

### **Terms and Conditions of Dah Sing Bank X Sun Life Partnership 2<sup>nd</sup> Anniversary Lucky Draw**

1. The Dah Sing Bank X Sun Life Partnership 2<sup>nd</sup> Anniversary Lucky Draw ("Lucky Draw") is exclusively offered to (i) the existing customers of Dah Sing Bank, Limited ("the Bank") ("Eligible Customer(s)"); **and** (ii) the existing life insurance policyholders ("Eligible Policyholder(s)") who have purchased life insurance plan(s) that is(are) distributed by the Bank and underwritten by Sun Life Hong Kong Limited (incorporated in Bermuda with limited liability) ("Sun Life HK") and the relevant policy(ies) has/ have been successfully issued by Sun Life HK on or before 30 June 2025.
2. The promotion period of this Lucky Draw is from 2 July to 30 September 2025, both dates inclusive (the "Promotion Period").
3. This Lucky Draw is organized by the Bank.
4. Eligible Customer / Eligible Policyholder who has successfully completed any one of the following designated action tasks during the Promotion Period will be automatically entitled to a designated number of Lucky Draw entries according to the Criteria I, Criteria II or Criteria III as shown in Table 1 below.
  - (i) Action Task 1 : Successfully completed a Financial Needs Analysis at any branch of the Bank during the Promotion Period ("Action Task 1"); **OR**
  - (ii) Action Task 2 : Successfully applied any of the Designated Sun Life HK Life Insurance Products (as defined in Clause 7 below) according to own or actual needs and financial affordability taking into account his/her results of the Financial New Analysis at any branch of the Bank during the Promotion Period, provided that such new policy should be issued on or before 31 October, 2025 (the "New Policy") ("Action Task 2").

Table 1

Criteria	Designated Customer Type	Action Task 1 (see (i) in Clause 4 above)  <u>OR</u>	Action Task 2 (see (ii) in Clause 4 above)
I	Eligible Customer	1 Lucky Draw entry	1 Lucky Draw entry
II	Eligible Policyholder	2 Lucky Draw entries	2 Lucky Draw entries
III	Eligible Customer / Eligible Policyholder who fulfills Criteria I / Criteria II for <b><u>the second time, with the date being later than the date when Criteria I / Criteria II were fulfilled for the first time</u></b>	2 Lucky Draw entries	2 Lucky Draw entries

5. Eligible Customer will be entitled to a maximum of six (6) Lucky Draw entries of which a maximum of 3 Lucky Draw entries can be entitled from the completion of Action Task 1 and Action Task 2 respectively.
6. Eligible Policyholder will be entitled to a maximum of eight (8) Lucky Draw entries of which a maximum of 4 Lucky Draw entries can be entitled from the completion of Action Task 1 and Action Task 2 respectively.
7. Designated Sun Life HK Life Insurance Products refer to any of the life insurance products which are distributed by the Bank and underwritten by Sun Life HK.
8. All Winners of this Lucky Draw will be drawn simultaneously and randomly by computer (the "Winners"). The Bank's records (including all calculations) with regards to this Lucky Draw shall be considered final and binding.
9. Each Winner can win one (1) Prize at most.
10. A total of 15 Winners will be drawn in this Lucky Draw and will be rewarded according to the result of this Lucky Draw with the relevant prize (the "Prize(s)") as illustrated under Table 2 below:

Table 2

	<b>Prizes</b>	<b>No. of Winners</b>
Grand Prize	Travel Voucher (worth HKD20,000)	1
2 <sup>nd</sup> Prize	Travel Voucher (worth HKD15,000)	1
3 <sup>rd</sup> Prize	Apple Shop Voucher (worth HKD10,000)	1
4 <sup>th</sup> Prize	Shopping Mall Gift Voucher (worth HKD8,000)	1
5 <sup>th</sup> Prize	Shopping Mall Gift Voucher (worth HKD5,000)	1
6 <sup>th</sup> Prize	Hotel Gift Voucher (worth HKD5,000)	1
7 <sup>th</sup> Prize	Shopping Mall Gift Voucher (worth HKD3,000)	1
8 <sup>th</sup> Prize	Dining Voucher (worth HKD3,000)	2
9 <sup>th</sup> Prize	Supermarket Voucher (worth HKD2,000)	2
10 <sup>th</sup> Prize	Supermarket Voucher (worth HKD1,000)	4

11. The list of the Winners will be announced on the Bank's 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](https://www.dahsing.com/html/en/insurance/life_protection/life_insurance_offer.html)) on 30 November, 2025. The Bank will send a SMS with details on prize redemption (the "Prize redemption notification") to Winners to their valid phone numbers registered with the Bank on or before December 15, 2025.
12. Winner must present the Prize redemption notification to redeem the Prize at the designated location of the Bank in person within the specified period as indicated in the Prize redemption notification (details of which refer to the Prize redemption notification). If a Winner fails to redeem the Prize within the specified period, such Winner will be deemed to automatically give up the Prize, and the Prize will not be reissued.
13. The New Policy (if any) must be still held by the Winner and in-force at the time when the list of the Winners is announced. Otherwise, the eligibility for the Prize of the Winner will be revoked.
14. The Prize entitled from this Lucky Draw is not for sale / resale and is 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.
15. The Prize is subject to the terms and condition of the relevant suppliers.
16. 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 quality of the Prizes. For any enquiry, comment or complaint about any of the Prizes, please contact the corresponding supplier directly.

17. Employees of the Bank are not eligible to participate in this Lucky Draw.
18. The Bank reserves the right to amend these Terms and Conditions 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.
19. This Lucky Draw does not intend to make any influence on the decisions of Eligible Customer / Eligible Policyholder for their selection of any of the Bank's products or services.
20. 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.
21. This promotional material of this Lucky Draw is for distribution in Hong Kong only.
22. 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 or the Prizes.
23. The participation of Eligible Customers / Eligible Policyholders in this Lucky Draw represents their understanding of, acceptance of, and willingness to comply with the terms and conditions established by the Bank for this Lucky Draw and acknowledge 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) towards the Eligible Customers / Eligible Policyholders.
24. 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.
25. 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.
26. 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).

27. 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.**