

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 22 August 2016 and 30 September 2016 (both dates inclusive) (“Promotion Period”).
2. The holder of a SmartFun Annual Pass (Premium Pass-Adult), SmartFun Annual Pass (Gold Pass-Adult) or SmartFun Annual Pass (Silver Pass-Adult) (collectively “Pass”) issued by Ocean Park Corporation (“Ocean Park”) 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 subject to these terms and conditions:

	Payment Mode		Premium Discount on the Initial Premium Paid
	One-Off Premium	Monthly Regular Contribution	
Premium Pass-Adult	HK\$ 400,000	N/A	HK\$ 2,190
Gold Pass-Adult	≥ HK\$ 100,000	HK\$ 10,000	HK\$ 1,040
Silver Pass-Adult	≥ HK\$ 100,000	HK\$ 10,000	HK\$ 800

3. The applicant for Savie must be the same person named on the Pass and the Pass must be valid as at the conclusion of the application of Savie.
4. To enjoy this Promotion, 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 an original Pass or other documents issued by Ocean Park proving the validity of the Pass and obtain a 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 the application of the Savie.
5. FWD has the right to verify the validity of the Pass and the sole discretion in determining the eligibility of the Pass Holder in this Promotion. In case of any dispute, the decision of FWD shall be conclusive and final.
6. Each Pass Holder can enjoy the Premium Discount once only.
7. The application date is based on the record of FWD.
8. The Promotion is not redeemable for cash and cannot be used in conjunction with other promotional offers or discounts.
9. If the policy of Savie issued under this Promotion is cancelled during the cooling off period, FWD will only refund the actual premium paid. If the policy is cancelled or surrendered at any other time within the first 12 months from the policy issue date, the Premium Discount shall be deducted from the premium refund or surrender benefit.

10. 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.
11. FWD reserves the right to amend these terms and conditions of this Promotion or discontinue this Promotion at any time without prior notice.
12. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

條款及細則：

1. 此優惠只適用於 2016 年 8 月 22 日至 2016 年 9 月 30 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」)。
2. 受此條款及細則所限制下，海洋公園公司(「海洋公園」)所發行的成人優越卡、成人金卡或成人銀卡智紛全年入場證(統稱為「入場證」)的持有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	
成人優越卡入場證	400,000 港元	不適用	2,190 港元
成人金卡入場證	≥ 100,000 港元	10,000 港元	1,040 港元
成人銀卡入場證	≥ 100,000 港元	10,000 港元	800 港元

3. 自助息的申請人姓名必須與入場證姓名相同，其入場證必須於完成申請時仍然有效。
4. 申請人必須經 <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，申請人必須出示入場證的正本或由海洋公園發出用以證明入場證有效的文件，折扣後的保費亦必須於申請自助息時一同繳交。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。
5. 富衛有權驗證入場證的有效性並全權決定入場證持有人使用優惠的資格。如有爭議，富衛的決定有最終效力及約束力。
6. 每名入場證持有人只可享用保費折扣一次。
7. 自助息的投保日期以富衛記錄為準。
8. 此優惠不能兌換現金或與其他優惠或折扣同時使用。

9. 如根據此優惠所繕發之自助息保單在冷靜期內被取消或退保，富衛只會退回實際繳交之保費。倘若保單於繕發保單日期首十二個月內被取消或退保，保費折扣將於退回保費或退保權益內扣取。
10. 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。
11. 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。
12. 此條款及細則中英對照，如有歧異，概以英文原義為準。