

**Terms and Conditions of "HouseholdPlus" Insurance Plan and Optional Benefits Premium Offer for  
Dah Sing Bank Residential Mortgage Loan Customers**

1. The promotion period of "HouseholdPlus" Insurance Plan ("HouseholdPlus") and Optional Benefits Premium Offer (the "Promotion") is from 13 May 2024 to 30 June 2025 (both dates inclusive) (the "Promotion Period").
2. The Promotion is only applicable to residential mortgage loan (the "Eligible Mortgage Loan") customers of the Dah Sing Bank, Limited (the "Bank") (the "Eligible Customers").
3. The Eligible Customers can enjoy 50% off on first year premium upon successful application of HouseholdPlus and enjoy 20% off on renewal premium during the Promotion Period (the "Offer"). For the avoidance of doubt, if the Eligible Customers choose to add any optional benefits under HouseholdPlus, the Offer also applies to such optional benefit(s).
4. The Bank will use its' mortgage loan record to determine the Eligible Customers.
5. The Offer is only applicable to mortgaged property of Eligible Mortgage Loan and the effective date of HouseholdPlus must be on or after the date of drawdown of Eligible Mortgage Loan.
6. Dah Sing Insurance Limited ("Dah Sing Insurance") will issue the relevant policy directly to the customers within 3 weeks after successful application of HouseholdPlus and drawdown of Eligible Mortgage Loan by the Eligible Customers.
7. Personal data may be collected by Dah Sing Insurance and the use of such personal data shall be subject to the Personal Information Collection Statement of Dah Sing Insurance. For details, please visit the Privacy Policy from Dah Sing Insurance website  
[https://www.dahsinginsurance.com/content/privacy\\_statement](https://www.dahsinginsurance.com/content/privacy_statement).
8. HouseholdPlus is subject to Dah Sing Insurance's relevant terms and conditions. Dah Sing Insurance is also responsible for the quality and supply of the relevant insurance products services and the Bank makes no representation or guarantee as to the quality in respect of such products services. For any enquiry or complaint about the products services, please contact Dah Sing Insurance at 2808 5000.
9. The Bank reserves the rights to amend, suspend and / or terminate the Promotion and the Offer and amend the relevant Terms and Conditions at any time at any without prior notice. In case of any disputes, the decision of the Bank shall be final and binding.
10. 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 non-exclusive jurisdiction of the courts of Hong Kong.
11. 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).
12. In the event of discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**The Insurance Plan mentioned above is a general insurance product which is underwritten by Dah Sing Insurance Company Limited ("Dah Sing Insurance"). Dah Sing Insurance is a member of Dah Sing Financial Group and is authorised and regulated by the Insurance Authority. Dah Sing Bank, Limited ("Dah Sing Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Dah Sing Insurance and distributes the insurance products for Dah**

**Sing Insurance.** The relevant general insurance product is a product of Dah Sing Insurance but not Dah Sing Bank.

Information above is for reference only and is intended to be published in Hong Kong only. It shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any general insurance products of Dah Sing Insurance outside Hong Kong. Information above is intended as a general summary only but does not contain the full terms of the relevant products.

For the coverage and content, detailed terms and conditions and exclusions, etc. of the Insurance Plan, please refer to the policy provision and the information stated in the relevant policy provision shall prevail. Customers should read, fully understand and accept the terms and conditions, coverage, exclusions and premium stated in the product brochure and policy provision before applying for the Insurance Plan. Dah Sing Insurance is solely responsible for all coverage and compensation, and reserves the right of final approval of the enrollment of the relevant insurance plan. Policyholders are subject to the credit risk of relevant insurance company.

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 Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

**To borrow or not to borrow? Borrow only if you can repay!**

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