

Terms and Conditions of Dah Sing Bank X Sun Life Partnership 3rd Anniversary Lucky Draw

1. The Dah Sing Bank X Sun Life Partnership 3rd Anniversary Lucky Draw ("Lucky Draw") is exclusively offered to (i) the existing customers of Dah Sing Bank, Limited (the "Bank") who do not hold any in-force life insurance policy(ies) that is(are) distributed by the Bank and underwritten by Sun Life Hong Kong Limited (incorporated in Bermuda with limited liability) ("Sun Life HK") as of 30 June 2026 ("Eligible Customer(s)"); **or** (ii) the existing life insurance policyholders ("Eligible Policyholder(s)") who hold any in-force life insurance policy(ies) that is(are) distributed by the Bank and underwritten by Sun Life HK as of 30 June 2026.
2. The promotion period of this Lucky Draw is from 1 July 2026 to 30 September 2026, both dates inclusive (the "Promotion Period").
3. This Lucky Draw is organized by the Bank.
4. Eligible Customer / Eligible Policyholder who has successfully fulfilled any one of the following criteria during the Promotion Period will be automatically entitled to a designated number of lucky draw entries as shown in Table 1 below.
 - (i) Criterion 1: Successfully completed a Financial Needs Analysis ("FNA") at any branch of the Bank during the Promotion Period ("Criterion 1"); **OR**
 - (ii) Criterion 2: Successfully applied any of the Designated Sun Life HK Life Insurance Products (as defined in Clause 8 below) at any branch of the Bank according to his/her own or actual needs and financial affordability taking into account his/her results of the FNA during the Promotion Period, provided that such new policy will be issued on or before 6 November, 2026 (the "New Policy") ("Criterion 2").

Table 1

Criteria	Designated Customer Type	Lucky Draw Entries
Criterion 1	Eligible Customer / Eligible Policyholder	<ul style="list-style-type: none"> • 1 lucky draw entry for FNA completion (maximum 1 lucky draw entry)
Criterion 2	Eligible Customer	<ul style="list-style-type: none"> • 2 lucky draw entries for each New Policy of different Designated Sun Life HK Life Insurance Products (as defined in Clause 8 below) • 2 extra lucky draw entries if 2 or more New Policies of Designated Sun Life HK Life Insurance Products (as defined in Clause 8 below) which are under different categories (as defined in Clause 9 below) are applied by the same applicant
	Eligible Policyholder	<ul style="list-style-type: none"> • 3 lucky draw entries for each New Policy of different Designated Sun Life HK Life Insurance Products (as defined in Clause 8 below) • 3 extra lucky draw entries if 2 or more New Policies of Designated Sun Life HK Life Insurance Products (as defined in Clause 8 below) which are under different categories (as defined in Clause 9 below) are applied by the same applicant

Example: If an Eligible Customer successfully completes a FNA and applies New Policy of Stellar Multi-Currency Insurance Plan II and WeHealth during the Promotion Period, the Eligible Customer can be entitled 7 lucky draw entries in total as illustrated below –

- Completion of FNA (Criterion 1): 1 lucky draw entry
- Application of New Policy of Stellar Multi-Currency Insurance Plan II and WeHealth (Criterion 2):
 - 2 lucky draw entries (for New Policy of Stellar Multi-Currency Insurance Plan II); plus
 - 2 lucky draw entries (for New Policy of WeHealth); plus
 - 2 extra lucky draw entries (Stellar Multi-Currency Insurance Plan II and WeHealth are under different categories (as defined in Clause 9 below))

5. Each Eligible Customer / each Eligible Policyholder will be entitled to a maximum of 1 lucky draw entry upon successful completion of FNA according to Criterion 1, irrespective of the number of FNA successfully completed during the Promotion Period.
6. Eligible Customer will be entitled to 2 lucky draw entries for each successful application of New Policy of different Designated Sun Life HK Life Insurance Products (as defined in Clause 8 below) and 2 extra lucky draw entries if two or more New Policies of Designated Sun Life HK Life Insurance Products (as defined in Clause 8 below) which are under different categories (as defined in Clause 9 below) are successfully applied by the same applicant according to Criterion 2. Each Eligible Customer will be entitled to 2 extra lucky draw entries for once only. Lucky draw entries are cumulative.
7. Eligible Policyholder will be entitled to 3 lucky draw entries for each successful application of New Policy of different Designated Sun Life HK Life Insurance Products (as defined in Clause 8 below) and 3 extra lucky draw entries if two or more New Policies of Designated Sun Life HK Life Insurance Products (as defined in Clause 8 below) which are under different categories (as defined in Clause 9 below) are successfully applied by the same applicant according to Criterion 2. Each Eligible Policyholder will be entitled to 3 extra lucky draw entries for once only. Lucky draw entries are cumulative.
8. "Designated Sun Life HK Life Insurance Products" refer to the basic plans of life insurance products which are distributed by the Bank and underwritten by Sun Life HK. Please refer to the products listed in Table 2 in Clause 9 below.
9. For the categories of Designated Sun Life HK Life Insurance Products, definitions can be referred to Table 2 below:

Table 2

Category	Name of Designated Sun Life HK Life Insurance Product
SAVINGS	SunJoy Global Insurance Plan II
	Stellar Multi-Currency Insurance Plan II
	RoyalFortune Savings Insurance Plan
	Vision
	Foresight Deferred Annuity Plan
	FlexiRetire Annuity Plan
	RetireFree Immediate Annuity Insurance
LIFE PROTECTION	Generations Life Insurance Plan III
	SunProtect
	SunGuardian
	One Year Term Plan II
	Five Year Term Plan II
MEDICAL PROTECTION	WeHealth
	WeHealth Prestige
	SunHealth Medical Premier
CRITICAL ILLNESS PROTECTION	SunWell Essential Care
	SunWell Advanced Care
	SunWell Advanced Care – Baby Care
	SunWell Supreme Care
	SunWell Supreme Care – Baby Care

10. All winners of this Lucky Draw (the "Winners") will be drawn simultaneously and randomly by computer. The Bank's records (including all calculations) with regard to this Lucky Draw shall be considered final and binding.
11. Each Winner can win one (1) Prize (as defined in Clause 12 below) only.
12. A **total of 50 Winners** will be rewarded with the relevant prize (the "Prize(s)") as illustrated under Table 3 below according to the result of this Lucky Draw drawn pursuant to Clause 10:

Table 3

	Prizes	No. of Winners
Grand Prize	8-day Sydney luxury package for two (worth HKD100,000)	1
2 nd Prize	Travel Voucher (worth HKD20,000)	2
3 rd Prize	Apple Shop Voucher (worth HKD10,000)	3
4 th Prize	Hotel Gift Voucher (worth HKD4,000)	19
5 th Prize	Shopping Mall Gift Voucher (worth HKD500)	25

13. The list of the Winners will be announced on Insurance Services – Life Insurance Client Campaign webpage in our Bank’s official website (https://www.dahsing.com/html/en/insurance/life_protection/life_insurance_offer.html) on 4 December 2026. Winners must have a valid local mobile phone number in Hong Kong registered with the Bank to receive SMS notifications. The Bank will send an SMS with details on prize redemption (the "Prize redemption notification") to that valid local mobile phone numbers in Hong Kong of the Winners on or before December 18, 2026.
14. Winner must present the Prize redemption notification to redeem the Prize at the location designated by the Bank in person within the specified period as indicated in the Prize redemption notification. If a Winner fails to redeem the Prize within the specified period, the Prize will be forfeited and will not be reissued.
15. If any of the lucky draw entries is entitled by the Winner through fulfillment of Criterion 2, the relevant New Policy must still be in-force and held by the Winner when the list of the Winners is announced. Otherwise, the eligibility of the Winner for the Prize will be revoked.
16. The Prizes are not for sale / resale and are not transferable or exchangeable for cash, other products, services or discount offers. The Prize will not be re-issued in the event of any loss or damage.
17. The Prizes are subject to the terms and conditions of the relevant suppliers. Taxes and surcharges related to the travel package / voucher shall be borne by the relevant Winner. The booking of the travel package is subject to the availability and blackout travel dates.
18. The Bank and Sun Life HK are not the suppliers of the Prizes and shall not be responsible for any matters in relation to the availability, quality, merchantability, fitness for purpose, safety of the Prizes and/or the related services/products. For any enquiry, claim, comment or complaint about any of the Prizes and/or the related services/products, please contact the corresponding supplier directly.
19. Employees of the Bank are not eligible to participate in this Lucky Draw.

20. The Bank reserves the right to amend these Terms and Conditions and/or cancel or change any of the Prizes at any time without prior notice. Should any disputes arise, the decision of the Bank shall be final and conclusive.
21. This Lucky Draw does not intend to make any influence on the decisions of any Eligible Customer / Eligible Policyholder for his/her selection of any of the Bank's products or services.
22. This Lucky Draw shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any life insurance plans or services.
23. This promotional material of this Lucky Draw is for distribution in Hong Kong only.
24. The participation of Eligible Customer / Eligible Policyholder in this Lucky Draw is voluntary. The Bank shall not be responsible for any disputes or liabilities arising from or caused by this Lucky Draw and/or the Prizes.
25. The participation of an Eligible Customer / Eligible Policyholder in this Lucky Draw represents his/her understanding of, acceptance of, and willingness to comply with the terms and conditions established by the Bank for this Lucky Draw and acknowledges that the Bank retains the rights outlined in these terms and conditions. In case of any breach of these terms and conditions, or any dishonest conduct and / or acts of counterfeit by an Eligible Customer / Eligible Policyholder, the Bank reserves the sole discretion to immediately cancel his / her participation and / or entitlement to a Prize without prior notice and further retains the right to pursue legal action against such violations. Unless expressly provided herein, Sun Life HK makes no representations, warranties, assurances, promises, undertakings or indemnities of any kind or of any nature (whether express or implied) in relation to this Lucky Draw, any Prize, or any goods or services supplied in connection with this Lucky Draw. Sun Life HK shall not be liable for any loss, damage, cost, claim or expense arising out of or in connection with this Lucky Draw, any Prize or any related goods or services.
26. The Bank shall not be responsible for any matters arising from or in connection with the delay, loss, error, or unrecognized submissions of any information by the Eligible Customer / Eligible Policyholder due to technical problems, including but not limited to any computer or internet network problems.
27. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administration Region ("Hong Kong"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.

28. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).

29. 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 (the "Bank"), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life Hong Kong Limited (incorporated in Bermuda with limited liability) ("Sun Life HK") and distributes insurance products for Sun Life HK. The life insurance products distributed by our Bank are underwritten by Sun Life HK and are products of Sun Life HK but not the Bank. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage.

The above information is for reference only and does not contain the full terms of the relevant products. It 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 insurance plans. You should choose relevant insurance products according to your own or actual needs and your financial affordability. Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plans. Sun Life HK is solely responsible for all coverage and compensation, and reserves the right of final approval 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 the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer.

Applicable to Stellar Multi-Currency Insurance Plan II and SunJoy Global Insurance Plan II:

One of the policy currencies for Stellar Multi-Currency Insurance Plan II and SunJoy Global Insurance Plan II is RMB. The value of RMB is subject to the fluctuation of its exchange rate. There may be exchange rate loss suffered by you due to such fluctuation if you convert RMB into other currencies (including Hong Kong Dollars).

RMB is currently not completely freely convertible. You can be offered to conduct conversion of RMB by the Bank using offshore rates and may occasionally not be able to do so fully or immediately as it is subject to the RMB position and market conditions at that time. You should understand and consider the possible impact on the liquidity of RMB funds. The exchange rate for the offshore RMB market in Hong Kong may be at a premium or discount when compared to the onshore market in the People's Republic of China and there may be significant bid and offer spreads.