

Dah Sing Bank x Sun Life Hong Kong
"Anniversary Extra Rewards" Terms and Conditions

1. The campaign period of the "Anniversary Extra Rewards" ("**Extra Rewards**") is valid from 2 Jul 2024 to 30 Sep 2024 (both dates inclusive) ("**Campaign Period**").
2. The Extra Rewards is only applicable to the customers of Dah Sing Bank, Limited (the "**Bank**") who are 18 years old or above and have completed a Financial Need Analysis ("**FNA**") at any branch of the Bank during the Campaign Period ("**Eligible Bank Customers**"). Eligible Bank Customers are not required to purchase any insurance product in order to be eligible for the Extra Rewards.
3. The prizes of Extra Rewards may include either (1) one HKD100 cash coupon from designated merchant **or** (2) one \$25 cash coupon from designated coffee shop ("**Prize**"). Eligible Bank Customer will be invited to click an Extra Rewards gift icon on the designated website after completion of the FNA at the Bank's branch. The Prize will be randomly selected by the computerized random generator of the designated website and result will be instantly shown on the said website.
4. All Prizes are not replaceable in the event of any loss or damage after it has been collected.
5. Prizes are subject to availability and available on a first come, first served basis. When a Prize is out of stock, the Bank reserves the right to substitute it with another prize at its absolute discretion without prior notice. The use of the Prize(s) or the alternative prize(s) (if applicable), is subject to the terms and conditions as stipulated by the supplier (if applicable). Please refer to the terms and conditions of the Prize(s) or the alternative prize(s) (if applicable).
6. The Prizes cannot be sold, resold or transferred to any other person, and cannot be exchanged for cash, other products, services or discounts.
7. The Bank is not the supplier of the Prize(s) or the alternative gift (if applicable) and will not assume any liability in relation to the same. If there is any dispute or complaint in relation to the Prize(s) or the alternative gift (if applicable), please contact the relevant suppliers directly and the Bank shall not be responsible for them.
8. The Bank reserves the right to amend, suspend and/or terminate the Extra Rewards and amend these Terms and Conditions thereof at any time without prior notice. In case of any dispute or liabilities arising from or causing by the promotion of Extra Rewards, the decision of the Bank shall

be final and binding.

9. Participation in the Extra Rewards is voluntary and represents the Eligible Bank Customer's understanding of, acceptance of, and willingness to comply with these Terms and Conditions. In case of any breach of these Terms and Conditions, or any dishonest conduct and/or acts of counterfeit, the Bank reserves the right to immediately cancel the Eligible Bank Customer's entitlement to the Prize without prior notice.
10. This Extra Rewards is provided by the Bank for the sole benefit of Eligible Bank Customers. Unless expressly provided herein, Sun Life Hong Kong makes no representations, warranties, assurances, promises, undertakings or indemnities of any kind or of any nature (whether express or implied) towards the Eligible Bank Customers.
11. Employees of Dah Sing Financial Group Limited and its subsidiaries are not eligible to participate in the Extra Rewards.
12. This promotional material of Extra Rewards is for distribution in Hong Kong only.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region ("Hong Kong"). The parties to these Terms and Conditions agree to submit to the exclusive jurisdiction of the courts of Hong Kong.
14. Any person who is not a party to these Terms and Conditions shall not enforce any provision of these Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong).
15. In case of any discrepancies between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

The service(s) / product(s) mentioned herein is / are not targeted at customers in the European Union.

Important Notes

Dah Sing Bank, Limited ("Dah Sing Bank") is the authorized licensed insurance agency of Sun Life Hong Kong Limited (incorporated in Bermuda with limited liability) ("Sun Life Hong Kong") and distributes insurance products for Sun Life Hong Kong. The life insurance products distributed by Dah Sing Bank are underwritten by Sun Life Hong Kong. Before applying for an insurance plan, please read and understand the product offering documents including the product risks and credit risks contained herein.