

## Terms and Conditions of “Personal Insurance Exclusive Privileges for New Customer”

1. The promotional period of CMB Wing Lung Insurance Company Limited (“CMB Wing Lung Insurance”) “Personal Insurance Exclusive Privileges for New Customer” (“this Offer”) is **with immediate effect till 31 December 2021, both dates inclusive (“the Promotional Period”)**.
2. This Offer is only applicable to customer who makes appointment for account opening via CMBWLB Wintech mobile application and opens a CMB Wing Lung Bank (“the Bank”) deposit account during the Promotion Period, and did not hold any single or joint name deposit account in the preceding 12 months, except holding of CMB Wing Lung Credit Card (“New Customer”).
3. This Offer is only applicable to New Customer who successfully apply for personal insurance products by entering **designated promotion code “NEW”** via the website of the Bank and/or “CMBWLB Wintech” mobile application and/or the website of CMB Wing Lung Insurance and/or “CMB Wing Lung Insurance E-Insure” mobile application (“Online Application”) during the Promotional Period. Personal insurance products include “Travel Insurance 2.0” (Annual Cover), “Sweet Home Insurance”, “Helper Insurance” and/or “Personal Accident (Plus) Insurance”.
4. Upon successful Online Application for personal insurance (Annual Cover) during the promotion period, New Customer can enjoy the following rewards:

Condition of Reward	Reward
Successfully apply for the following personal insurance products online, with a net premium of HKD600 or above per policy, more reward for more application: <ul style="list-style-type: none"><li>• “Travel Insurance 2.0” (Annual Cover)</li><li>• “Sweet Home Insurance”</li><li>• “Helper Insurance”</li><li>• “Personal Accident (Plus) Insurance”</li></ul>	A HKD100 Supermarket Coupon will be awarded.

5. Applicants who fail to input the designated promotion code during Online Application are not entitled to enjoy such reward.
6. The Supermarket Coupon (hereinafter referred as the “Coupon”) will be sent by post to the correspondence address as stated during the insurance application within 3 months after successful Online Application.
7. The Bank and CMB Wing Lung Insurance shall not be responsible or liable for any loss or delay of the Coupon due to postal error or inaccurate correspondence address information.
8. The Coupon cannot be redeemed for cash or exchanged for other offer. The Coupon will not be re-issued if lost or damaged.
9. The Coupon is only available while stocks last. If the Coupon is out of stock, CMB Wing Lung Insurance reserves the right to replace the Coupon by another Coupon without prior notice. The value and nature of

such Coupon may differ from the Coupon offered in this Offer. In case of any disputes, the decision of CMB Wing Lung Insurance shall be final.

10. For usage details of the Coupon, please refer to the terms and conditions printed on the Coupon.
11. The Bank and CMB Wing Lung Insurance is not the supplier of the Coupon and shall not be responsible for any related liabilities. Any disputes in relation to the Coupon, customers should contact the supplier(s) for enquiry directly.
12. Upon successful Online Application, premium will be refunded (if any) for the cancellation of any insurance product mentioned above pursuant to relevant policy terms and conditions, and the value of the Coupon received by the applicant will also be deducted from such refund.
13. This Offer does not apply to policy renewal.
14. This Offer cannot be used in conjunction with other promotions of CMB Wing Lung Insurance.
15. Promotional materials only provides premium discount preferential offer, and it does not relate to policy terms and conditions. Customers should choose suitable insurance products based on their needs. For details of insurance policy, please refer to the terms and conditions of the relevant insurance policy.
16. The above mentioned insurance product is underwritten by CMB Wing Lung Insurance. The insurance product is not the product of the Bank.
17. The Bank is the Appointed Insurance Agency (Insurance Authority Licensed Insurance Agency Number: FA3403) of CMB Wing Lung Insurance. The insurance products the Bank can promote, advise on or arrange are limited to the insurance products offered by the appointing insurer.
18. CMB Wing Lung Insurance is authorized and supervised by Insurance Authority to operate general insurance business in Hong Kong Special Administrative Region.
19. 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; however any dispute over the contractual terms of insurance product should be resolved between CMB Wing Lung Insurance and the customer directly.
20. CMB Wing Lung Insurance has reserved the absolute rights to determine whether to accept the application of the above mentioned insurance product based on the information of applicant/insured person provided on the application.
21. CMB Wing Lung Insurance could amend or cancel the terms and conditions of the above mentioned insurance product from time to time without prior notice. CMB Wing Lung Insurance reserved the final decision rights in case of any disputes.
22. In the event of any discrepancy or inconsistency between the English version and the Chinese version of this Terms and Conditions, the English version shall prevail.