

**FWD • discover**

**獎賞：港幣 500 元保費現金券**

**指定產品：**自助息理財壽險計劃(只限以每月繳付保費形式)由富衛人壽保險（百慕達）有限公司所承保

**指定銷售平台：**[i.FWD.COM.HK](http://i.FWD.COM.HK)

**有效日期：**31 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**獎賞**只適用於投保以**每月繳付保費形式**的自助息理財壽險計劃(「**指定產品**」)，並須於**獎賞**的有效日期前遞交申請。
4. 投保**指定產品**的富衛會員須於**指定銷售平台**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**指定產品**是否適合富衛會員的需要。如**指定產品**適合富衛會員的目標及需要，富衛會員便可立刻申請投保並出示FWD • discover電郵享受一次性港幣500元的首次保費折扣，而首次保費須以富衛會員的個人支票或交通銀行FWD 富衛信用卡支付。
5. 如根據此優惠所繕發之保單在冷靜期內被取消，富衛保險只會退回實際繳交之保費。
6. 保單的投保日期以富衛保險記錄為準。
7. 獎賞可以轉讓，但只能使用一次，並不能兌換現金或與其他優惠同時使用。
8. 指定產品將受其條款及細則約束，富衛保險保留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。
9. 富衛保險保留隨時修訂適用於此獎賞之條款及細則而不作另行通知的權利。
10. 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。
11. 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。
12. 中英文版本如有歧異，概以英文版本為準。

**FWD • discover**

<b>Reward: HK\$500 premium voucher</b>
<b>Designated Product: Savie Insurance Plan (Monthly Regular Contribution payment mode) underwritten by FWD Life Insurance Company (Bermuda) Limited</b>
<b>Designated Sales Channel: <a href="http://i.FWD.COM.HK">i.FWD.COM.HK</a></b>
<b>Expiry Date: 31 Mar 2016</b>

**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 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. This Reward is only applicable to purchase Savie Insurance Plan (Monthly Regular Contribution payment mode) ("the Designated Product") and the application for the Designated Product must be submitted before the Expiry Date.
4. The FWD member shall make an appointment through Designated Sales Channel to visit one of FWD's customer services centres to conduct a simple financial needs analysis to assess FWD member's suitability for the Designated Product. Once it is confirmed that the Designated Product meets FWD Member's objective(s) and need(s), FWD member may present the FWD • discover email to apply for the Designated Product immediately and obtain a one-off HK\$500 premium discount on the first premium payment. The first premium payment must be paid by FWD member's personal cheque or Bank of Communications FWD Credit Card.
5. If the Designated Product issued under this Reward is cancelled during the cooling off period, FWD Life will only refund the actual premium paid.
6. The application date of the Designated Product is based on the record of FWD Life.
7. This Reward is transferable but can only be used once and cannot be redeemed for cash or used in conjunction with any other promotion program.
8. The Designated Product is subject to its terms and conditions. FWD Life has the right to reject any application, and its decision in relation to disputes that may arise from this Reward will be final and conclusive.
9. FWD Life reserves the right to amend the terms and conditions that apply to this Reward at any time without prior notice.
10. 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.
11. 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.
12. In the event of any discrepancy between Chinese and English versions of this terms and conditions, the English version shall prevail.