FWD CANsurance Cancer Protection Plan Promotion Terms and Conditions:

1. FWD CANsurance Cancer Protection Plan Promotion ("this Promotion") is applicable to the online application through FWD.COM.HK ("FWD Platform") for FWD CANsurance Cancer Protection 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 **50% off first-year premium** (limited quota on a first-come-first-served basis) by successfully submitting the online application of the Designated Product through FWD Platform using the promotion code "**LUCKY2025**" ("the Designated Promotion Code") during the promotion period as designated by FWD Life from time to time ("the Designated Promotion Period") and meeting all 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 Designated Promotion Period; (2) the Designated Promotion Code must be applied at the time of online application through FWD Platform during the Designated Promotion Period; (3) the application must be accepted by FWD Life; (4) the applicant did not apply for the same product underwritten by FWD Life in the past 12 months preceding the date of the application.

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 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.

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 respective terms and conditions. For details, please refer to its respective policy documents and provisions by visiting https://www.fwd.com.hk/online-insurance/cancer-cansurance/en/ (the Designated Product webpage on FWD Platform).

12. 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 Promotion is provided by FWD Financial and FWD Life 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 terms and conditions. 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.

富衛揀易保癌症保障計劃優惠之條款及細則：

1. 富衛揀易保癌症保障計劃優惠（「此優惠」）只適用於透過 FWD.COM.HK（「FWD 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」）所承保的富衛揀易保癌症保障計劃（「指定產品」）。在此條款及細則約束下，客戶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「**LUCKY2025**」（「指定優惠編號」）於網上成功提交申請指定產品，並符合所有第2條的條件，可享**首年保費5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）須於指定推廣期內成功提交申請；（2）須於指定推廣期內透過FWD 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；（4）投保人須於投保日前12個月內未曾投保過由富衛人壽承保之同一產品。

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 3338。

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://www.fwd.com.hk/online-insurance/cancer-cansurance（FWD 平台上的指定產品網站）。

12. 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和條款及細則同時參閱。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。