

Terms and Conditions of Online Application Premium Discount of “Asia Superior Travel Insurance (Single Trip Plan); “Asia Superior Helper Insurance & Asia Superior Housemaid Insurance”, and “Asia Superior Home Insurance”

- 1) The Promotion Period is from 1 October 2025 to 31 December 2025 (both dates inclusive) (“Promotion Period”).
- 2) Customers who apply for any of the products listed below through OCBC Bank (Hong Kong) Limited (“the Bank”) website during the Promotion Period can enjoy the corresponding premium discount offer (the “Offer”).

	Asia Superior Travel Insurance (Single Trip Plan)	Asia Superior Helper Insurance & Asia Superior Housemaid Insurance	Asia Superior Home Insurance
OCBC General Customers	20% Premium Discount	20% First Year Premium Discount	
OCBC Premier Banking Customers*	25% Premium Discount	25% First Year Premium Discount	

* Customers need to input the Member Code as specified by the Bank to enjoy the Offer. For details in relation to the Member Code, please refer to the Premier banking privileges promotion leaflet.

- 3) If customers cancel the relevant insurance application and /or policy, the Offer will be deducted from the refunded premium (if any).
- 4) The Offer is non-transferable, non-refundable and cannot be exchanged for cash or other benefits.
- 5) This document does not provide any advice or recommendation of any insurance products. Customers should not rely solely on this document to make application decisions. Before applying for any insurance plan, customers should read carefully and fully understand the relevant terms and conditions of the relevant plan. Customers should also seek independent and professional advice before making any decision where necessary.
- 6) The information contained herein does not constitute any part of the related insurance policy.
- 7) Only one Member Code can be used for each application.
- 8) “Asia Superior Travel Insurance (Single Trip)”, “Asia Superior Helper Insurance & Asia Superior Housemaid Insurance”, and “Asia Superior Home Insurance” (collectively, the “Plans”) are insurance products of Asia Insurance Co., Ltd. (“Asia Insurance”) but not of the Bank. The Plans are underwritten by Asia Insurance which is authorized and regulated by the Insurance Authority of Hong Kong Special Administrative Region (“HKSAR”). Asia Insurance will be responsible for providing your insurance coverage and handling claims under the Plans. The Bank is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as insurance agency and is the authorized insurance agency of Asia Insurance for the distribution of the Plans in HKSAR.
- 9) 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 the Financial Dispute Resolution Scheme process with the customer. However, any dispute over the contractual terms of the insurance products should be resolved directly between Asia Insurance and the customer.
- 10) Customers should refer to the policy documents for the full terms and conditions of the relevant policy(ies). Before applying for any insurance plan, customers should read carefully and fully understand the product brochure and full terms and conditions of the policy document (including but not limited to clauses, definitions, plan coverage, endorsements, exclusions, extensions and provision).
- 11) These terms and conditions shall be governed by and construed in accordance with the laws of HKSAR.
- 12) The Bank and/or Asia Insurance reserve the right to amend or terminate the terms and conditions for the Offer at its absolute discretion without any prior notice. In case of any disputes, the decision of the Bank and/or Asia Insurance shall be final, conclusive and binding.
- 13) In the event of any inconsistency or discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail to the extent of the inconsistency or discrepancy.