

DBS Complimentary Financial Check Referral Terms and Conditions

- 1. The complimentary financial check referral (the "Referral") is only applicable to small and medium enterprise banking ("SME Banking") customers referred by DBS Bank (Hong Kong) Limited (the "Bank", which expression includes its successors and assigns) to MSIG Insurance (Hong Kong) Limited ("MSIG") for trade credit insurance ("Customers"). Customers who successfully submit the General Insurance Referral Form online on or before 31 March 2024 shall be eligible for the Referral. The Bank may determine the eligibility of the Customers for the Referral at the Bank's sole and absolute discretion.
- 2. The Referral is not applicable after 31 March 2024, unless early terminated or extended.
- 3. The Bank may change these terms and conditions, modify, or terminate the Referral without prior notice. The Bank's decision is final and conclusive.
- 4. The insurance plan referred to herein is underwritten by MSIG. MSIG reserves the right of final approval. The Bank is an insurance agent authorised by MSIG. The Bank does not act for or represent the insurance companies. The Bank only acts as a referrer by providing your authorised contact information to the insurance companies. For terms and conditions of the insurance policies, please contact the respective insurance company. The Bank may receive commissions and incentives from MSIG as remuneration for marketing or promoting their products.
- 5. The Bank is not the provider of the complimentary financial check and assumes no responsibility or liability for it. Any enquiry or complaint must be made to the insurance companies directly.
- 6. In case of any dispute(s) relating to or arising out of the Referral set out herein, the Bank will not entertain any correspondence or claims.
- 7. The Referral set out herein is intended for selected customers of the Bank and it does not constitute an offer or a recommendation to enter into any transaction with the Bank.
- 8. The Bank reserves the right to terminate the provision of the Referral set out herein. The Bank accepts no liability for any such termination.
- 9. In the event of any inconsistency(ies) between these terms and conditions and any other terms and conditions relating to the Referral set out herein, these terms and conditions shall prevail.
- 10. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.