

Terms and Conditions of Dah Sing Bank X Sun Life Partnership 3rd Anniversary Instant Offer

1. The Dah Sing Bank X Sun Life Partnership 3rd Anniversary Instant Offer ("Promotional Campaign ") is only applicable to existing customers of Dah Sing Bank, Limited ("Dah Sing Bank").
2. The period of the Promotional Campaign is from 10 July to 30 September 2026, both dates inclusive (the "Promotional Period").
3. This Promotional Campaign is organized by Dah Sing Bank.
4. Existing customers of Dah Sing Bank who have successfully completed the Financial Needs Analysis at any branch of Dah Sing Bank during the Promotional Period ("Eligible Customers"), will be entitled one electronic coffee coupon (HKD25) (the "Offer") on top of the prevailing "Financial Needs Analysis Offer".
5. Eligible Customers are not required to purchase any insurance product in order to be eligible for the Offer. Each Eligible Customer can enjoy the Offer once only during the Promotional Period. The Offer will be provided and distributed via email by Third Parties services provider On-us upon the successful completion of the Financial Needs Analysis, without any additional conditions required. To entitle the Offer, Eligible Customers need to provide a valid email address to On-us. Eligible Customers must redeem the Offer from the supplier within the specified redemption period shown in the email.
6. The stock of the Offer is limited and is available on a first-come-first-served basis while stocks last.
7. Dah Sing Bank is not responsible for verifying the email address submitted by Eligible Customers. Should there be any mis-delivery of email notification resulted from inaccurate / incorrect information submitted by the Eligible Customers, Dah Sing Bank or On-us will not re-issue the redemption code.
8. Dah Sing Bank and Sun Life Hong Kong Limited (incorporated in Bermuda with limited liability) ("Sun Life HK") are not the supplier of the Offers. Any enquiry or complaint regarding the quality related to the redemption and use of the Offers should be directed to the relevant supplier. Dah Sing Bank and Sun Life HK shall assume no responsibility and liability in respect of the Offer. The relevant supplier is solely responsible for all products and services offered to eligible participants.
9. The Offer received from this Promotional Campaign is not for sale / resale and is not transferable or exchangeable for cash, other products, services or discount offers. The Offer will not be re-issued in the event of any loss or damage. If the Offer has not been used after expiry date printed on the email, no reissue will be arranged.
10. The Offer is subject to the terms and conditions of the relevant suppliers.
11. Please refer to the Bank's staff for the latest terms and conditions of the prevailing "Financial Needs Analysis Offer".

12. Employees of Dah Sing Bank are not eligible to participate in this Promotional Campaign.
13. Dah Sing Bank reserves the right to amend these Terms and Conditions or cancel or amend the Offer at any time without prior notice. Should any disputes arise, the decision of Dah Sing Bank shall be final and conclusive.
14. This Promotional Campaign does not intend to make any influence on any customers' decisions for their selection of any Dah Sing Bank's products or services.
15. This Promotional Campaign shall not be construed as an offer, solicitation or recommendation to provide or sell or a solicitation to purchase any insurance plans or services.
16. This promotional material of this Promotional Campaign is for distribution in Hong Kong only.
17. 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 Promotional Campaign, any Offer, or any goods or services supplied in connection with this Promotional Campaign. Sun Life HK shall not be liable for any loss, damage, cost, claim or expense arising out of or in connection with this Promotional Campaign, any Offer or any related goods or services.
18. Personal data collected in connection with the Promotional Campaign will be used solely for the purposes of administering the Promotional Campaign and distributing the Offer to the Eligible Customers. All personal data will be processed in accordance with Dah Sing Bank's Notice to Customers relating to Customers' Data and the requirements of the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong). For the avoidance of doubt, Sun Life HK will not collect, receive or process any personal data for the purposes of administering this Promotional Campaign or fulfilling the Offer.
19. 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.
20. 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).
21. 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") and distributes insurance products for Sun Life. The life insurance products distributed by our Bank are underwritten by Sun Life and are products of Sun Life 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 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.