

Savie自助息理財壽險計劃活動的條款及細則：

Savie Insurance Plan's Campaign Terms and Condition:

1. 此活動期限由2015年9月9日至2015年11月30日為止(包括以上兩天) (「活動期限」)。  
This campaign commences on 9 September 2015 and ends on 30 November 2015 (both dates inclusive) ("Campaign Period").
2. 本計劃之申請在活動期限內成功批核，即可享有首3個保單年度保證年利率。除另有列明外，此活動不可與其他富衛保單推廣優惠同時使用。  
Upon the successful approval of your application for the Plan during the Campaign Period, you can enjoy guaranteed crediting rates for the first three (3) policy years. Unless specified, this campaign cannot be used in conjunction with any promotional offers for other FWD products.

所有繳付的保費將於首3個保單年度享有下述有關的保證年利率：

All paid premium(s) will enjoy guaranteed crediting rate for the first three (3) policy years as follows:

保單年度 Policy Year	保證年利率 Guaranteed Crediting Rate (per annum)
1	3%
2	3%
3	4%

第四個保單年度起，年利率是非保證的，詳情請參閱保單條款及小冊子。

The crediting rate from the 4<sup>th</sup> policy year is non-guaranteed. For further details, please refer to the policy provisions and brochure.

3. 本計劃只適用於香港身份證持有人。於活動期限內，每人只可以申請本計劃一次。  
The Plan is only applicable to Hong Kong Identity card holders. Each person can only apply the Plan once during the Campaign Period.
4. 此活動的總保費限額為港幣三億元。本計劃為限額發售產品，供應期有限，富衛保留不接受保單申請之權利，並退回全數已繳交之保費及不會計算及支付任何利息。如有任何爭議，富衛保留最終決定權。申請結果將透過短訊或電話通知保單申請人。

The total premium quota for this campaign is HKD300, 000, 000. The offer of this Plan is limited and subject to availability. FWD reserves the right to decline applications for this Plan with a full refund of any premium paid without interest. Should any dispute arise, the decision of FWD shall be final and conclusive. The Applicant will be notified of the application result by SMS or phone call.

5. 富衛保留一切修訂有關條款及細則之權利。

FWD reserves the right to make any amendment to the terms and conditions.

6. 本計劃將受其保單內的所有條款及條件規限，詳情請參閱相關產品小冊子及保單條款。

The Plan is subject to all of its policy terms and conditions. Please refer to the relevant terms and conditions set out in the product brochure and policy provision for more details.

7. 本條款及細則的中英文版本如有歧異，概以英文版本為準。

Should there be any discrepancy between the English and the Chinese versions, the English version shall apply and prevail.