

獎賞：港幣 500 元保費現金卷(「獎賞」)
指定產品: 富衛人壽保險 (百慕達) 有限公司所承保並繳費方式為月繳的自助息理財壽險計劃
指定銷售平台: i.FWD.COM.HK
有效日期: 28 Mar 2016

條款及細則：

1. 每位富衛會員只可每月申請每個**獎賞**一次。
2. 每位成功領取**獎賞**的富衛會員均會收到由富衛人壽保險 (百慕達) 有限公司(「富衛保險」)發出並載有參考編號的電郵(「FWD • discover電郵」)。
3. 此參考編號只適用於投保繳費方式為月繳的自助息理財壽險計劃(「自助息」)。
4. 投保自助息的富衛會員須於有效日期前到其計劃網頁預約時間並親臨富衛保險任何一個客戶服務中心。會面當日，富衛保險將為富衛會員進行簡單財務需要分析以了解本計劃是否適合富衛會員的需要；一經確定其計劃適合富衛會員選購保險產品的目標及需要，富衛會員便可立刻申請投保並出示FWD • discover電郵享受港幣500元的保費折扣。
5. 如根據此優惠所繕發之自助息保單在冷靜期內被取消或退保，富衛保險只會退回實際繳交之保費。
6. 保單的投保日期及生效日期均以富衛保險記錄為準。
7. 參考編號可以轉讓，但只能使用一次。
8. 獎賞不能兌換現金或與其他優惠同時使用。
9. 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，並就此獎賞的任何爭議保留最終決定權。
10. 富衛保險保留隨時修訂此條款及細則而不作另行通知的權利。
11. 電郵及/或參考編號如有遺失，恕不重發或補發。如有任何爭議，概以富衛保險的決定為準。

12. 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的電郵未能成功發送，富衛保險不會就此或富衛會員之損失負上任何責任。

13. 中英文版本如有歧異，概以英文版本為準。

FWD • discover

Reward: HK\$500 premium voucher ("Reward")
Designated Product: Savie Insurance Plan with Regular Monthly Contribution payment mode underwritten by FWD Life Insurance Company (Bermuda) Limited
Designated Sales Channel: i.FWD.COM.HK
Expiry Date: 28 Mar 2016

Terms and Conditions :

1. Each FWD member can only apply once per month for each Reward.
2. Each FWD member who successfully redeems this Reward of the Designated Product, shall receive a FWD • discover Promotion email with a reference code ("FWD • discover email") from FWD Life Insurance Company (Bermuda) Limited ("FWD Life") through the registered email address of the FWD member.
3. The reference code is only applicable to purchase Savie Insurance Plan with Regular Monthly Contribution payment mode ("Savie").
4. A FWD member, who is interested to purchase Savie, shall make an appointment through Savie's website to visit one of FWD customer services centres on or before the expiry date. During the appointment, FWD shall conduct a simple financial needs analysis to assess FWD member's suitability for Savie. Once it is confirmed that Savie meets FWD Member's objective(s) and need(s), FWD member may present FWD • discover email and apply Savie immediately with HK\$500 premium discount.
5. If the Savie policy issued under this Reward is cancelled during the cooling off period, FWD Life will only refund the actual premium paid.
6. The application date and the issue date of the policy are based on the records of FWD Life.
7. The reference Code is transferable but can only be used once.
8. This Reward shall not be redeemable for cash and cannot be used in conjunction with any other promotion program.
9. Each Designated Product is subject to its terms and conditions. FWD Life 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.
10. FWD Life reserves the right to amend the terms and conditions of this Reward at any time without prior notice.
11. 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 Life shall be final and conclusive.
12. 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 • discover email. FWD Life will not be responsible for any email delivery failure or loss to the FWD member.
13. In the event of any discrepancy between Chinese and English versions of this terms and conditions, the English version shall prevail.