

Savie HKID Card Promotion Terms and Conditions:

1. This Promotion for the “Savie” Insurance Plan (“Savie”) underwritten by FWD Life Insurance Company (Bermuda) Limited (“FWD”) will be offered between 4 July 2016 and 21 August 2016 (both dates inclusive) (“Promotion Period”) and the application for Savie must be submitted within the Promotion Period.
2. Savie applicants with Hong Kong Permanent Identity Card (“HKID Card”) containing “0” or “2” or “3” are eligible for this Promotion, subject to these terms and conditions. The premium discount is determined by the total number of occurrences of digit “0” and “2” and “3” in the HKID Card number, in accordance to the following table:

Total number of occurrences of “0” and “2” and “3” in the HKID Card Number (e.g. HKID Card number “A023456(3)” – the total number is 4).	Premium Discount		
	For One-off Plan		For Monthly Regular Contribution Plan
	≥ HK\$ 200,000	< HK\$ 200,000	
1	HK\$ 500	HK\$ 300	HK\$ 200
2	HK\$ 800	HK\$ 500	HK\$ 400
3	HK\$ 1,000	HK\$ 700	HK\$ 600
4	HK\$ 3,000	HK\$ 2,000	HK\$ 1,000
5	HK\$ 5,000	HK\$ 3,000	HK\$ 2,000
6	HK\$ 7,000	HK\$ 5,000	HK\$ 3,000*
7	HK\$ 10,000	HK\$ 10,000	HK\$ 10,000*

* If the first initial payment paid (which equivalent to the first 2 months’ regular contribution) for the Monthly Regular Contribution Plan (“the First Initial Payment”) is less than the Premium Discount, the applicant can only enjoy the Premium Discount not more than the First Initial Payment.

3. To enjoy this Promotion, applicants can apply through either of the following methods:

- i) Apply at Customer Service Centre

Applicant must make an appointment through <https://i.fwd.com.hk/en/savings-insurance> to visit one of FWD’s customer service centres to conduct a simple financial needs analysis to assess his/her suitability for Savie. Once it is confirmed that Savie meets applicant’s objective(s) and need(s), applicant must present his/her HKID card proving his/her eligibility of this Promotion and obtain a premium discount on the premium payment. The discounted premium must be paid by applicant’s personal cheque, or direct debit through the applicant’s bank account (only applicable to One-off Plan) or Bank of Communications FWD Credit Card.

OR

- ii) Apply online (only applicable to One-off Plan)

Applicant must conduct a simple financial needs analysis through <https://i.fwd.com.hk/en/savings-insurance> to assess his/her suitability for Savie. Once it is confirmed that Savie meets applicant’s objective(s) and need(s), applicant must fill in his/her HKID number correctly during the online application and upload the copy of his/her HKID card proving his/her eligibility of this Promotion and obtain a premium discount on the premium payment. The discounted premium must be paid by direct debit through the applicant’s bank account.

4. Each HKID Card Holder can enjoy this Promotion once only.
5. The application date of Savie is based on the record of FWD.
6. This Promotion is not redeemable for cash and cannot be used in conjunction with other promotional offers or discounts.
7. Savie is subject to its terms and conditions and policy provisions. 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.
8. FWD reserves the right to amend these terms and conditions of this Promotion or discontinue this promotion at any time without prior notice.
9. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

自助息身份證號碼優惠條款及細則：

1. 此優惠只適用於 2016 年 7 月 4 日至 2016 年 8 月 21 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」) 所承保的自助息理財壽險計劃 (「自助息」) , 並須於推廣期內遞交自助息申請。
2. 受此條款及細則所限制下, 香港永久性居民身份證(「身份證」) 號碼出現「0」或「2」或「3」之自助息的申請人方可享受此優惠。保費折扣將根據其身份證號碼出現「0」和「2」和「3」的次數而定, 詳見下表：

身份證號碼總共出現「0」和「2」和「3」的次數 (例如：身份證號碼「A023456(3)」的總出現次數為 4)	保費折扣		
	一筆過保費		月繳保費
	≥ 200,000 港元	< 200,000 港元	
1	500 港元	300 港元	200 港元
2	800 港元	500 港元	400 港元
3	1,000 港元	700 港元	600 港元
4	3,000 港元	2,000 港元	1,000 港元
5	5,000 港元	3,000 港元	2,000 港元
6	7,000 港元	5,000 港元	3,000 港元*
7	10,000 港元	10,000 港元	10,000 港元*

* 如在月繳計劃下所支付之首次保費 (相等於首兩個月之月繳保費) (「首次保費」) 少於保費折扣, 申請人只可享受不多於首次保費之折扣優惠。

3. 如要享受此優惠, 申請人可透過以下其中一個方法申請：

i) 於客戶服務中心申請

申請人須於 <https://i.fwd.com.hk/tc/savings-insurance> 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自助息是否適合他/她的需要。如自助息符合申請人的目標及需要, 申請人須要出示他/她的身份證作確認, 以便享受以上的保費折扣。折扣後的保費須以申請人之個人支票、申請人銀行戶口之自動轉帳 (只適用於一筆過計劃) 或交通銀行 FWD 富衛信用卡來繳付。

或

ii) 於網上申請 (只適用於一筆過計劃)

申請人須於 <https://i.fwd.com.hk/tc/savings-insurance> 進行簡單財務需要分析以了解自助息是否適合他/她的需要。如自助息符合申請人的目標及需要, 申請人須要正確地輸入他/她的身份證號碼, 並上載他/她的身份證副本作確認, 以便享受以上的保費折扣。折扣後的保費須以申請人銀行戶口之自動轉帳來繳付。

4. 每名身份證持有人只可享受此優惠一次。

5. 自助息的投保日期以富衛記錄為準。
6. 此優惠不能兌換現金或與其他優惠或折扣同時使用。
7. 自助息將受其條款及細則及保單條款所約束，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。
8. 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。
9. 此條款及細則中英對照，如有歧異，概以英文原義為準。