

FWD MyCover Core Plan HK\$9.9 First 2-Month Premium Offer Promotion Terms and Conditions:

1. FWD MyCover Core Plan HK\$9.9 First 2-Month Premium Offer Promotion (“this Promotion”) is applicable to the online application through [FWD.COM.HK](https://www.fwd.com.hk) (“FWD Platform”) for the FWD MyCover Critical Illness Plan – Core Plan only (“the Designated Product”) underwritten by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“FWD Life”). The Promotion is applicable **only when the premium payment mode is Monthly, Yearly Renewable Period** and is subject to the following **Sum Insured requirements**, based on the insured person’s age at policy issue:
(a) **For insured persons aged 60 or above**, the Sum Insured must be **HK\$1,500,000**;
(b) **For insured persons below age 60**, the Sum Insured must be **HK\$2,500,000**.
Applications that do not meet the above requirements shall not be eligible for the Promotion.

Subject to these terms and conditions, customers can enjoy premium discount (limited quota on a first-come-first-served basis) by successfully submitting the online application of the Designated Product through FWD Platform during the promotion period from 19 March, 2026 to 31 May, 2026 (“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:- (a) the application must be successfully submitted during the Designated Promotion Period (through FWD Platform; (b) the application must be accepted by FWD Life; (c) 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. Even if an application satisfies all the requirements of this Promotion, acceptance of the application and the final Sum Insured are subject to FWD Life’s underwriting assessment, including any applicable aggregate Sum Insured limit of the insured person with FWD Life.
4. Subject to these Terms and Conditions: (a) The total premium payable for the first two policy months of the Designated Product will be capped at **up to HK\$9.9 in total**, after discount (“Special Premium Amount”), regardless of the original premium amount. (b) The actual Special Premium Amount payable may be **less than HK\$9.9**, depending on factors including but not limited to the insured person’s age, gender, smoking status and underwriting assessment. (c) The Special Premium Amount applies **only to the first two (2) policy months**.
After the first two policy months: (i) from the **3rd to the 12th policy month**, a **70% off premium discount** will apply; (ii) from the **13th to the 24th policy month**, a **10% off premium discount** will apply.
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 the actual premium paid and levy paid by the applicant.
7. This Promotion is not applicable to the renewal of the existing policy of the Designated Product 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. 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.
10. 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 and request the applicant to pay the shortfall of the premium.
11. FWD Life's record of the details of this Promotion (including but not limited to the date and time) shall prevail. FWD Financial and/or FWD Life will not be responsible for any delay, loss, error or unforeseen circumstances due to computer and / or Internet's connection error, technical problem, system malfunction or accident.
12. 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/MyCoverCore/en/> (the Designated Product webpage on FWD Platform).
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) 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 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. 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.

富衛自主揀標準計劃 HK\$9.9 首兩個月保費優惠之條款及細則：

1. 富衛自主揀標準計劃優惠（「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」）所承保的富衛自主揀危疾保障計劃—標準計劃（「指定產品」）。本優惠僅適用於保費繳付方式為「月繳」，續保年期為「一年」之保單。本優惠須符合以下**投保額要求**，並以保單生效時受保人之年齡計算：

(a) **60 歲或以上之受保人**，投保額須為 **港幣 1,500,000 元**；

(b) **60 歲以下之受保人**，投保額須為 **港幣 2,500,000 元**。

未符合上述投保額要求之申請，將不獲享本優惠。

在此條款及細則約束下，客戶必須於推廣期 2026 年 3 月 19 日至 2026 年 5 月 31 日（「指定推廣期」）內透過 FWD 平台於網上成功提交申請指定產品，並符合所有第 2 條的條件，方可享保費折扣優惠（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：(a) 須於指定推廣期內透過 FWD 平台成功提交申請；(b) 申請須獲富衛人壽接納；(c) 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. 即使申請符合本優惠之所有條件，該申請之最終是否獲接納及其投保額，仍須視乎富衛人壽之核保結果而定，包括受保人於富衛人壽之累積投保額是否已達適用上限。

4. 完全符合本條款及細則之前提下：(a) 指定產品於**首兩個保單月之折後保費總額最高為港幣 9.9 元**（「特別保費金額」），不論原本保費金額高低；(b) 實際應繳之特別保費金額**或會低於港幣 9.9 元**，並視乎受保人之年齡、性別、吸煙狀況及核保結果等因素而定；及 (c) 特別保費金額僅適用於**首兩個保單月**。

於首兩個保單月後：(i) 第 3 至第 12 個保單月可享**保費三折**；(ii) 第 13 至第 24 個保單月可享**保費九折**。

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。

5. 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。

6. 此優惠不適用於與富衛人壽續保現有指定產品的保單。

7. 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。

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並要求申請人補繳保費差額。
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/MyCoverCore/>（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。