

Terms and Conditions:

Life Insurance

Financial Needs Analysis Gifts Programme

1. The promotion period of “Financial Needs Analysis Gifts Programme” (“the Activity”) is from 26 February 2024 to 29 June 2024 (both dates inclusive) (“Promotion Period”).
2. During the Promotion Period, Chong Hing Bank Limited (the “Bank”) ’s clients (except bank staff) will be entitled to HK\$200 supermarket cash coupon (the “Coupon”) if he/she visits any branch of the Bank within the Promotion Period and conducts the “Financial Needs Analysis” (“FNA”) (upon production recommendation, but without product selection).
3. Each Client is entitled to the Coupon once only for conducting the “Financial Needs Analysis” .
4. The Activity is solely as a token of appreciation for the support from Client and to help Client to understand their insurance needs. It is not intended for any sales promotion.
5. The Coupon is available on a first-come, first-served basis while stock lasts.
6. The Coupon cannot be redeemed for cash or exchanged for any other offers. Under any circumstance, Hong Kong Life will not re-issue or exchange the Coupon if lost, stolen or expired and shall assume no responsibility.
7. Hong Kong Life and Chong Hing Bank Limited are not the suppliers of the Coupons and the use of the Coupons is subject to the terms and conditions stipulated by the supplier. Hong Kong Life and Chong Hing Bank Limited shall not be held responsible in relation to the terms and conditions and any other relevant matters relating to the Coupon.
8. Hong Kong Life reserves the right to change or suspend the Activity and amend the terms and conditions herein at any time without giving prior notice to Client or reasons therefor.
9. Hong Kong Life reserves the right of final and conclusive decision in the event of any dispute.
10. The Activity and its relevant terms and conditions are applicable within the Hong Kong Special Administrative Region only and are governed by and construed in accordance with the laws of Hong Kong.

“Power Pro Rewards 2024” Client Promotion Incentive

1. “Power Pro Rewards 2024” Client Promotion Incentive (the “Incentive”) consists of (i)

First Year Premium Discount of Basic Plan of relevant Eligible Life Insurance Plans of Hong Kong Life Insurance Limited ("Hong Kong Life") and (ii) Bank VIP Exclusive Offer.

2. The Incentive is applicable to the following client types and the referred Immediate Family Member (if applicable) (collectively known as the "Clients"):

Client Type	Eligibility
<ul style="list-style-type: none"> ◆ Bank VIP 	<ul style="list-style-type: none"> (i) Private Banking Customers; (ii) Cross-border Customers; (iii) High Net-worth Clients (Clients should maintain their Asset Under Management of HKD 1 million equivalent or above at the time of life insurance application); (iv) Persons admitted to Hong Kong under the "Top Talent Pass Scheme" or "Quality Migrant Admission Scheme" (v) the referred Immediate Family Members* of the above clients
<p>*Immediate Family Members include parents, spouses, children, siblings, grandparents and grandchildren.</p>	

3. The Promotion Period of the Incentive is from 26 February 2024 to 29 June 2024 (both dates inclusive) ("Promotion Period").
4. To be eligible for the Incentive, the application signing date and submission date of the application for any of the Eligible Life Insurance Plans must fall within the Promotion Period.
5. Unless otherwise stated, the Incentive can be enjoyed in conjunction with "ISM Branch Roadshow Incentive 2024" , "Special Premium Deposit Account Extra First Year Guaranteed Preferential Interest Rate" Client Promotion, and/or use the "Prestige Reward" Premium Discount Voucher or "Fabulous" Premium Discount Voucher but not any other incentive(s) offered by Hong Kong Life. However, only one premium discount voucher could be used for each policy.
6. Clients could share with their referred Immediate Family Members about their own authentic customer experience at Hong Kong Life, but not encourage, persuade, convince or recommend their referred Immediate Family Members to buy any specific life insurance products offered by Hong Kong Life. Clients are not authorized to act as Hong Kong Life or bank' s Insurance Intermediary, and therefore should avoid sharing

- about any matters relating to specific insurance product or sales activities of insurance products. For such matters, Clients should inquire with relevant bank's Insurance Intermediary (licensed technical representatives) directly. Clients are not authorized to advise, sell, arrange the purchase of life insurance plans or provide any sales support to the referred Immediate Family Members of the said client. The referred Immediate Family Members of the said client should not rely on any information, advice and/or representation provided by the said client in making a purchase decision.
7. Hong Kong Life reserves the right to change or terminate the Incentive and amend any terms and conditions of the Incentive at any time without giving prior notice to Clients or reason therefor. For the avoidance of doubt, the Incentive applicable to the eligible policy issued prior to such variation, suspension or termination of the Incentive will remain unaffected.
 8. Clients should refer to the website of Hong Kong Life (www.hklife.com.hk), the policy, proposal, product leaflet and any other relevant documents of Hong Kong Life's life insurance plans for relevant product information, contents, terms and conditions. This promotional leaflet describes the details of the Incentive only; it does not refer to any coverage, exclusions, risk disclosure, contents nor terms and conditions of the Eligible Life Insurance Plan(s). Clients should read, fully understand and accept the coverage, exclusions, risk disclosure, contents, terms and conditions of the policies and proposals before applying for any Eligible Life Insurance Plan(s) inclusive of the Incentive.
 9. This Incentive and its relevant terms and conditions are applicable within the Hong Kong Special Administrative Region only and governed by the law of Hong Kong.
 10. Hong Kong Life reserves the right of final decision in case of any dispute.
 11. Please refer to the promotional leaflet of "Power Pro Rewards 2024" Client Promotion Incentive for the details of the Incentive and full terms and conditions.

Important Statement Dispute on Selling Process and Product

Chong Hing Bank Limited ("Appointed Licensed Insurance Agency") is the Appointed Licensed Insurance Agency of Hong Kong Life, and the life insurance product is a product of Hong Kong Life but not the Appointed Licensed Insurance Agency. 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 Appointed Licensed Insurance Agency and the customer out of the selling process or processing of the related transaction, Appointed Licensed Insurance Agency is required to enter into a

Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the life insurance product should be resolved between Hong Kong Life and the customer directly.

Please contact Hong Kong Life's Data Protection Officer at 2290 2882 or mail your written request to 15/F Cosco Tower, 183 Queen's Road Central, Hong Kong if you request Hong Kong Life Insurance Limited not to use your personal data for direct marketing purposes. No charge shall be levied on such arrangement.

Should you have any enquiry, please call Hong Kong Life Customer Services Hotline at 2290 2882, or visit any branches of Chong Hing Bank Limited. Chong Hing Bank Limited is an Appointed Licensed Insurance Agency of Hong Kong Life. Life insurance products distributed by Chong Hing Bank Limited are underwritten by Hong Kong Life which is authorized and regulated by the Insurance Authority of the Hong Kong Special Administrative Region.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of Hong Kong Life outside Hong Kong.

General Insurance:

1. The promotion period of General Insurance is from 26 February 2024 to 29 June 2024 (both dates inclusive) ("Promotion Period").
2. General insurance policy is underwritten by Chong Hing Insurance Company Limited which is authorised and regulated by the Insurance Authority of the HKSAR. Chong Hing Bank Limited("Chong Hing Bank") is an insurance agent authorised by Chong Hing Insurance Company Limited for the distribution of this Plan. Premiums will be payable to Chong Hing Insurance Company Limited upon enrolment of this Plan.
3. In respect of an eligible dispute arising between Chong Hing Bank Limited and the customer out of the selling process or processing of the related transaction, Chong Hing Bank Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between directly Chong Hing Insurance Company Limited and the customer.
4. The Promotion is not applicable to cross-boundary customers visiting Hong Kong.
5. The Promotion is only applicable to the referral case from the Bank only, customers are

required to complete the “Insurance Services Referral Form” .

6. The Promotion premium discount does not include the insurance levy.