

優惠：價值港幣 300 元的保費折扣現金券
指定產品：由富衛人壽保險（百慕達）有限公司所承保的自助息理財壽險計劃(以一筆過繳付保費形式)
指定銷售平台: https://i.fwd.com.hk/
推廣期: 2017 年 02 月 28 日至 2017 年 05 月 31 日

條款及細則：

1. 每個流動電話號碼只可領取每個優惠一次。
2. 凡成功領取優惠者均會透過其輸入的流動電話號碼收到由富衛人壽保險（百慕達）有限公司(「富衛」)發出並載有推廣編號的短訊(「短訊」)。
3. 此優惠只適用於投保以一筆過繳付保費形式的自助息理財壽險計劃(「指定產品」)，而指定產品的申請書必須於推廣期內透過指定銷售平台遞交。
4. 投保指定產品的申請人須於指定銷售平台進行簡單財務需要分析，以了解指定產品是否適合申請人的需要。如指定產品符合申請人的目標及需要，申請人須於指定銷售平台的推廣編號一欄內正確地輸入推廣編號，並上載他/她的身份證副本及地址證明進行確認及申請。申請人須透過指定銷售平台以其銀行戶口之自動轉帳來支付折扣後的保費，並須確保所提交的資料正確無誤。
5. 推廣編號可以轉讓，但不可轉售。而每個推廣編號只能使用一次。
6. 優惠不能兌換現金，但可與其他優惠同時使用。
7. 指定產品將受其條款及細則約束，富衛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。
8. 富衛保留隨時修訂優惠條款及細則的權利而不作另行通知。
9. 短訊及/或推廣編號如有遺失，恕不重發或補發。如有任何爭議，概以富衛的決定為準。

10. 請確保提供之流動電話號碼正確無誤。如因資料錯誤或不全而導致短訊未能成功發送，富衛不會就此引起之損失負上任何責任。

11. 中英文版本如有歧異，概以英文版本為準。

Reward: HK\$300 premium discount voucher
Designated Product: Savie Insurance Plan (One-Off payment mode) underwritten by FWD Life Insurance Company (Bermuda) Limited
Designated Sales Channel: https://i.fwd.com.hk/
Promotion Period: 28 Feb 2017- 31 May 2017

Terms and Conditions :

1. Each mobile phone number can only redeem each Offer once.
2. A SMS with a Promotion Code ("Notification SMS") from FWD Life Insurance Company (Bermuda) Limited ("FWD") will be received through the mobile phone number when the Offer is successfully grabbed.
3. This offer is only applicable to a purchase of FWD Life's Savie Insurance Plan (One-Off payment mode) ("the Designated Product") and the application for the Designated Product must be submitted within the Promotion Period through the Designated Sales Channel.
4. The Applicant must conduct a simple financial needs analysis through the Designated Sales Channel to assess the Applicant's suitability for the Designated Product. Once it is confirmed that the Designated Product meets the Applicant's objective(s) and need(s), The Applicant must provide the Promotion Code in the entry field for promotion code at Designated Sales Channel correctly during the online application and upload the copy of his/her HKID card and address proof for confirmation and apply. The discounted premium must be paid by the Applicant's direct debit through the Applicant's bank account through the Designated Sales Channel and must ensure the information submitted is true and correct.
5. The Promotion Code is transferable but cannot be sold. Each Promotion Code can only be used once.
6. The Offer shall not be redeemable for cash, but can be used in conjunction with any other promotion program.
7. The Designated Product is subject to its terms and conditions. FWD 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.

8. FWD reserves the right to amend the terms and conditions of the Offer at any time without prior notice.
9. The Notification SMS and / or Promotion Code will not be reissued or replaced in the event of loss. Should any dispute arise, the decision of FWD shall be final and conclusive.
10. The mobile phone number provided must be valid and correct. Incorrect or incomplete information may result in a delivery failure of the Notification SMS. FWD will not be responsible for any Notification SMS delivery failure or loss.
11. In the event of any discrepancy between Chinese and English versions of this terms and conditions, the English version shall prevail.

Savie 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 12 October 2016 and 31 March 2017 (both dates inclusive) (“Promotion Period”) and the application for Savie must be submitted within the Promotion Period.
2. Subject to these terms and conditions, Savie applicants will enjoy the following respective premium discounts (“Premium Discount”) during the Promotion Period if they purchase Savie where the single or regular premium is not less than the following amount:

Payment Mode		Premium Discount on the Initial Premium Paid*
One-Off Premium	Monthly Regular Contribution	
HK\$ 400,000	HK\$ 10,000	HK\$ 1,200
≥ HK\$ 300,000	≥ HK\$ 5,000	HK\$ 800
≥ HK\$ 30,000	≥ HK\$ 3,000	HK\$ 400

*For monthly plan, the initial premium paid is equivalent to the first 2 months’ regular contribution.

3. To enjoy this Promotion, applicants shall apply Savie 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 can apply Savie with the Premium Discount on the initial premium paid. 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 at the time of submission of the application of Savie.
 - 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 can apply Savie with the Premium Discount on the initial premium paid. The discounted premium must be paid by direct debit through the applicant’s bank account.

4. The application date and the Policy Issue Date of Savie are based on the record of FWD.
5. If the policy issued is cancelled during the cooling off period, FWD will only refund the actual premium paid by the policy owner. For the application for Savie – Monthly Regular Contribution Plan on or after 1 December 2016, if the policy is cancelled or surrendered at any time within the first 12 months from the policy issue date, the Premium Discount in full shall be deducted from the premium refund or surrender benefit.
6. Unless otherwise specified, 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. 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.

自助息優惠條款及細則：

1. 此優惠只適用於 2016 年 10 月 12 日至 2017 年 3 月 31 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的申請。
2. 受此條款及細則所限制下, 自助息的申請人於推廣期內投保一筆過保費或月繳保費不少於指定金額的自助息, 可分別享有以下的保費折扣(「保費折扣」), 詳情如下：

繳費方式		首次保費折扣*
一筆過保費	月繳保費	
400,000 港元	10,000 港元	1,200 港元
≥ 300,000 港元	≥ 5,000 港元	800 港元
≥ 30,000 港元	≥ 3,000 港元	400 港元

*在月繳計劃下, 首次保費是相等於首兩個月之月繳保費。

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, 申請人於申請自助息時便可享受以上的首次保費折扣。折扣後的保費必須於提交自助息申請時一同繳交並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, 申請人便可於申請自助息時享受以上的首次保費折扣。折扣後的保費須以申請人銀行戶口之自動轉帳來繳付。

4. 自助息的投保日期及保單繕發日期均以富衛記錄為準。

5. 如所繕發之保單在冷靜期內被取消，富衛只會退回實際繳交之保費。對於2016年12月1日或之後申請的自助息 - 月繳計劃保單，倘若保單於保單繕發日期後首十二個月內被取消或退保，所有保費折扣將於退回保費或退保價值內扣除。
6. 除特別註明外，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。