money to cover the premiums in the future.

Credit Risk - Any premiums you paid would become part of Manulife's assets and so you will be exposed to Manulife's credit risk. Manulife's financial strength may affect its ability to meet the ongoing obligations under the insurance policy.

Risk from cashing in (surrender) early (Only applicable for life insurance plans with cash value) - If you cash in the policy, the amount Manulife will pay is the surrender value worked out at the time you cash in the policy, less any amount you owe Manulife. Depending on when you cash in your policy (whether in full or part), this may be considerably less than the total premiums you have paid. You should refer to the proposal for the illustrations of the cash value Manulife projects.

You are reminded to refer to the product leaflet or product guide for details of product risks.

The Bank, being registered with the Insurance Authority as a licensed insurance agency, is appointed as an insurance agency of Manulife for the distribution of life insurance products in the Hong Kong Special Administrative Region.

The Bank distributes the product for Manulife and the product is a product of Manulife but not the Bank.

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 the Bank and the 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 customer