

FWD ● discover

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| 優惠價: 1,200 港元(「優惠」) |
| 指定產品：由富衛保險有限公司承保的海外留學保險 基本保障 計劃 B (全球) |
| 指定銷售平台： i.FWD.COM.HK |
| 有效日期：2016 年 10 月 31 日 |

條款及細則：

1. 每位富衛會員每月只可申請每個優惠一次。
2. 每位成功領取優惠的富衛會員均會透過其登記的電郵地址收到由富衛保險有限公司(「富衛保險」)發出並載有推廣編號的電郵(「FWD ● discover電郵」)。
3. 客戶必須於指定銷售平台及有效日期或之前輸入此推廣編號。此指定產品價值2,000港元，富衛會員可補回差價換取其他富衛保險的海外留學保險。
4. 推廣編號可以轉讓，但只能使用一次。
5. 優惠不能兌換現金或與其他優惠同時使用。
6. 指定產品將受其條款及細則約束，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。
7. 富衛保險保留隨時修訂優惠條款及細則的權利而不作另行通知。
8. FWD ● discover 電郵及/或推廣編號如有遺失，恕不重發或補發。如有任何爭議，概以富衛保險的決定為準。
9. 富衛會員應確保其會員資料正確無誤。如因資料錯誤或不全而導致FWD ● discover電郵未能成功發送，富衛保險不會就此或富衛會員之損失負上任何責任。
10. 中英文版本如有歧異，概以英文版本為準。

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| Discounted Price: HK\$1,200("the Offer") |
| Designated Product: Overseas StudyCare Insurance Standard Plan B (Worldwide)underwritten by FWD General Insurance Company Limited |
| Designated Sales Channel: i.FWD.COM.HK |
| Expiry Date: 31 Oct 2016 |

Terms and Conditions:

1. Each FWD member can only apply once per month for each Offer.
2. Each FWD member, who successfully redeems the Offer of the Designated Product, shall receive a FWD ● discover Promotion email with a promotion code ("FWD ● discover email") from FWD General Insurance Company Limited ("FWD GI") through the registered email address of the FWD member.
3. The Promotion Code must be entered through the Designated Sales Channel on or before the specified Expiry Date. The Designated product is valued at HK\$2,000 and the FWD member may pay the premium difference to purchase another FWD Overseas StudyCare Insurance.
4. The Promotion Code is transferable but can only be used once.
5. The Offer shall not be redeemable for cash and cannot be used in conjunction with any other promotion program.
6. Each Designated Product is subject to its terms and conditions. FWD GI has the right to approve or reject any application, and its decision in relation to disputes that may arise from this promotion will be final and conclusive.
7. FWD GI reserves the right to amend the terms and conditions of the Offer at any time without prior notice.
8. FWD ● discover email and / or Promotion Code will not be reissued or replaced in the event of loss. Should any dispute arise, the decision of FWD GI shall be final and conclusive.
9. A FWD member must ensure his or her member details are valid and correct. Incorrect or incomplete information may result in a delivery failure of the FWD ensure his or he. FWD GI will not be responsible for any email delivery failure or loss to the FWD member.
10. In the event of any discrepancy between Chinese and English versions of this terms and conditions, the English version shall prevail.