

FWD vCore Medical Plan 50% Off Premium Discount for 10 months (3rd - 12th month of the first policy year)
Promotion's Terms and Conditions:

1. FWD vCore Medical Plan 50% Off Premium Discount for 10 months (3rd - 12th month of the first policy year) Promotion (the "Promotion") is applicable to online application through [i.FWD.COM.HK](https://i.fwd.com.hk) ("iFWD Platform") for FWD vCore Medical Plan ("the Designated Product") underwritten by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD Life"). Subject to these terms and conditions, customers can enjoy a **50% discount on premium (including premium loading) for 10 months from the 3rd to the 12th month of the first policy year** by successfully completing the online application of the Designated Product through iFWD Platform using the promotion code "VC5" ("the Designated Promotion Code") between 1 Apr 2021 and 30 Jun 2021 (both dates inclusive) ("the Promotion Period") and met the requirements listed in clause 2.
2. To be eligible for this Promotion, applicants must meet the following requirements:- (1) the application must be successfully submitted during the Promotion Period; (2) the Designated Promotion Code must be applied at the time of online application through iFWD Platform during the Promotion Period; (3) the application must be accepted by FWD Life; and (4) first year premium must be paid in monthly payment mode.
3. The premium above-mentioned does not include insurance levy to be collected by the Insurance Authority. Insurance levy is calculated based on the premium after discount. For further information, please visit: <https://www.fwd.com.hk/en/insurance-levy> or contact FWD Life's Service Hotline at 3123 3338.
4. If the policy issued is cancelled during the cooling off period, FWD Life will only refund actual premium paid and levy paid by the policyholder.
5. This Promotion is not applicable to policyholder who renews the existing Designated Product's policy with FWD Life.
6. This Promotion cannot be changed, returned, exchanged for other gifts or redeemed for cash, nor used in conjunction with other promotions and/or coupon(s).
7. The Designated Promotion Code is transferrable but cannot be sold nor transferred in return for any rewards in any form or manner.
8. FWD Financial Limited ("FWD Financial") and/or FWD Life reserve(s) the right to amend, suspend or terminate this Promotion and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
9. All information provided by the customers must be true, correct and complete. Otherwise, FWD Financial and/or FWD Life reserve(s) the right to forfeit this Promotion.
10. For the record of application for this Promotion (including but not limited to the date and time), FWD Life's system record shall prevail. FWD Financial and/or FWD Life will not be responsible for any delay, loss, error or unrecognized situation due to computer and / or Internet's connection, technical problem, malfunction or accident.
11. The Designated Product is subject to its policy documents and provisions. For details, please refer to <https://i.fwd.com.hk/en/life-vhis-vcore> (the Designated Product webpage on iFWD Platform).
12. Applicant may apply a tax deduction for the premium actually paid. Any premium refund or premium discount is ineligible for tax deduction. Further information on tax concessions applicable to VHIS may be found in IRD's website at www.ird.gov.hk/eng.

13. In case of any dispute, the decision of FWD Financial and/or FWD Life shall be final and conclusive.

Important Note:-

- (i) FWD Life is authorized by the Insurance Authority to carry on insurance business in Hong Kong.
- (ii) iFWD Platform is operated by FWD Financial. FWD Financial is an appointed insurance agency of FWD Life. FWD Financial is a licensed insurance agency under the Insurance Authority with licence no. FA2568.
- (iii) This Promotion is provided by FWD Financial and intended to be offered in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of FWD Life outside Hong Kong. Please refer to the product brochure, policy documents and provisions issued by FWD Life for details.
- (iv) These promotional offers or promotional materials should be read in conjunction with the relevant product brochure and policy provisions. You should not purchase this product solely on the basis of these promotional offers or promotional materials. For details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.

富衛確衛您醫療計劃10個月保費半價折扣(首個保單年度第三至十二個月)優惠之條款及細則：

1. 富衛確衛您醫療計劃10個月保費半價折扣(首個保單年度第三至十二個月)優惠 (「此優惠」) 只適用於透過 i.fwd.com.hk (「iFWD 平台」) 網上申請由富衛人壽保險 (百慕達) 有限公司 (於百慕達註冊成立之有限公司) (「富衛人壽」) 所承保的確衛您醫療計劃 (「指定產品」)。在此條款及細則約束下，客戶由2021年4月1日起至2021年6月30日 (包括首尾兩天) (「推廣期」) 內透過iFWD 平台使用推廣編號「VC5」 (「指定優惠編號」) 於網上成功投保指定產品可於**首個保單年度第三至十二個月享保費半價折扣** (包括附加保費)。
2. 申請人須符合以下條件方可享受此優惠：(1) 須於推廣期內成功提交申請；(2) 須於推廣期內透過iFWD 平台使用指定推廣編號進行網上申請；(3) 申請須獲富衛人壽接納；及(4) 首年保費以月費形式繳付。
3. 上述提及之保費尚未包括保險業監管局收取的保費徵費。保費徵費會以折扣後之保費計算。有關資料，可瀏覽 <https://www.fwd.com.hk/tc/insurance-levy> 或致電富衛人壽服務熱線 3123 3123。
4. 如所繕發之保單在冷靜期內被取消，富衛人壽只會退回實際繳交之保費及保費徵費。
5. 此優惠不適用於與富衛人壽續保現有指定產品保單的保單持有人。
6. 此優惠不可更換、退回、轉換其他禮品或折換現金，或與其他優惠及/或現金券同時使用。
7. 指定優惠編號可以轉讓，但不可以轉售或轉讓以換取任何形式的回報。
8. 富衛金融有限公司 (「富衛金融」) 及/或富衛人壽保留隨時修改、暫停或取消此優惠以及修訂有關條款及細則的酌情權而毋須事先通知。
9. 客戶提供之所有資料必須為真確、正確及完整。否則富衛金融及富衛人壽保留權利將此優惠作廢。
10. 此優惠之參加紀錄 (包括但不限於日期及時間)，均以富衛人壽系統之紀錄為準。任何因電腦及/或網絡的連接、技術問題、故障或意外而引致的遲延、遺失、錯誤或無法辨識等情況，富衛金融及/或富衛人壽概不負責。
11. 指定產品將受其正式保單文件及條款所約束，詳情請參閱 <https://i.fwd.com.hk/tc/life-vhis-vcore> (iFWD 平台上的指定產品網站)。
12. 申請人只可就實際已繳保費申請稅務扣除。任何保費退還或保費折扣並不符合稅務扣除資格，有關合資格自願醫保計劃保單的稅款寬減措施的更多資訊，可參閱稅務局網站www.ird.gov.hk/chi/。

13. 如有任何爭議，概以富衛金融及/或富衛人壽的決定為準。

重要事項：

- (i) 富衛人壽乃獲保險業監管局授權在香港經營保險業務之保險公司。
- (ii) iFWD 平台由富衛金融經營，富衛金融為富衛人壽委任的保險代理商。富衛金融是於保險業監管局登記之持牌保險代理商，牌照號碼為 FA2568。
- (iii) 此優惠由富衛金融提供及只在香港以內派發，不能詮釋為在香港以外提供或出售或遊說購買富衛人壽的任何產品的要約、招攬及建議。請參閱富衛人壽繕發的銷售文件、保單文件及條款。
- (iv) 此推廣優惠或宣傳材料應與相關產品小冊子同時參閱。您不應單憑此推廣優惠或宣傳材料而投保此產品。有關相關保險計劃的詳細資料及風險，請細閱其產品小冊子及保單文件。