

「大新保險 50 周年 – 驅動未來」大抽獎活動條款及細則
推廣生意的競賽牌照號碼: 61707

1. 簡介

- 1.1. 本推廣活動（「活動」）由大新保險有限公司（「本公司」）主辦。
1.2. 參與者一經參加本活動，即視為已閱讀、理解並同意受本條款及細則約束。

2. 推廣期

- 2.1. 本活動將於 2026 年 8 月 1 日至 2026 年 10 月 31 日（包括首尾兩日）（「推廣期」）舉行，活動日期以本公司伺服器記錄為準。所有日期均以香港時間為準。

3. 參加資格

- 3.1. 本活動開放予符合以下條件之人士（「合資格客戶」）：

- (a) 年滿 18 歲；
(b) 持有有效香港身份證；
(c) 於整個推廣期內維持大新銀行有限公司（「銀行」）之有效銀行/信用卡賬戶；及
(d) 滿足以下第 4 條所列之特定參加條件。

- 3.2. 本公司、銀行、大新保險經紀有限公司、安基財務有限公司、大新證券有限公司或大新金融集團及其附屬機構之員工均不可參加本推廣活動。

4. 參加條件

- 4.1. 參加方法：合資格客戶於推廣期內透過銀行之任何分行／大新手機應用程式／網站／客戶服務熱線購買以下由本公司承保並由銀行分銷之指定一般保險產品（「指定一般保險產品」）（如表 1 所列），並根據以下第 4.3 條所述之登記方式註冊參加本推廣活動一次，每購買一份指定一般保險產品將自動獲發一次抽獎機會。

表 1

指定一般保險產品
「樂加家」家居保障計劃 / 「樂添家」家居保障計劃*
「智優遊」旅遊保障計劃 - 單次旅遊
「智優遊」旅遊保障計劃 - 全年旅遊
「樂融傭」家傭保障計劃
「學優遊」海外留學保障計劃
「寵寶寶」寵物保險*
私家車汽車保險*

*「樂添家」家居保障計劃／私家車汽車保險／「寵寶寶」寵物保險無法透過大新手機應用程式投保。

例如：如合資格客戶於推廣期內購買一份「學優遊」海外留學保障計劃及一份「智優遊」旅遊保

險計劃 - 全年旅遊，則共可獲得 2 次抽獎機會。

4.2. 相關指定一般保險產品之保單須於 2026 年 10 月 31 日或之前成功購買，且於獎品頒發時未被取消或退保。

4.3 登記方式：合資格客戶須於推廣期內透過大新手機應用程式填寫相關登記表以參加本活動。合資格客戶可於購買指定一般保險產品之前或之後進行登記。

4.4 如果發現任何抽獎或相關獎品授予的交易存在欺詐、濫用或被取消情況下，本公司保留權利，在不另行通知下，取消相關客戶之參加資格，或採取適當行動追回已發放之獎品的等值金額，。

5. 獎品

5.1. 抽獎獎品（「獎品」）如下：

- 大獎（1 名）：Aion UT Premium 電動車，建議零售價港幣 208,488 元

5.2. 獎品不可轉讓、不可更換，不可兌換現金或其他替代品。獎品之規格、型號及顏色由本公司決定，得獎者無權選擇、更改或升級獎品之規格或顏色。任何宣傳物料中之獎品圖片僅供參考，實際獎品可能有所不同。本公司對任何圖片與實際獎品之差異概不負責。

5.3. 本公司及銀行並非獎品之供應商。得獎者須自行承擔與獎品相關之所有費用，包括但不限於車輛保險、牌照費、登記稅及其他費用。得獎者對獎品之擁有及操作須遵守供應商之所有適用條款及細則，並直接與供應商處理任何查詢、爭議或投訴。本公司對此概不負責。

6. 抽獎方式及通知

6.1. 得獎者將由本公司或其指定代理於 2026 年 11 月 6 日以電腦隨機抽選方式抽出，抽獎結果為最終決定。

6.2. 得獎者將於抽獎後 5 天內透過其於活動登記時向銀行提供之聯絡資料（如電郵或短訊）（「聯絡資料」）獲通知。得獎者須於 2026 年 11 月 13 日前回覆本公司確認出席本公司於 2026 年 11 月 21 日舉行之頒獎儀式或通知授權代表之身份。得獎者（或其授權代表）須親身出席本公司於 2026 年 11 月 21 日舉行之頒獎儀式。頒獎儀式之詳細安排將透過聯絡資料通知得獎者。

6.3. 得獎者或需出示其香港身份證及銀行客戶證明以核實其身份及資格。未能提供相關文件可能導致本公司取消得獎者資格並抽出替代得獎者。本公司對得獎者資格之決定具有絕對酌情權。

6.4. 如無法聯絡得獎者、得獎者未能在第 6.2 條所述的 2026 年 11 月 13 日前回覆出席頒獎儀式的詳情，或發現得獎者不符合資格，本公司保留權利取消其得獎資格而不作另行通知。是次抽獎不設候補得獎者。本公司保留以任何適當方式處理所有被沒收獎品之權利。

6.5. 得獎者之全名將於 2026 年 11 月 9 日在《明報》及《英文虎報》公布。

7. 一般條款

7.1. 除非另有明確說明，本活動並未由與獎品相關之品牌擁有者/公司/分銷商/製造商以任何形式贊助、認可、管理或與其有關聯。

7.2 合資格客戶確認、同意並接受本公司及銀行並非本活動獎品之供應商，且不會就獎品作出任何聲明、保證或承諾，亦不會就獎品承擔任何責任。任何有關獎品之爭議，應由得獎者直接與供應商解決。獎品受供應商訂定之相關條款及細則約束。

7.3. 本公司及銀行對任何技術故障、網絡問題、遺失或延遲遞交之參加表格，或其他非其合理控制範圍內之情況概不負責。

7.4. 通過參加此抽獎活動，得獎者同意授權本公司及/或銀行拍攝其本人（或其授權代表）之照片，並同意授權本公司及銀行可透過任何渠道使用及分發其本人照片及姓名之作為宣傳用途，而無須支付任何補償。

7.5. 本公司就本活動所有事宜之決定為最終決定。

8. 個人資料

8.1. 所收集之個人資料將僅用於管理本活動、核實得獎者身份及資格，以及聯絡得獎者。所有資料將按照本公司之私隱政策聲明及銀行之有關客戶資料的客戶通知及《個人資料（私隱）條例》（香港法例第 486 章）之要求處理。

8.2. 個人資料僅會保留至完成上述用途所需之時間，包括獎品發放。

8.3. 合資格客戶向銀行提供之所有登記紀錄（包括登記人之身份證號碼）將提交予本活動之主辦單位（即本公司），以作抽獎安排。

9. 責任限制

9.1. 在法律允許之最大範圍內，本公司及銀行對因本活動或接受及使用獎品而引致之任何損失、損害或傷害概不負責。

10. 管轄法律及爭議解決

10.1. 本條款及細則受香港特別行政區（「香港」）法律管轄。本條款及細則之各方同意服從香港法院之非專屬司法管轄權。

11. 修訂

11.1 如本條款及細則之中英文版本存在任何歧義，應以英文版本為準。

12. 第三方權利

12.1. 除合資格客戶及本公司外，任何人均無權根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行或享受本條款及細則之任何條文。

13. 查詢

13.1. 如有任何關於本活動之查詢，請電郵至 dsi@dahsing.com 或致電 2808 5000 聯絡本公司。

重要提示：

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（「大新銀行」）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大新銀行的產品。

以上資料僅供參考，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。以上資料乃一般摘要，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。

對於大新銀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），大新銀行須與客戶進行金融糾紛調解計劃程序。

本文提及的服務/產品並不是以歐盟的人士為目標。



Terms and Conditions of "Dah Sing Insurance 50th Anniversary - Drive into the Future " Lucky Draw ("Promotional Campaign")

Trade Promotion Competition Licence No.:61707

1. Introduction

1.1. The Promotional Campaign is organised solely by Dah Sing Insurance Company Limited ("**Company**").

1.2. By participating in the Promotional Campaign, all participants shall be deemed to have read, understood and agreed to be bound by these Terms and Conditions.

2. Promotion Period

2.1. The Promotional Campaign will be held from 1 August 2026 to 31 October 2026 (both dates inclusive) ("**Promotion Period**"), based on the date recorded by Company's server. All dates are based on Hong Kong Time.

3. Eligibility

3.1. The Promotional Campaign is open to individuals ("**Eligible Customers**") who:

- (a) are aged 18 or above;
- (b) hold a valid Hong Kong Identity Card;
- (c) maintain a valid bank / credit card account with Dah Sing Bank, Limited ("**Bank**"), during the entire Promotion Period; and
- (d) satisfy the specific entry criteria as set out in Clause 4 below.

3.2. Employees of the Company, the Bank, Dah Sing Insurance Brokers Limited, OK Finance Limited, Dah Sing Securities Limited or Dah Sing Financial Group and its affiliates are not eligible to participate in the Promotional Campaign.

4. Entry Criteria

4.1. Entry: Eligible Customers who purchase any of the following designated general insurance products underwritten by the Company and distributed by the Bank as listed in Table 1 below ("**Designated General Insurance Products**") during the Promotion Period through any branch / Dah Sing Bank Mobile App / website / customer service hotline of the Bank, and register once to enrol in the Promotional Campaign via the registration method specified in Clause 4.3 below, will be automatically entitled to 1 lucky draw entry for each Designated General Insurance Product's policy purchased.

Table 1

Designated General Insurance Products
HomeSure Household Insurance Plan / HouseholdPlus Insurance Plan*
JourneySure Travel Insurance Plan - Single Trip Travel
JourneySure Travel Insurance Plan - Annual Travel
MaidSure Domestic Helper Insurance Plan
Overseas StudySure Protection Plan
PetSure Insurance*
Private Motor Car Insurance*

* HouseholdPlus Insurance Plan, PetSure Insurance and Private Motor Car Insurance cannot be purchased via the Dah Sing Bank's Mobile App

For example:

If an Eligible Customer has purchased an Overseas StudySure Protection Plan and a JourneySure Travel Insurance Plan - Annual Travel during the Promotion Period, he/she will get 2 lucky draw entries in total.

Calculation as below:

Overseas StudySure Protection Plan (i.e. 1 entry) + JourneySure Travel Insurance Plan - Annual Travel (i.e. 1 entry) = 2 lucky draw entries.

4.2 The relevant insurance policy of the Designated General Insurance Product must be successfully purchased on or before 31 October 2026 with no cancellation or premium request made at the time of the prize presentation.

4.3. Registration method: Eligible Customers must complete the registration to enrol in the Promotional Campaign via Dah Sing Bank Mobile App during the Promotion Period. The registration may be completed before or after the purchase of the Designated General Insurance Product.

4.4 The Company reserves the right to disqualify the relevant customer from entering the Promotional Campaign or to take appropriate actions to recover the equivalent value of the relevant prize granted without prior notice if any transaction in respect of which the lucky draw entry or relevant prize is granted is found to be fraudulent, abusive or cancelled.

5. Prize

5.1. The prize for the lucky draw ("Prize") is as follows:

- Grand Prize (1 winner): Aion UT Premium electric car, recommended retail price at HK\$208,488

5.2. The Prize is non-transferable, non-exchangeable, and cannot be redeemed for cash or any other alternative. The Prize comes strictly in the make, model, specifications, and colour determined and

provided by the Company. The winner shall have no right to choose, request changes to, or upgrade the vehicle's specifications or colour of the Prize. Any images of the Prize used in any promotional materials are for reference only, and the actual Prize to be delivered may vary. The Company accepts no liability for any variance as shown in the promotional visuals with the actual Prize.

5.3. The Company and the Bank are not the supplier of the Prize. The winner shall be solely responsible for all costs associated with the Prize including but not limited to vehicle insurance, licensing fees, registration tax, and any other costs. It is the winner's sole responsibility to comply with all applicable terms and conditions in relation to the ownership and operation of the Prize as determined by the supplier. Please contact the supplier directly if there is any enquiry, comment, dispute or complaint on the Prize. The Company shall have no responsibility in respect thereof.

6. Winner Determination and Notification

6.1. Winner will be drawn by a random computer drawing conducted by the Company or its designated agent on 6 November 2026. The lucky draw result is final and binding.

6.2. Winner will be notified via the contact information (e.g., email or SMS) ("**Contact Information**") provided to the Bank at the time of registration of the Promotional Campaign within 5 days after the lucky draw. The winner must reply to the Company on his/her attendance of the prize presentation to be held by the Company on 21 November 2026 or inform the identity of authorised representative(s) by 13 November 2026. The winner (or his/her authorised representative(s)) must attend in person the prize presentation to be held by the Company on 21 November 2026. The details of the prize presentation will be notified to the winner via the Contact Information.

6.3. Winner may be required to present his /her Hong Kong Identity Card and proof of the Bank's customer status for verification of his/her identity and eligibility. Failure to do so may result in the Company disqualifying the winner and drawing an alternate winner. The Company has the sole and absolute discretion in determining a person's eligibility for the Prize.

6.4. If a winner cannot be contacted, fails to respond to the attendance details of the prize presentation by 13 November 2026 pursuant to Clause 6.2, or is found to be ineligible, the Company reserves the right to disqualify that winner without further notice. There will be no reserved winners for this lucky draw. The Company reserves the rights to deal with the forfeited Prize in any manner deemed fit.

6.5. The winner's full name will be announced in the Ming Pao Daily News and The Standard on 9 November 2026.

7. General Conditions

7.1. The Promotional Campaign is in no way sponsored, endorsed, or administered by, or associated with the relevant brand owner / company / distributor / manufacturer of the Prize of the Promotional Campaign, unless expressly stated otherwise.

7.2 Eligible Customers acknowledge, agree and accept that the Company and the Bank are not the supplier of the Prize of the Promotional Campaign and make no representation, warranty or undertaking in respect

of the Prize and shall not be liable in any way for the Prize. Any dispute in relation to the Prize shall be resolved by the winner and the supplier directly. The Prize is subject to relevant terms and conditions as determined by the supplier.

7.3. The Company and the Bank are not responsible for any technical failures, network issues, lost or delayed entries, or any other circumstances beyond their reasonable control that may affect participation.

7.4. By participating in the Promotional Campaign, the winner agrees to have his/her (or his/her authorised representative(s)) photos taken by the Company and/or the Bank, and grant the right to use and distribute such photos and his/her names through any channels for promotional purpose without any compensation.

7.5. The Company's decision on all matters relating to the Promotional Campaign and these Terms and Conditions shall be final and conclusive.

8. Personal Data

8.1. Personal data collected in connection with the Promotional Campaign will be used solely for the purposes of administering the Promotional Campaign, verifying the identity and eligibility of the winner and contacting the winner. All data will be processed in accordance with the Company's Privacy Policy and the Bank's Notice to Customers relating to Customer's Data and the requirements of the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong).

8.2. Personal data will be retained only for as long as is necessary to fulfil the stated purposes, including prize distribution.

8.3. All registration records provided by Eligible Customers to the Bank (including registrant's identity document number) will be submitted to the Company, the organizer of the Promotional Campaign for lucky draw arrangements.

9. Limitation of Liability

9.1. To the fullest extent permitted by law, the Company and the Bank accept no liability for any loss, damage, or injury arising out of or in connection with the Promotional Campaign or the acceptance and use of the Prize.

10. Governing Law and Dispute Resolution

10.1. These Terms and Conditions are governed by the laws of the 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. Governing Language

11.1 In the event of discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

12. Third Party Rights

12.1. No person other than the Eligible Customer and the Company shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of these Terms and Conditions.

13. Contact

13.1. For inquiries regarding the Promotional Campaign, please contact the Company at dsi@dahsing.com or 2808 5000.

Important Note:

The Insurance Plans mentioned above are general insurance products which are 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 Plans, 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 Plans. 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.

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