

Savie自助息理財壽險計劃活動的條款及細則：

Savie Insurance Plan's Campaign Terms and Condition:

1. 此活動期限由2015年9月9日至2015年10月31日為止(包括以上兩天) (「活動期限」)。  
This campaign commences on 9 September 2015 and ends on 31 October 2015 (both dates inclusive) ("Campaign Period").

2. Savie自助息理財壽險計劃(「本計劃」)之申請在**活動期限**內成功批核，即可享有首3個保單年度保證年利率。除另有列明外，此活動不可與其他富衛人壽保險(百慕達)有限公司(「富衛」)保單推廣優惠同時使用。

Upon the successful approval of your application for Savie Insurance Plan ("Plan") during the **Campaign Period**, you can enjoy guaranteed crediting rates for the first three (3) policy years. Unless specified, this campaign cannot be used in conjunction with any promotional offers for other FWD Life Insurance Company (Bermuda) Limited ("FWD") products.

所有繳付的保費將於首3個保單年度享有下列有關的保證年利率：

All paid premium(s) will enjoy guaranteed crediting rate for the first three (3) policy years as follows:

保單年度 Policy Year	保證年利率 Guaranteed Crediting Rate (per annum)
1	3%
2	3%
3	4%

第四個保單年度起，年利率是非保證的，詳情請參閱保單條款及小冊子。

The crediting rate from the 4<sup>th</sup> policy year is non-guaranteed. For further details, please refer to the policy provisions and brochure.

3. **本計劃**只適用於香港身份證持有人。於**活動期限**內，每人只可以申請**本計劃**一次。  
The **Plan** is only applicable to Hong Kong Identity card holders. Each person can only apply the **Plan** once during the **Campaign Period**.
4. 此活動的總保費限額為港幣二億元。**本計劃**為限額發售產品，供應期有限，**富衛**保留不接受保單申請之權利，並退回全數已繳交之保費及不會計算及支付任何利息。如有任何爭議，**富衛**保留最終決定權。申請結果將透過短訊或電話通知保單申請人。

The total premium quota for this campaign is HKD200, 000, 000. The offer of this **Plan** is limited and subject to availability. **FWD** reserves the right to decline applications for this **Plan** with a full refund of any premium paid without interest. Should any dispute arise, the decision of **FWD** shall be final and conclusive. The Applicant will be notified of the application result by SMS or phone call.

5. 富衛保留一切修訂有關條款及細則之權利。

**FWD** reserves the right to make any amendment to the terms and conditions.

6. 本計劃將受其保單內的所有條款及條件規限，詳情請參閱相關產品小冊子及保單條款。

The **Plan** is subject to all of its policy terms and conditions. Please refer to the relevant terms and conditions set out in the product brochure and policy provision for more details.

7. 本條款及細則的中英文版本如有歧異，概以英文版本為準。

Should there be any discrepancy between the English and the Chinese versions, the English version shall apply and prevail.