

**Wealthree Promotion Terms and Conditions:**

1. This Promotion for the Wealthree Endowment Plan ("Wealthree") underwritten by FWD Life Insurance Company (Bermuda) Limited ("FWD") will be offered between 15 February 2017 and 31 March 2017 (both dates inclusive) ("Promotion Period") and the application for Wealthree must be submitted within the Promotion Period.
2. This Promotion is only applicable to Wealthree policies issued in Hong Kong dollars.
3. Subject to these terms and conditions, Wealthree applicants will enjoy the following respective premium discounts on the initial premium paid ("Premium Discount") during the Promotion Period if they purchase Wealthree where the annual premium is not less than the following amount:

Policy Currency	Annual Premium	Premium Discount on the Initial Premium Paid
HKD	≥ HKD 100,000	HKD 1,200
	≥ HKD 200,000	HKD 3,000
	≥ HKD 500,000	HKD 12,000

4. To enjoy this Promotion, applicants shall apply Wealthree through the following method:
  - i. Apply at Customer Service Centre  
Applicant must make an appointment through <https://i.fwd.com.hk/en/savings-insurance/wealthree> and visit one of FWD's customer service centres to conduct a simple financial needs analysis to assess his/her suitability for Wealthree. Once it is confirmed that Wealthree meets applicant's objective(s) and need(s), applicant can apply Wealthree with the Premium Discount on the initial premium paid. The discounted premium must be paid by applicant's personal cheque, bank draft, cashier order, direct deposit to FWD bank account, Telegraphic Transfer or Bank of Communications FWD Credit Card at the time of submission of the application of Wealthree.
5. The application date and the Policy Issue Date of Wealthree are based on the record of FWD.
6. If the policy issued is cancelled during the cooling off period, FWD will only refund the actual premium paid by the policy owner.
7. Unless otherwise specified, this Promotion is not redeemable for cash and cannot be used in conjunction with other promotional offers or discounts.
8. Wealthree 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.
9. FWD reserves the right to amend these terms and conditions of this Promotion or discontinue this promotion at any time without prior notice.
10. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

### 三連息優惠條款及細則：

1. 此優惠只適用於 2017 年 2 月 15 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」) 所承保的三連息儲蓄保險計劃 (「三連息」) , 並須於推廣期內遞交三連息的申請。
2. 此優惠只適用於以港元計算的三連息保單。
3. 受此條款及細則所限制下, 三連息的申請人於推廣期內投保年繳保費不少於指定金額的三連息, 可分別享有以下的首次保費折扣(「保費折扣」), 詳情如下:

保單貨幣	年繳保費	首次保費折扣
港元	≥ 100,000 港元	1,200 港元
	≥ 200,000 港元	3,000 港元
	≥ 500,000 港元	12,000 港元

4. 如要享受此優惠, 申請人可透過以下方法申請:
  - i. 於客戶服務中心申請  
申請人須於 <https://i.fwd.com.hk/tc/savings-insurance/wealthree> 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三連息是否適合他/她的需要。如三連息符合申請人的目標及需要, 申請人於申請三連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三連息申請時一同繳交並以申請人之個人支票、申請人之銀行匯票或本票、存入富衛的銀行戶口、銀行電匯或交通銀行 FWD 富衛信用卡來繳付。
5. 三連息的投保日期及保單繕發日期均以富衛記錄為準。
6. 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。
7. 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。
8. 三連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。
9. 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。
10. 此條款及細則中英對照, 如有歧異, 概以英文原義為準。