

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. 此活動為期2015年9月9日至2015年11月30日(包括以上兩天)。(「活動期限」)
This campaign is valid from 9 September to 30 November 2015 (both dates inclusive).
2. 此活動只適用於活動期限內成功申請本計劃。除另有列明外，此活動不可與其他富衛保單推廣優惠同時使用。
This campaign is only applicable to the Plan that is successfully applied within the Campaign Period. Unless specified, this campaign cannot be used in conjunction with any promotional offers for other FWD products.
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 apply the Plan once only during the Campaign Period.
4. 於活動期限內成功購買本計劃保單可享有首3個保單年度保證年利率。
Upon successful purchase of the Plan within the Campaign Period, you can enjoy guaranteed crediting rates in the first three (3) policy years.

所有繳付的保費將於首3個保單年度享有下述有關的保證年利率：

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，年利率是非保證的及將由富衛人壽保險百慕達有限公司(「富衛」)全權釐定。富衛是基於多種因素包括但不限於，市場狀況、投資前景、保單續保率、索償經驗、費用及富衛之投資回報來不時釐定此利率。此利率於保單有效期內可改變，其數值在最壞情況下可能是零。富衛所宣佈的現行年利率並不可用作預測將來的利率。有關最新保證年利率優惠及其過去年利率之資料(如有)，請參考富衛網頁 (fwd.com.hk)。富衛是經再保險安排所有「自助息理財壽險計劃」保單的投資。第四個保單年度起，如再保險條件不適合，富衛將全數投資於以港幣及以港幣對沖的美元計值的投資級別企業債券。在投資組合規模容許的情況下，將投資於不同的地區及行業。富衛釐定年利率所採取的方法，致力確保保證權益得以實現及非保證權益在財務上是長遠可持續。富衛將積極管理和監察有關因

素，同時保留有必要時調整非保證年利率的權利。實際上，富衛將致力撫平於一定時間內
的波幅，免致過於頻繁調整非保證年利率。

Starting from Policy Year 4, crediting rate is not guaranteed and is determined by FWD Life Insurance Company (Bermuda) Limited (“FWD”) at its absolute discretion based on a series of factors including but not limited to market conditions, investment outlook, Policy persistency, claims experience, expenses and FWD’s investment return from time to time. The crediting rates are subject to change during the term of the Policy and may be zero in the most adverse situation. The current interest rate declared by the Company or crediting rate history shall in no way be interpreted as a projection or estimation of future return. Please refer to FWD’s website (fwd.com.hk) for the latest promotional Guaranteed Crediting Rates and relevant crediting rate history (if applicable). For all Savie Insurance Plans Policies, FWD invests through reinsurance arrangement. Starting from Policy Year 4, in case favourable reinsurance terms are not available, FWD will invest entirely in investment-grade corporate bonds, which is HKD denominated and USD denominated with currency hedging against HKD. It is targeted to invest across different geographic regions and industries to the extent the size of portfolio can support. FWD adopts an approach to determine the crediting rates that are financially supportable in terms of the security of the guaranteed benefits and sustainable non-guaranteed benefits in long run. FWD will take an active approach in managing and monitoring the factors above and has the right to adjust non-guaranteed crediting rate at any time if necessary. In practice FWD will aim to smooth out the volatilities over an appropriate horizon to avoid frequent adjustment of the non-guaranteed crediting rate.

5. 此活動的總保費限額為港幣三億元。富衛保留不接受保單申請之權利。如有任何爭議，富衛保留最終決定權。申請結果將透過短信通知保單申請人。

The total premium quota for this campaign is HKD300, 000,000. FWD reserves the right to reject any application. Should any dispute arise, the decision of FWD shall be final and conclusive. FWD will notify all successful applicants by SMS.

6. 客戶在申請此活動及購買本計劃前，應認真考慮此活動及本計劃是否適合客戶的需要並清楚了解與明白申請此活動及購買本計劃所須承受之風險，否則，客戶不應申請此活動。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。

Customers are recommended to carefully consider whether this campaign and the Plan are suitable for you in view of your needs and fully understand the risks involved in this campaign and the Plan before applying this campaign and purchasing the Plan. Otherwise, customers should not apply this campaign and purchase the Plan. 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.

7. 申請本計劃或本計劃的任何保單利益須承受富衛的信貸風險。保單權益人將承擔富衛無法履行保單財務責任的違約風險。

Application of the Plan and all benefits payable under the Plan are subject to the credit risk of FWD. Policy owners will bear the default risk in the event that FWD is unable to satisfy its financial obligations under the insurance policies.

8. 本計劃是一項保險產品。繳付之保費並非銀行存款或定期存款，本計劃不受香港特別行政區存款保障計劃所保障。富衛保留一切有關保單批核或任何由此活動產生之爭議之最終決定權。

The Plan is an insurance product. The premium paid is not bank savings deposit or time deposit. The Plan is not protected under the Deposit Protection Scheme in Hong Kong Special Administrative Region. FWD reserves the final decision in approving the application and any disputes that may arise from this campaign.

9. 富衛保留一切修訂有關條款及細則之權利，包括於任何時候停止此活動並無須另行通知。如有任何爭議，富衛保留最終決定權。

FWD reserves the right to make any amendment to the terms and conditions, including discontinuing this campaign at any time without notice. Should any dispute arises, the decision of FWD shall be final and conclusive.

10. 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.

11. 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.