

【有「理」賞大抽獎】- 65 折投保「智優遊」旅遊保障計劃之條款及細則

1. 「65 折投保「智優遊」旅遊保障計劃」（「本優惠」）只適用於由大新銀行有限公司（「本行」）舉辦的【有「理」賞大抽獎】之「65 折投保「智優遊」旅遊保障計劃」得獎者（「合資格得獎者」）。
2. 合資格得獎者須於 2026 年 4 月 1 日至 2026 年 6 月 30 日（包括首尾兩天）期間透過大新保險有限公司（「大新保險」）保險服務的網頁 <https://www.dahsinginsurance.com> 成功以本行發送至合資格得獎者之多媒體短訊內的優惠碼（「指定優惠碼」）投保「智優遊」旅遊保障計劃，方可獲得本優惠。
3. 指定優惠碼有效期至 2026 年 6 月 30 日。
4. 本優惠不可與其他優惠或推廣計劃同時使用。
5. 有關「智優遊」旅遊保障計劃的詳細資料，請參閱相關產品手冊和保單條款，網址為 <https://www.dahsinginsurance.com/product/1/travel>。
6. 本優惠不適用於任何續保保單或同一投保人重新投保過去三個月內已取消的或重新啟動過去三個月內已失效的大新保險承保的保單。
7. 本優惠不可兌換現金、其他產品、服務或折扣優惠。大新保險保留隨時終止或修改本優惠，或在任何時候毋須事先通知或理由下以其他獎勵 / 禮券替代本優惠的權利。如有任何爭議，以本行和 / 或大新保險的決定為最終且具有約束力。
8. 本行和大新保險保留隨時修改本條款及細則的權利而無需提前通知。
9. 本條款及細則受香港特別行政區（「香港」）法律管轄並應根據香港法律詮釋。任何因本條款及細則而引起的爭議均受香港法院的非專有司法管轄權管轄。
10. 任何人士若非本條款及細則的一方，不可根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本條款及細則的任何條文。
11. 如本條款及細則之中文版本與英文版本在文義上出現分歧，概以英文版本為準。

重要聲明

上述提及的保險計劃是一般保險產品並由大新保險有限公司（「大新保險」）承保。大新保險為大新金融集團成員及已獲保險業監管局授權經營並受其監管。大新銀行有限公司（「本行」）已登記為持牌保險代理機構（保險中介人牌照號碼：FA3022），並為大新保險之授權持牌保險代理機構及為大新保險分銷保險產品。有關一般保險產品為大新保險的產品而非本行的產品。

此處內容僅供參考，並只在香港刊發，不能詮釋為在香港境外提供或出售或游說購買大新保險的任何一般保險產品的要約、招攬及建議。此處內容乃一般摘要，並不包含相關產品的完整條款。

有關保險計劃之保障範圍及內容、詳盡條款及細則及不保事項等，請參閱保單條款，並一切概以有關保單條款所載資料為準。客戶於投保前，必須閱讀、完全明白並接受其產品小冊子及保單條款內之條款及細則、保障範圍、不保事項及保費。大新保險全面負責一切保障及賠償事宜並保留對相關保險計劃申請的最終批核權。保單持有人須承受相關保險公司的信貸風險。

對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），本行須與客戶進行金融糾紛調解計劃程序。

本文提及的服務 / 產品並不是以歐洲聯盟的人士為目標。

["Invest" to Win Lucky Draw] - Terms and Conditions of 35% Discount on "JourneySure" Travel Insurance Plan

1. 35% Discount on "JourneySure" Travel Insurance Plan ("Offer") is only applicable to the winner(s) of 35% Discount on "JourneySure" Travel Insurance Plan under the "Invest" to Win Lucky Draw launched by Dah Sing Bank, Limited ("Bank") ("Eligible Winner(s)").
2. The Eligible Winners must successfully apply for the "JourneySure" Travel Insurance Plan through the website of Dah Sing Insurance Company Limited ("Dah Sing Insurance") at <https://www.dahsinginsurance.com> using the promotional code stated in the MMS message sent to the Eligible Winners by the Bank ("Designated Promo Code") during the period from 1 April 2026 to 30 June 2026 (both dates inclusive) to enjoy the Offer.
3. The Designated Promo Code is valid until 30 June 2026.
4. The Offer cannot be combined with other promotions or discount programs.
5. For details of the "JourneySure" travel insurance plan, please refer to relevant product brochure and policy provision on <https://www.dahsinginsurance.com/product/1/travel>.
6. The Offer does not apply to any policy renewed or issued by Dah Sing Insurance that has been cancelled within the past three months or reactivated policies that have become invalid within the past three months.
7. The Offer cannot be exchanged or redeemed for cash, other products, services or discount offers. Dah Sing Insurance and the Bank reserve the right to terminate, suspend or amend the Offer or replace the Offer with alternative reward(s) / voucher(s) at any time without prior notice or reason. Should there be any disputes, the decision of the Bank and/or Dah Sing Insurance shall be final and conclusive.
8. The Bank and Dah Sing Insurance reserve the right to amend these Terms and Conditions at any time without prior notice.
9. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative 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.
10. 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).
11. In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Important Notes

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 (the "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 the Bank.

Information herein 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. Information herein is intended as a general summary only but does not contain the full terms of the relevant product.

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 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.

This service / product is not targeted at customers in the European Union.