

富衛新春保幸運抽獎

22 – 28 January 2016

Terms and conditions:

1. 參加者可於 2017 年 1 月 22 日中午 12 時正至 1 月 28 日凌晨 5 時 59 分，透過富衛新春保網站（「活動網站」）參加抽獎。
2. 參加者需於 2017 年 1 月 22 日至 1 月 27 日（開放時間為下午 2 時至翌日凌晨 2 時，年宵最後一天將由中午 12 時開放至翌日清晨 6 時），前往維多利亞公園年宵市場 130-131 號「富衛攤位」，以手機掃描攤位內的二維碼，進入活動網站開啟抽獎網頁。
3. 參加者需於本網頁輸入有效香港流動電話號碼，以獲得一次抽獎機會（以下稱「合資格參加者」）。
4. 每個流動電話號碼只得一次抽獎機會。
5. 合資格參加者可按照活動網站指示進行抽獎。
6. 網頁軟件將為每個合資格參加者隨機抽取獎品，而獎品將即時顯示於參加者手機所顯示的活動網站上。保證每個合資格參加者獲得以下六個獎項之其中一項：
 - I. 富衛 Savie 自助息理財壽險（一筆過繳費方式）\$38,888 保費優惠
 - II. 富衛 Savie 自助息理財壽險（一筆過繳費方式）\$2,888 保費優惠
 - III. 富衛 Savie 自助息理財壽險（一筆過繳費方式）\$888 保費優惠
 - IV. 免費富衛全年旅遊保險（個人計劃 B）
 - V. \$1 優惠價購買富衛易安心家居保
 - VI. 富衛單次旅程旅遊保險 7 折以上合稱「保費優惠」。
7. 獎項 I、II 及 III 之保費優惠只適用於投保由富衛人壽保險（百慕達）有限公司（「富衛人壽保險」）所承保並以一筆過繳付保費形式的自助息理財壽險計劃。
8. 獎項 IV、V 及 VI 之保費優惠只適用於購買由富衛保險有限公司（「富衛保險」）所承保的指定產品。
9. 得獎參加者（「得獎者」）兌換獎賞 I 之程序：
 - i. 得獎者將立即獲發富衛人壽保險送出的通知短訊及兌換獎賞指示。

- ii. 富衛人壽保險將以得獎者於活動網站登記之流動電話號碼聯絡得獎者安排獎賞換領及申請投保，得獎者必須同時提交其全名作登記。得獎者須提供香港居民身份證及最近三個月的住址證明用以申請。
- iii. 獎賞不可轉讓他人，亦不能出售。得獎者必需為保單申請者本人。

10. 得獎者兌換獎賞 II, III, IV, V, VI 之程序：

- i. 得獎者將立即獲富衛人壽保險或富衛保險送出的短訊通知及推廣編號。
- ii. 得獎者需於推廣期間內登入富衛網頁 <https://i.fwd.com.hk> 投保指定產品，並輸入推廣編號，便可即時享有指定保費優惠。所有已過期之推廣編號均不接受。

獎賞	推廣期
獎賞 II & III	2017 年 1 月 21 日至 2017 年 3 月 31 日
獎賞 IV, V & VI	2017 年 1 月 21 日至 2017 年 7 月 31 日

- iii. 推廣編號可轉讓他人，但不能出售。每個推廣編號只能使用一次。
- iv. 獎賞 IV 之得獎者可補回差價以獎賞之價值（\$1300 港元）購買其他富衛旅遊保險。

11. 贏得富衛 Savie 自助息理財壽險（一筆過繳費方式）優惠（獎賞 I, II, 或 III）的得獎者：

- i. 須於富衛網頁或富衛客戶服務中心進行簡單的財務需要分析，以了解 Savie 自助息理財壽險（一筆過繳費方式）是否適合他/她的需要。如 Savie 自助息理財壽險符合得獎者的目標及需要後，得獎者即可透過富衛網頁網上申請及享有保費優惠。成功申請後，得獎者須支付折扣後的保費。
- ii. 若通知短訊／推廣編號已轉讓他人，該受讓通知短訊／推廣編號人仍須於以上指定銷售平台進行簡單財務需要分析。
- iii. 如財務需要分析結果顯示該 Savie 自助息理財壽險計劃不適合得獎者的需要，請與富衛客戶服務中心聯絡，以作進一步安排。

12. 指定產品將受其條款及細則約束，富衛人壽保險及富衛保險保留批核或拒絕任何申請的權利，並就此推廣的任何爭議保留最終決定權。詳情請參考有關產品小冊子及保單條款上的條款及細則。

13. 在任何情況下，保費優惠不能兌換現金，並且不能與其他優惠或折扣同時使用。

14. 已於活動網頁登記流動電話號碼但未能於開放時間前往富衛攤位的參加者，則被視為棄權，富衛人壽保險或富衛保險並不會就此安排任何進一步抽獎機會或提供任何形式之獎賞。任何因網路中斷或參加者無法在線上登記或參加抽獎而導致的損失，富衛人壽保險及富衛保險不會就此承擔任何責任。

15. 參加者需提供有效並正確流動電話號碼。錯誤或無效的流動電話號碼可導致通知短訊發送失效。富衛人壽保險及富衛保險不會就任何發送失效或損失的通知短訊而承擔任何責任。

16. 參加者於本活動網站登記的流動電話號碼只會用作抽獎推廣用途，富衛人壽保險及富衛保險將於本活動結束後銷毀所有流動電話號碼記錄。

17. 所有短訊及／或推廣編號將不會在損失的情況下重發或替換。如有任何爭議，概以富衛人壽保險或富衛保險的決定為準。
18. 中文譯本僅供參考，文義如與英文有歧異，概以英文本為準。
19. 推廣生意的競賽牌照號碼：48308

FWD Chinese New Year 2017 Campaign Lucky Draw

22 – 28 January 2016

Terms and conditions:

1. All participants can join the Lucky Draw from 22 January 2017 at 12:00 to 28 January 2017 at 05:59 via visiting FWD Chinese New Year 2017 Campaign Promotion Website (the “Promotion Website”).
2. Participants will need to visit the FWD booth at the Chinese New Year Flower Market in Victoria Park between 22 and 27 January 2017 during opening hours (from 2pm to 2am on next day; On the last day of the Flower Market, the booth opens from 12nn to 6am on next day), and scan the QR code provided at the FWD booth to enter the lucky draw webpage on the Promotion Website.
3. Participants need to provide one genuine Hong Kong mobile number in order to gain one Lucky Draw entry (“Eligible Participant”).
4. Each mobile number is only eligible for one lucky draw entry.
5. Eligible Participants can then trigger the lucky draw by following the instructions on the Promotion Website.
6. The computer software will randomly draw a prize for each Eligible Participant and the prize will be instantly shown on the Promotion Website displayed on the participant’s mobile device. Each Eligible Participant will be guaranteed to win one of the six prizes listed as follows:
 - I. \$38,888 FWD Savie Insurance Plan (One-Off payment mode) coupon
 - II. \$2,888 FWD Savie Insurance Plan (One-Off payment mode) coupon
 - III. \$888 FWD Savie Insurance Plan (One-Off payment mode) coupon
 - IV. Free FWD Annual TravelCare Insurance (Personal Plan B)
 - V. \$1 FWD Home Liability Insurance
 - VI. 30% discount on the FWD TravelCare (Single Trip) Insurance (collectively called “Premium Discount”).
7. For Prize I, II and III, the Premium Discounts are only applicable to a purchase of FWD Life’s Savie Insurance Plan (One-Off payment mode) underwritten by FWD Life Insurance Company (Bermuda) Limited (“FWD Life”).

8. For Prize IV, V and VI, the Premium Discounts are only applicable to the designated products underwritten by FWD General Insurance Company Limited ("FWD GI").
9. Prize redemption procedure for the winning participants ("Winners") of Prize I:
- The Winners will instantly receive a Notification SMS from FWD Life, with the instructions to claim the prize.
 - FWD Life will call the Winner's mobile phone number that is registered on the Promotion Website to arrange for the prize redemption and policy application. The Winner must disclose his/her name to FWD Life during the confirmatory phone call. The Winners are required to present i his/her HKID card and address proof within the last 3 months for the application.
 - The Prize is not transferable and cannot be sold. The Winner must be the applicant of the policy.

10. Prize redemption procedure for the Winners of Prizes II, III, IV, V and VI:

- The Winners will instantly receive a notification SMS from FWD Life or FWD GI, showing the unique Promotion Code.
- Each Winner can enjoy the designated Premium Discount by entering the valid Promotion Code on the FWD Website, <https://i.fwd.com.hk> upon the application for the designated products within the Promotion Period. Expired Promotion Codes will not be accepted.

Prize	Promotion Period
Prize II and III	21 January 2017 – 31 March 2017
Prize IV, V and VI	21 January 2017 – 31 July 2017

- The Promotion Code is transferable but cannot be sold. Each Promotion Code can only be used once.
- The Winners can utilize the value of Prize IV in the sum of HK\$1,300 to purchase any other FWD TravelCare Insurance Plan by paying the difference.

11. For those who have won the FWD Savie Insurance Plan (One-Off payment mode) coupon (Prize I, II and III):

- the Winner must conduct a simple financial needs analysis through FWD Website or FWD Customer Service Centres to assess the winner's suitability for the Savie Insurance Plan. Once it is confirmed that the Savie Insurance Plan meets the Winner's objective(s) and need(s), the Winner will be allowed to apply for the Savie Insurance Plan and enjoy the designated Premium Discount. The discounted premium must be paid by the Winner for successful application.
- If the Notification SMS / Promotion Code is transferred, the person to whom the Notification SMS / Promotion Code is transferred will also be required to conduct the simple financial needs analysis through the designated sales channel as mentioned above.
- If the Savie Insurance Plan is not suitable for the Winner according to the result of his/her financial needs analysis, please make contact with FWD Customer Service Centres for further arrangement.

12. Each designated product is subject to its terms and conditions. FWD Life and FWD GI have the right to approve or reject any application, and the decisions of FWD Life or

FWD GI in relation to disputes that may arise from this promotion will be final and conclusive. Please refer to respective policies' terms and conditions set out in the product brochure and policy provisions for more details.

13. In all circumstances, the Premium Discount is not redeemable for cash and cannot be used in conjunction with other promotional offers or discounts.
14. Participant who submitted his/her mobile number on the Promotion Website but have not visited the FWD booth within the opening hours to participate the lucky draw, will be treated as giving up the lucky draw chance and FWD Life or FWD GI will not arrange any further lucky draw nor give any form of prizes to them. FWD Life and FWD GI will not be responsible for mobile data network disconnection and the potential loss if the participant failed to access or complete the Lucky Draw online.
15. The mobile phone number provided must be valid and correct. Incorrect or incomplete information may result in a delivery failure of the Notification SMS. FWD Life and FWD GI will not be responsible for any Notification SMS delivery failure or loss.
16. The mobile phone numbers collected via the Promotion Website are used for this lucky draw promotion only. FWD Life and FWD GI will not keep any mobile phone numbers after the Lucky Draw ends.
17. The Notification SMS and/or Promotion Code will not be reissued or replaced in the event of loss. Should any dispute arise, the decision of FWD Life or FWD GI shall be final and conclusive.
18. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.
19. Trade Promotion Competition Licence No.: 48308

Savie Promotion Terms and Conditions:

1. This Promotion for the Savie Insurance Plan (“Savie”) underwritten by FWD Life Insurance Company (Bermuda) Limited (“FWD”) will be offered between 12 October 2016 and 31 March 2017 (both dates inclusive) (“Promotion Period”) and the application for Savie must be submitted within the Promotion Period.
2. Subject to these terms and conditions, Savie applicants will enjoy the following respective premium discounts (“Premium Discount”) during the Promotion Period if they purchase Savie where the single or regular premium is not less than the following amount:

Payment Mode		Premium Discount on the Initial Premium Paid*
One-Off Premium	Monthly Regular Contribution	
HK\$ 400,000	HK\$ 10,000	HK\$ 1,200
≥ HK\$ 300,000	≥ HK\$ 5,000	HK\$ 800
≥ HK\$ 30,000	≥ HK\$ 3,000	HK\$ 400

*For monthly plan, the initial premium paid is equivalent to the first 2 months’ regular contribution.

3. To enjoy this Promotion, applicants shall apply Savie through either of the following methods:
 - I. Apply at Customer Service Centre
Applicant must make an appointment through <https://i.fwd.com.hk/en/savings-insurance> to visit one of FWD’s customer service centres to conduct a simple financial needs analysis to assess his/her suitability for Savie. Once it is confirmed that Savie meets applicant’s objective(s) and need(s), applicant can apply Savie with the Premium Discount on the initial premium paid. The discounted premium must be paid by applicant’s personal cheque, or direct debit through the applicant’s bank account (only applicable to One-off Plan) or Bank of Communications FWD Credit Card at the time of submission of the application of Savie.
 - OR
 - II. Apply online (only applicable to One-off Plan)
Applicant must conduct a simple financial needs analysis through <https://i.fwd.com.hk/en/savings-insurance> to assess his/her suitability for Savie. Once it is confirmed that Savie meets applicant’s objective(s) and need(s), applicant can apply Savie with the Premium Discount on the initial premium paid. The discounted premium must be paid by direct debit through the applicant’s bank account.

4. The application date and the Policy Issue Date of Savie are based on the record of FWD.
5. If the policy issued is cancelled during the cooling off period, FWD will only refund the actual premium paid by the policy owner. For the application for Savie – Monthly Regular Contribution Plan on or after 1 December 2016, if the policy is cancelled or surrendered at any time within the first 12 months from the policy issue date, the Premium Discount in full shall be deducted from the premium refund or surrender benefit.
6. Unless otherwise specified, this Promotion is not redeemable for cash and cannot be used in conjunction with other promotional offers or discounts.
7. Savie is subject to its terms and conditions. FWD has the right to reject any application, and its decision in relation to disputes that may arise from this Promotion will be final and conclusive.
8. FWD reserves the right to amend these terms and conditions of this Promotion or discontinue this promotion at any time without prior notice.
9. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

自助息優惠條款及細則：

1. 此優惠只適用於 2016 年 10 月 12 日至 2017 年 3 月 31 日(包括首尾兩天) (「推廣期」) 內由富衛人壽保險 (百慕達) 有限公司 (「富衛」) 所承保的自助息理財壽險計劃 (「自助息」) , 並須於推廣期內遞交自助息的申請。
2. 受此條款及細則所限制下, 自助息的申請人於推廣期內投保一筆過保費或月繳保費不少於指定金額的自助息, 可分別享有以下的保費折扣(「保費折扣」), 詳情如下：

繳費方式		首次保費折扣*
一筆過保費	月繳保費	
400,000 港元	10,000 港元	1,200 港元
≥ 300,000 港元	≥ 5,000 港元	800 港元
≥ 30,000 港元	≥ 3,000 港元	400 港元

*在月繳計劃下, 首次保費是相等於首兩個月之月繳保費。

3. 如要享受此優惠, 申請人可透過以下其中一個方法申請：

- i. 於客戶服務中心申請

申請人須於 <https://i.fwd.com.hk/tc/savings-insurance> 預約時間並親臨富衛保險任何一個客戶服務中心進行簡單財務需要分析以了解自助息是否適合他/她的需要。如自助息符合申請人的目標及需要, 申請人於申請自助息時便可享受以上的首次保費折扣。折扣後的保費必須於提交自助息申請時一同繳交並以申請人之個人支票、申請人銀行戶口之自動轉帳 (只適用於一筆過計劃) 或交通銀行 FWD 富衛信用卡來繳付。

或

- ii. 於網上申請 (只適用於一筆過計劃)

申請人須於 <https://i.fwd.com.hk/tc/savings-insurance> 進行簡單財務需要分析以了解自助息是否適合他/她的需要。如自助息符合申請人的目標及需要, 申請人便可於申請自助息時享受以上的首次保費折扣。折扣後的保費須以申請人銀行戶口之自動轉帳來繳付。

4. 自助息的投保日期及保單繕發日期均以富衛記錄為準。

5. 如所繕發之保單在冷靜期內被取消，富衛只會退回實際繳交之保費。對於2016年12月1日或之後申請的自助息 - 月繳計劃保單，倘若保單於保單繕發日期後首十二個月內被取消或退保，所有保費折扣將於退回保費或退保價值內扣除。
6. 除特別註明外，此優惠不能兌換現金或與其他優惠或折扣同時使用。
7. 自助息將受其條款及細則約束，富衛保留拒絕任何申請的權利，並就此優惠的任何爭議保留最終決定權。
8. 富衛保留一切修訂此推廣條款及細則之權利，或於任何時候停止此優惠並無須另行通知。
9. 此條款及細則中英對照，如有歧異，概以英文原義為準。