

FWD “Saving & Term Life Combo” Promotion Terms and Conditions:

1. The FWD “Saving & Term Life Combo” Promotion (“this Promotion”) is applicable only to applicants who simultaneously apply online for both FWD Fast Fortune Insurance Plan and FWD MyTerm Plus Term Life Insurance Plan (collectively, the “Designated Products” and each a “Designated Product”) through FWD.COM.HK (“FWD Platform”). Both Designated Products are underwritten by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“FWD Life”). Subject to these terms and conditions, customers who successfully submit online applications for both Designated Products simultaneously through FWD Platform using the promotion code “**SAVECOMBO**” (“the Designated Promotion Code”) during the promotion period as designated by FWD Life from time to time (“the Designated Promotion Period”), and who satisfy all the requirements set out in Clause 2, may enjoy an **8.4% discount on the first-year premium** of FWD Fast Fortune Insurance Plan and a **70% discount on the first-year premium** of FWD MyTerm Plus Term Life Insurance Plan (collectively, the “Promotional Discounts” and each a “Promotional Discount”). Quota is limited and available on a first-come, first-served basis.
2. To be eligible for this Promotion, the applicant must meet the following requirements:- (1) the online applications for both Designated Products must be successfully submitted through the designated promotional webpage on FWD Platform during the Designated Promotion Period; (2) the applicant must use the Designated Promotion Code and simultaneously apply for both Designated Products within the same online application journey; (3) the applications for both Designated Products must be accepted by FWD Life; and (4) If only one of the applications for the Designated Products is accepted by FWD Life, or if only one of the policies is issued or commences, the applicant will not be eligible for the Promotion or either Promotional Discount.
3. To be eligible for the Promotional Discounts, the applicant must maintain both FWD Fast Fortune Insurance Plan policy and FWD MyTerm Plus Term Life Insurance Plan policy in full force and effect throughout the first three policy years. If either policy is terminated, lapsed, surrendered or cancelled for whatever reason during the first three policy years, the applicant will cease to be eligible for the Promotional Discounts for the Designated Products. FWD Life reserves the right to apply a lower discount rate, or to cease applying the Promotional Discounts, when calculating the relevant policy value, benefits and/or amounts payable under the FWD Fast Fortune Insurance Plan. As a result, the policy value, policy benefits and/or amounts payable under the FWD Fast Fortune Insurance Plan may be reduced.
Nothing in these terms and conditions restricts or removes any right of the applicant to cancel, surrender or otherwise terminate either policy in accordance with: (a) the applicable policy terms; (b) any applicable cooling-off right; or (c) applicable laws, regulations or regulatory requirements. However, the exercise of such a right may affect the applicant’s eligibility for the Promotional Discounts as set out in these terms and conditions.
4. Each applicant may enjoy this Promotion a maximum of two (2) times during the Designated Promotion Period. For each use of this Promotion, the applicant must simultaneously apply for both Designated Products through FWD Platform and satisfy all applicable requirements set out in these terms and conditions.
5. 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 the discount. For further information, please visit: <https://www.fwd.com.hk/en/insurance-levy> or contact FWD Life’s Service Hotline at 3123 3338.
6. 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.

7. This Promotion is not applicable to policyholder who renews the existing Designated Product's policy with FWD Life.
8. 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).
9. The Designated Promotion Code is transferrable but cannot be sold nor transferred in return for any rewards in any form or manner.
10. 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.
11. 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.
12. 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.
13. Each Designated Product is subject to its respective terms and conditions. For details, please refer to its respective policy documents and provisions by visiting <https://www.fwd.com.hk/online-insurance/savings-and-term-life/en/> (the Designated Products webpage on FWD Platform).
14. 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) FWD 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 Offer is provided by FWD Financial and FWD Life and it is intended to be offered in Hong Kong only. It shall not be construed as an offer to sell or solicitation or recommendation to purchase or provision of any products of FWD Life outside Hong Kong. All selling and application procedures of the promotion must be conducted and completed in the Hong Kong Special Administrative Region.
- (iv) This promotion material should be read in conjunction with the relevant product brochure. You should not purchase this product solely on the basis of these promotional offers or promotional materials. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.

富衛「儲蓄及人壽孖保」優惠之條款及細則：

1. 富衛「儲蓄及人壽孖保」（「此優惠」）只適用於透過 [FWD.COM.HK](https://www.fwd.com.hk)（「FWD 平台」）同時於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」）承保的富衛智快享儲蓄保險計劃及富衛自主保(升級版)定期保障計劃（統稱「指定產品」，每項個別稱為「指定產品」）。在此條款及細則約束下，申請人於富衛人壽不時指定之推廣期（「指定推廣期」）內透過 FWD 平台使用推廣編號「**SAVECOMBO**」（「指定優惠編號」）成功同時提交兩項指定產品的網上申請，並符合所有第 2 條的條件，可享富衛智快享儲蓄保險計劃 **8.4%首年保費折扣**，以及富衛自主保（升級版）定期保障計劃（統稱「指定產品」，每項個別稱為「指定產品」）**首年保費 3 折**（名額有限，先到先得）。
2. 申請人須符合以下條件方可享受此優惠：（1）須於指定推廣期內透過 FWD 平台的指定推廣專頁成功提交兩項指定產品的網上申請；（2）須於同一次網上申請流程中使用指定優惠編號，並同時申請兩項指定產品；（3）兩項指定產品的申請須獲富衛人壽接納；及（4）。如只有其中一項指定產品成功投保及生效，而另一項指定產品未獲接納、簽發或生效，申請人將不可享有本推廣優惠及任何優惠折扣。
3. 申請人須於智快享儲蓄保險計劃及自主保（升級版）定期保障計劃之保單首三個保單年度內，持續維持兩份保單有效及生效，方可享有方可享有優惠折扣。優惠折扣。如任何一份保單於首三個保單年度內因任何原因終止、失效、退保或被取消，申請人將不再符合享有指定產品之優惠折扣資格。在計算富衛智快享儲蓄保險計劃下的相關保單價值、保單利益及 / 或應付金額時，富衛人壽保留權利採用較低的優惠折扣率，或不再採用有關優惠折扣。因此，申請人在富衛智快享儲蓄保險計劃下可獲得的相關金額可能較低。
本條款及細則並不限制或剝奪申請人根據以下各項取消、退保或以其他方式終止任何一份保單的權利：
(a) 相關保單條款；(b) 任何適用的冷靜期權利；或 (c) 適用法律、法規或監管要求。惟行使上述任何權利可能影響申請人根據本條款及細則享有優惠折扣的資格。
4. 每位申請人於指定推廣期內最多可享用此優惠兩次，而每次均須同時透過 FWD 平台申請兩項指定產品並符合此條款及細則所列的所有適用條件。
5. 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 3338。
6. 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。
7. 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。
8. 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。
9. 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。

10. 細則的酌情權而毋須事先通知。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。
12. 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。
13. 各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://www.fwd.com.hk/online-insurance/savings-and-term-life/>（FWD 平台上的指定產品網站）。
14. 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) FWD 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) 此優惠由富衛金融及富衛人壽發佈，本推廣資料只在香港特別行政區派發，並不能詮釋為在香港特別行政區境外出售，游說購買或提供富衛人壽的保險產品。本推廣的銷售及申請程序必須在香港特別行政區境內進行及完成手續。
- (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。