

**Provie Promotion Terms and Conditions:**

1. This Promotion for the Provie Insurance Plan (“Provie”) underwritten by FWD Life Insurance Company (Bermuda) Limited (“FWD”) will be offered between 27 September 2016 and 31 March 2017 (both dates inclusive) (“Promotion Period”) and the application for Provie must be submitted within the Promotion Period.
2. Subject to these terms and conditions, Provie applicants will enjoy the following respective premium discounts (“Premium Discount”) during the Promotion Period if they purchase Provie where the single or regular premium is not less than the following amount:
  - i. For policies issued in Hong Kong dollars:

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

- ii. For policies issued in US dollars:

Payment Mode		Premium Discount on the Initial Premium Paid*
One-Off Premium	Monthly Regular Contribution	
≥ US\$ 50,000	≥ US\$ 1,250	US\$ 150
≥ US\$ 37,500	≥ US\$ 625	US\$ 100
≥ US\$ 3,750	≥ US\$ 375	US\$ 50

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

3. To enjoy this Promotion, applicant must make an appointment through <https://i.fwd.com.hk/en/savings-insurance/provie> to visit one of FWD’s customer service centres to conduct a simple financial needs analysis to assess his/her suitability for Provie. Once it is confirmed that Provie meets applicant’s objective(s) and need(s), applicant can apply Provie 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 Provie.
  4. The application date and the policy issue date of Provie 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 Provie – 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. Provie 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.

### 真息揀優惠條款及細則：

1. 此優惠只適用於 2016 年 9 月 27 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」) 所承保的真息揀理財壽險計劃 (「真息揀」) , 並須於推廣期內遞交真息揀的申請。
2. 受此條款及細則所限制下, 真息揀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真息揀, 可分別享有以下的保費折扣(「保費折扣」), 詳情如下:

#### i. 以港元計算保單

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

#### ii. 以美元計算保單

繳費方式		首次保費折扣*
一筆過保費	月繳保費	
≥ 50,000 美元	≥ 1,250 美元	150 美元
≥ 37,500 美元	≥ 625 美元	100 美元
≥ 3,750 美元	≥ 375 美元	50 美元

\*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, 申請人須於 <https://i.fwd.com.hk/tc/savings-insurance/provie> 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真息揀是否適合他/她的需要。如真息揀符合申請人的目標及需要, 申請人於申請真息揀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真息揀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。

4. 真息揀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 日或之後申請的真息揀 - 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. 真息揀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。