

YFLink Concert Tickets Lucky Draw (Hong Kong) Terms and Conditions ("Terms and Conditions")

1. YFLink Concert Tickets Lucky Draw (the "Lucky Draw" or the "Campaign") is organised by YF Life Insurance International Ltd. ("YF Life"), subject to these Terms and Conditions. The Campaign period is from February 9, 2026 10:00 to February 27, 2026 17:30 (Hong Kong Time) ("Campaign Period"). All time and date related to the Lucky Draw are subject to the record of YF Life's server. Participation of the Lucky Draw outside the Campaign Period will be deemed invalid. By participating in the Lucky Draw, the participants shall be deemed to have read, understood and agreed to be bound by these Terms and Conditions.
2. Participants must fulfil the following conditions to enter the Lucky Draw: i. existing policyholder holding at least one YF Life's in-force individual insurance policy as of February 27, 2026 17:30; or existing member of the Mandatory Provident Fund (MPF) Scheme provided by YF Life as of February 27, 2026 (with an account balance greater than zero on February 27, 2026); and ii. Be aged 18 or above; and iii. Complete "Lucky Draw" registration via YFLink Service and Information Application ("YFLink") within the Campaign Period ("Eligible Participant(s)").
3. YF Life consultants and staff are not allowed to participate in this Lucky Draw.
4. Each Eligible Participant will earn at least one chance of winning a prize in the Lucky Draw based on the number of in-force YF Life's individual insurance policy (basic plan) ("Eligible Policy(ies)") and member accounts of MPF Scheme provided by YF Life they have ("Eligible Member Account(s)"). Each Eligible Policy or Eligible Member Account will be counted as 1 entry into the Lucky Draw of this Campaign. Accordingly, holding 2 Eligible Policies or Eligible Member Accounts will be counted as 2 entries, and so on. Each Eligible Participant is eligible for five chances at most in the Lucky Draw during the Campaign Period. Participation in this Lucky Draw does not require any purchase, policy replacement or upgrade, and such actions do not increase a participant's chances beyond the rules stated herein. YF Life consultants and staff must not use this Lucky Draw to induce or persuade any person to apply insurance products or replace an existing policy.
5. Each Eligible Participant only has to register once by completing "Lucky Draw" registration via YF Link. All Eligible Policies and Eligible Member Accounts under the same ID number will be automatically combined for the calculation of the entitled chances for the Lucky Draw. Eligible Participants who are both policyholders of Eligible Policies and Eligible Member Accounts need only register on either the Individual Insurance page or the MPF Accounts page; duplicate registration is not required. Multiple entries will not be counted. Each Eligible Participant can win at most one prize.

6. Eligibility for the Lucky Draw does not guarantee winning any prize.
7. There are 12 Lucky Draw winners in total. The prize list of the Lucky Draw and the number of winner(s) are as follows:
 - a. Grand prize: Two 《YF Life presents: LEON LAI ROBBABA 2026 Live in Hong Kong》 concert tickets (each ticket is worth HK\$1380) (No. of winner(s): 2)
 - b. 2nd prize: Two 《YF Life presents: LEON LAI ROBBABA 2026 Live in Hong Kong》 concert tickets (each ticket is worth HK\$680) (No. of winner(s): 10)
8. Winners will be drawn by computer system randomly on March 4, 2026 in Hong Kong. The Lucky Draw results will be published in The Standard and Sing Tao Daily in Hong Kong and on YF Life website (yflife.com) on March 9, 2026. Winners will be notified about the prize redemption arrangement via YFLink and SMS starting from March 9, 2026. The notification message will be sent to the winner's registered phone number in our record and YFLink account (where applicable). Eligible Participants must ensure the contact information in our record is accurate and valid. YF Life will not be held responsible if a winner cannot be contacted due to inaccurate contact information provided. The prize must be collected in Hong Kong during the specified prize collection period stated in the notification message. The winner must present his/her original copy of valid identification document for verification upon redemption. Anyone who cannot collect the Prize in person may authorize a representative to collect it on his/her behalf by completing and signing an authorization letter. The authorized representative must present the authorization letter signed by the Winner, a copy of notification message, a copy of the authorizer's valid identification document, and the authorized representative's valid identification document for verification when collecting the Prize. The winners will be disqualified without notice and further arrangement if fail to collect the prizes within the specified prize collection period for whatever reason. The prize will be considered as forfeited.
9. Trade Promotion Competition Licence No.: 61079
10. The 《YF Life presents: LEON LAI ROBBABA 2026 Live in Hong Kong》 ("Concert") tickets will be given out randomly, winners cannot choose designated seats or dates. The "Concert" will be held from March 22 to 31, 2026.
11. The Concert tickets are only valid on the specified day stated on the ticket and cannot be changed. Each Concert ticket is limited to one person only. The Concert tickets cannot be converted, sold or redeemed for cash. Tickets will not be refunded or reissued if the Concert tickets are lost, stolen, vandalized or damaged.
12. YF Life is not the supplier of the prizes and shall not be responsible or liable for the availability, quality and any consequences related to the use of the prizes. The venue of the

Concert may be temporarily closed or suspended operations upon occurrence of any events that is unforeseen and beyond the control of the prize supplier, including but not limited to the outbreak of infectious diseases, inclement weather (including but not limited to the hoisting of Tropical Cyclone Signal No.8 or higher, or Black Rainstorm warnings), government decrees, or sudden contingencies at the venue on the date of the Concert. Winners should abide by all arrangements of the prize supplier. The prize supplier reserves the right to reschedule or cancel the Concert and shall not be liable for any compensation for losses incurred by the winner arising therefrom (including but not limited to transportation or accommodation expenses). Any dispute relating to the Concert shall be resolved by the winners and the supplier directly. The prizes are subject to respective terms and conditions as determined by the supplier, who reserves the right of final interpretation.

13. Notification or other prize redemption documents issued to the winners will not be re-issued in case of loss or damage.
14. If the Eligible Participants or winners violate any terms of these Terms and Conditions or commit any illegal acts that result in any losses on the part of YF Life or any third parties, the relevant Eligible Participants or winners shall be liable for all the losses.
15. If for any reason this Lucky Draw is not capable of running as planned, due to causes including but not limited to infection by computer virus, bugs, worms, trojan horses, denial of service attacks, tampering, unauthorized intervention, fraud, technical failures or any other causes beyond the control of YF Life that corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Lucky Draw, YF Life reserves the right to disqualify any individual(s) who tamper with the entry process without prior notice.
16. YF Life reserves the right to interpret these Terms and Conditions. For any dispute arising from the Lucky Draw, YF Life reserves the right of final decision. YF Life will act reasonably and in good faith.
17. These Terms and Conditions are governed by the laws of the Hong Kong Special Administrative Region, the Hong Kong Courts have exclusive jurisdiction if any dispute arises.
18. For any enquiries, please call Customer Service Hotline at (+852) 2533 5555 during office hours (Monday to Friday 09:00 - 17:30, except public holidays).

Personal Data Collection Statement (Hong Kong)

YF Life Insurance International Ltd. (the “Company” or “YF Life”) respects personal data privacy and is committed to complying with the **Personal Data (Privacy) Ordinance** (Cap. 486) and the Data Protection Principles thereunder. This statement explains

the **purposes, uses, disclosure/transfer, retention/security**, and the **rights of access and correction** in relation to personal data collected from participants of this lucky draw (the “**Lucky Draw**”).

1) Purposes and Uses

YF Life will collect, use, and retain participants’ personal data solely for the following purposes (and any **directly related purposes** thereto):

- **Administration and execution** of the Lucky Draw, including eligibility verification, random computerized drawing, winner notification, identity verification, prize fulfilment/redemption, and publication of winners as **required by license or regulatory conditions**;
- **Handling enquiries, feedback, or complaints** related to the Lucky Draw; and
- **Compliance with applicable laws, regulations, and regulatory requirements**, including reporting or disclosure obligations.

2) Whether Provision is Obligatory and Consequences of Non-Provision

Participants **must** provide the personal data requested to complete registration for the Lucky Draw. **Failure to provide** the required data will result in the participant being **unable to complete registration** and **unable to participate** in the Lucky Draw.

3) Direct Marketing

Unless YF Life has obtained the participant’s **separate express consent**, YF Life **will not** use the participant’s personal data for **direct marketing**. Even if consent has been given, participants may **withdraw consent at any time** by contacting the Company.

4) Disclosure and Transfer (which may involve locations outside Hong Kong)

To achieve the purposes stated above, YF Life may disclose or transfer personal data to the following **classes of transferees** (which may be located in **Hong Kong or outside Hong Kong**):

- **Affiliates or associated companies** of YF Life that assist with winner notification and prize fulfilment arrangements;
- **Engaged service providers/data processors** (e.g., IT support, messaging/SMS notification, ticket/prize fulfilment and logistics, customer service, identity verification);
- **Government departments, regulatory or law-enforcement authorities**, or other appropriate bodies as **required by law or regulation**; and
- (If applicable) **Newspapers/media** for **publication of the winners** in accordance with the terms of the TPCL or other regulatory requirements.

YF Life will adopt **reasonable contractual and security safeguards** to protect personal data during disclosure or transfer and throughout processing by service providers.

5) Retention and Security

Personal data will be **collected and retained** only for the **administration** of the Lucky Draw and for **legal/regulatory compliance** (including any **directly related purposes**). Once the relevant purposes have been fulfilled and any **legally permitted or required retention period** has expired, YF Life will **delete, anonymize and/or securely destroy** such data in accordance with **industry security standards**.

6) Rights of Access and Correction

Participants have the right to **request access** to and **correction** of their personal data held by YF Life pursuant to the PDPO. YF Life may charge a **reasonable fee** for processing an access request. Requests

can be made via the Company's **Customer Service Hotline: +852 2533 5555** during office hours, or in writing to the Company.

YFLink Concert Tickets Lucky Draw (Macau) Terms and Conditions ("Terms and Conditions")

1. YFLink Concert Tickets Lucky Draw (Macau) (the "Lucky Draw" or the "Campaign") is organised by YF Life Insurance International Ltd. ("YF Life"), subject to these Terms and Conditions. The Campaign period is from February 9, 2026 10:00 to February 27, 2026 17:30 (Macau Time) ("Campaign Period"). All time and date related to the Lucky Draw are subject to the record of YF Life's server. Participation of the Lucky Draw outside the Campaign Period will be deemed invalid. By participating in the Lucky Draw, the participants shall be deemed to have read, understood and agreed to be bound by these Terms and Conditions.
2. Participants must fulfil the following conditions to enter the Lucky Draw: i. existing policyholder holding at least one YF Life's in-force individual insurance policy as of February 27, 2026 17:30; or existing member of the Macau Pension Scheme or Macau Non-Mandatory Central Provident Fund Scheme (CPS) provided by YF Life as of February 27, 2026 (with an account balance greater than zero on February 27, 2026); and ii. Be aged 18 or above; and iii. Complete "Lucky Draw" registration via YFLink Service and Information Application ("YFLink") within the Campaign Period ("Eligible Participant(s)").
3. YF Life consultants and staff are not allowed to participate in this Lucky Draw.
4. Each Eligible Participant will earn at least one chance of winning a prize in the Lucky Draw based on the number of in-force YF Life's individual insurance policy (basic plan) ("Eligible Policy(ies)") and member accounts of Macau Pension Scheme or CPS provided by YF Life they have ("Eligible Member Account(s)"). Each Eligible Policy or Eligible Member Account will be counted as 1 entry into the Lucky Draw of this Campaign. Accordingly, holding 2 Eligible Policies or Eligible Member Accounts will be counted as 2 entries, and so on. Each Eligible Participant is eligible for five chances at most in the Lucky Draw during the Campaign Period. Participation in this Lucky Draw does not require any purchase, policy replacement or upgrade, and such actions do not increase a participant's chances beyond the rules stated herein. YF Life consultants and staff must not use this Lucky Draw to induce or persuade any person to apply insurance products or replace an existing policy.
5. Each Eligible Participant only has to register once by completing "Lucky Draw" registration via YFLink. All Eligible Policies and Eligible Member Accounts under the same ID number will be automatically combined for the calculation of the entitled chances for the Lucky Draw. Eligible Participants who are both policyholders of Eligible Policies and Eligible Member Accounts need only register on either the Individual Insurance page or the Macau Pension/ CPF Accounts page; duplicate registration is not required. Multiple entries will not be counted. Each Eligible Participant can win at most one prize.
6. Eligibility for the Lucky Draw does not guarantee winning any prize.

7. There are 6 Lucky Draw winners in total. The prize list of the Lucky Draw and the number of winner(s) are as follows:

- a. Grand prize: Two 《YF Life presents: LEON LAI ROBBABA 2026 Live in Hong Kong》 concert tickets (each ticket is worth HK\$1380) (No. of winner(s): 1)
- b. 2nd prize: Two 《YF Life presents: LEON LAI ROBBABA 2026 Live in Hong Kong》 concert tickets (each ticket is worth HK\$680) (No. of winner(s): 5)

8. Winners will be drawn by computer system randomly on March 4, 2026 in Macau. The Lucky Draw results will be published on YF Life website (yflife.com) on March 9, 2026. Winners will be notified about the prize redemption arrangement via YFLink and SMS starting from March 9, 2026. The notification message will be sent to the winner's registered phone number in our record and YFLink account (where applicable). Eligible Participants must ensure the contact information in our record is accurate and valid. YF Life will not be held responsible if a winner cannot be contacted due to inaccurate contact information provided. The prize must be collected at YF Life Customer Service Center, Macau (Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) on or before March 20, 2026 as stated in the notification message. The winner must present his/her original copy of valid identification document for verification upon redemption. Anyone who cannot collect the Prize in person may authorize a representative to collect it on his / her behalf by completing and signing an authorization letter. The authorized representative must present the authorization letter signed by the winner, a copy of notification message, a copy of the authorizer's valid identification document, and the authorized representative's valid identification document for verification when collecting the Prize. The winners will be disqualified without notice and further arrangement if fail to collect the prizes within the specified prize collection period for whatever reason. The prize will be considered as forfeited.

9. 《YF Life presents: LEON LAI ROBBABA 2026 Live in Hong Kong》 ("Concert") tickets will be given out randomly, winners cannot choose designated seats or dates. The "Concert" will be held from March 22 to 31, 2026.

10. The Concert tickets are only valid on the specified day stated on the ticket and cannot be changed. Each Concert ticket is limited to one person only. The Concert tickets cannot be converted, sold or redeemed for cash. Tickets will not be refunded or reissued if the Concert tickets are lost, stolen, vandalized or damaged.

11. YF Life is not the supplier of the prizes and shall not be responsible or liable for the availability, quality and any consequences related to the use of the prizes. The venue of the Concert may be temporarily closed or suspended operations upon occurrence of any events that is unforeseen and beyond the control of the prize supplier, including but not limited to the

outbreak of infectious diseases, inclement weather (including but not limited to the hoisting of Tropical Cyclone Signal No.8 or higher, or Black Rainstorm warnings), government decrees, or sudden contingencies at the venue on the date of the Concert. Winners should abide by all arrangements of the prize supplier. The prize supplier reserves the right to reschedule or cancel the Concert and shall not be liable for any compensation for losses incurred by the winner arising therefrom (including but not limited to transportation or accommodation expenses). Any dispute relating to the Concert shall be resolved by the Winners and the supplier directly. The Prizes are subject to respective terms and conditions as determined by the supplier, who reserves the right of final interpretation.

12. Notification or other prize redemption documents issued to the winners will not be re-issued in case of loss or damage.

13. If the Eligible Participants or Winners violate any terms of these Terms and Conditions or commit any illegal acts that result in any losses on the part of YF Life or any third parties, the relevant Eligible Participants or winners shall be liable for all the losses.

14. If for any reason this Lucky Draw is not capable of running as planned, due to causes including but not limited to infection by computer virus, bugs, worms, trojan horses, denial of service attacks, tampering, unauthorized intervention, fraud, technical failures or any other causes beyond the control of YF Life that corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Lucky Draw, YF Life reserves the right to disqualify any individual(s) who tamper with the entry process without prior notice.

15. YF Life reserves the right to interpret these Terms and Conditions. For any dispute arising from the Lucky Draw, YF Life reserves the right of final decision.

16. These Terms and Conditions are governed by the laws of the Macau Special Administrative Region, the Macau Courts have exclusive jurisdiction if any dispute arises. YF Life will act reasonably and in good faith.

17. For any enquiries, please call Customer Service Hotline at (+853) 2832 2622 during office hours (Monday to Friday 09:00 - 17:30, except public holidays).

Personal Data Collection Statement (Macau)

YF Life Insurance International Ltd. (Macau Branch) (the “Company” or “YF Life”) respects personal data privacy and is committed to complying with the **Personal Data Protection Act** (Law No. **8/2005**) and the applicable data processing principles. This statement explains the **purposes, uses, disclosure/transfer, retention/security, and the rights of access, correction, and objection** in relation to personal data collected from participants of this lucky draw (the “Lucky Draw”).

1) Purposes and Uses

YF Life will collect, use, and retain participants' personal data solely for the following purposes (and any **directly related purposes** thereto):

- **Administration and execution** of the Lucky Draw, including eligibility verification, random computerized drawing, winner notification, identity verification, prize fulfilment/redemption, and **publication of winners** where required by the competent authority or regulatory conditions;
- **Handling enquiries, feedback, or complaints** related to the Lucky Draw; and
- **Compliance with applicable laws, regulations, and regulatory requirements**, including reporting or disclosure obligations.

2) Whether Provision is Obligatory and Consequences of Non-Provision

Participants **must** provide the personal data requested to complete registration for the Lucky Draw. **Failure to provide** the required data will result in the participant being **unable to complete registration** and **unable to participate** in the Lucky Draw.

3) Direct Marketing

Unless YF Life has obtained the participant's **separate express consent**, YF Life **will not** use the participant's personal data for **direct marketing**. Even if consent has been given, participants may **withdraw consent or object to processing for direct marketing** at any time by contacting the Company.

4) Disclosure and Transfer (which may involve locations outside Macau)

To achieve the purposes stated above, YF Life may disclose or transfer personal data to the following **classes of transferees** (which may be located in **Macau or outside Macau**, subject to applicable legal requirements):

- **Affiliates or associated companies** of YF Life that assist with winner notification and prize fulfilment arrangements;
- **Engaged service providers/data processors** (e.g., IT support, messaging/SMS notification, ticket/prize fulfilment and logistics, customer service, identity verification);
- **Government departments, regulatory or law-enforcement authorities**, or other appropriate bodies **as required by law or regulation**; and
- (If applicable) **media/publication bodies** for **publication of the winners** in accordance with applicable requirements.

YF Life will implement **reasonable contractual and security safeguards** to protect personal data during disclosure or transfer and throughout processing by service providers.

5) Retention and Security

Personal data will be **collected and retained** only for the **administration** of the Lucky Draw and for **legal/regulatory compliance** (including any **directly related purposes**). Once the relevant purposes have been fulfilled and any **legally permitted or required retention period** has expired, YF Life will **delete, anonymize and/or securely destroy** such data in accordance with **industry security standards**.

6) Rights of Access, Correction, and Objection

Participants have the right to **request access** to and **correction** of their personal data held by YF Life, and—in specific circumstances—to **object** to processing (including objection to processing for **direct**

marketing) pursuant to Law No. 8/2005. YF Life may charge a **reasonable fee** for processing an access request. Requests can be made via the Company's **Macau Customer Service Hotline: +853 2832 2622** during office hours, or in writing to the Company.