

## 一筆過儲蓄早鳥優惠加碼推廣條款及細則

- 一筆過儲蓄早鳥優惠加碼推廣（「此推廣」）只適用於經由 [i.FWD.COM.HK](http://i.fwd.com.hk)（「iFWD 平台」）申請由富衛人壽保險（百慕達）有限公司（「富衛人壽」）所承保的 Savie 自助息理財壽險計劃之一筆過計劃（「Savie 自助息」）及 Provie 真息揀理財壽險計劃之一筆過計劃（「Provie 真息揀」）（「指定產品」）。
- iFWD 平台由富衛金融有限公司（「富衛金融」）經營，富衛金融為富衛人壽委任的保險代理商。
- 在此條款及細則約束下，如指定產品申請人的出生日期（「出生日期」）包含「1」或「2」或「8」並於 2019 年 1 月 31 日至 2019 年 3 月 8 日內（包括首尾兩天）（「推廣期」）提交申請，即可享受保費折扣（「保費折扣」）。保費折扣將根據其出生日期出現數字「1」或「2」或「8」的總次數及下列圖表而定：

### i. 以港元計算保單

申請人出生年月日出現「1」或「2」或「8」的總次數 (例如：出生年月日「1986/02/08」[YYYY/MM/DD] - 總次數為 4)	保費折扣	
	一筆過保費 ≥ 400,000 港元	一筆過保費 200,000 港元 - 399,999 港元
1	688 港元	288 港元
2	1,388 港元	688 港元
3	2,188 港元	988 港元
4 或以上	2,888 港元	1,288 港元

### ii. 以美元計算保單（只適用於 Provie 真息揀）

申請人出生年月日出現「1」或「2」或「8」的總次數 (例如：出生年月日「1986/02/08」[YYYY/MM/DD] - 總次數為 4)	保費折扣	
	一筆過保費 ≥ 50,000 美元	一筆過保費 25,000 美元 - 49,999 美元
1	86 美元	36 美元
2	173.5 美元	86 美元
3	273.5 美元	123.5 美元
4 或以上	361 美元	161 美元

- 如要享受此推廣，申請人必須於保險綜合服務中心申請指定產品。申請人須於 <https://i.fwd.com.hk/tc/savings-insurance/single-premium>（Savie 自助息的網頁）或 <https://i.fwd.com.hk/tc/savings-insurance/provie>（Provie 真息揀的網頁）預約時間並於推廣期內親臨富衛人壽任何一個保險綜合服務中心進行簡單財務需要分析以了解指定產品是否適合他/她的需要。如指定產

品符合申請人的目標及需要，申請人須要出示他/她的香港身份證作他/她符合此推廣之證明，以享受以上的保費折扣。折扣後的保費須透過以下方式於推廣期內提交指定產品申請時來支付：

Savie 自助息及 Provie 真息揀
<ul style="list-style-type: none"><li>● 申請人之個人支票</li><li>● 申請人銀行戶口之自動轉帳</li><li>● 交通銀行 FWD 富衛信用卡</li></ul>

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。保費徵費會以折扣前之保費計算。有關資料，可瀏覽 <http://www.fwd.com.hk/tc/insurance-levy> 或致電富衛 24 小時服務熱線 3123 3123。
6. 如所繕發之保單在在首十二個月內（包括冷靜期）被取消，富衛人壽只會退回實際繳交之保費及保費徵費。對於「Savie 自助息」及「Provie 真息揀」的保單申請，保單持有人於相關保單繕發日期後首十二個月內申請退保，所有保費折扣將於退保價值內扣除而保費徵費將不獲退回。
7. 推廣期內無論以任何形式申請「Savie 自助息」，每位申請人只限以“**一筆過儲蓄早鳥優惠加碼推廣**”申請一（1）份新保單。每位申請人最多只可持有五（5）份自助息理財壽險計劃（包括一筆過及月繳計劃）保單（包括任何已終止之保單）。申請人如果已持有五（5）份自助息理財壽險計劃保單，將不能透過任何形式再次申請新保單。
8. 在任何情況下，無論以任何形式申請「Provie 真息揀」，每位申請人最多只可持有一（1）份真息揀理財壽險計劃（包括一筆過及月繳計劃）保單（包括任何已終止之保單）。申請人如果已持有或曾經持有真息揀理財壽險計劃保單，將不能透過任何形式再次申請新保單。
9. 指定產品的申請日期將以富衛人壽的紀錄為準。
10. 此推廣不能作現金兌換但可與以推廣編號形式進行之其他推廣同時享用。
11. 指定產品將受其條款及細則及保單條款所約束，詳情請參閱 <https://i.fwd.com.hk/tc/savings-insurance/single-premium>（Savie 自助息的網頁）或 <https://i.fwd.com.hk/tc/savings-insurance/provie>（Provie 真息揀的網頁），富衛人壽乃獲保險業監管局授權在香港或從香港經營保險業務之保險公司。富衛人壽保留批核或拒絕任何申請指定產品的權利，並就此推廣的任何爭議保留最終決定權。

12. 富衛金融及富衛人壽保留一切修訂此推廣條款及細則之權利，或於任何時候終止此推廣並無須另行通知。
13. 此條款及細則中英對照，如有歧異，概以英文原義為準。

## One-Off Plan Early Bird Saving Enhanced Promotion Terms and Conditions

- 2019 One-Off Plan Early Bird Saving Enhanced Promotion (“this Promotion”) is only applicable to the application through [i.FWD.COM.HK](http://i.fwd.com.hk) (“iFWD Platform”) for One-Off plan of Savie Insurance Plan (“Savie”) and One-Off plan of Provie Insurance Plan (“Provie”) (“Designated Product”) underwritten by FWD Life Insurance Company (Bermuda) Limited (“FWD Life”).
- iFWD Platform is operated by FWD Financial Limited (“FWD Financial”). FWD Financial is an appointed insurance agency of FWD Life.
- Subject to these Terms and Conditions, the applicant of the Designated Product can enjoy the premium discount (“the Premium Discount”) on the initial premium paid if his/her date of birth (“DOB”) contains “1” or “2” or “8” and the application is submitted between 31 January 2019 and 8 March 2019 (both dates inclusive) (“the Promotion Period”). The Premium Discount will be determined on the total number of occurrences of digit “1” or “2” or “8” in the DOB in accordance with the following table:

a. For policies issued in Hong Kong Dollars:

Total number of occurrences of “1” or “2” or “8” in the DOB of the applicant (e.g. DOB “1986/02/08” [YYYY/MM/DD] – the total number is 4).	Premium Discount	
	One-Off Premium HK\$ 400,000 or above	One-Off Premium HK\$ 200,000 – HK\$ 399,999
1	HK\$ 688	HK\$ 288
2	HK\$ 1,388	HK\$ 688
3	HK\$ 2,188	HK\$ 988
4 or above	HK\$ 2,888	HK\$ 1,288

b. For policies issued in US Dollars (only applicable to Provie):

Total number of occurrences of “1” or “2” or “8” in the DOB of the applicant (e.g. DOB “1986/02/08” [YYYY/MM/DD] – the total number is 4).	Premium Discount	
	One-Off Premium US\$ 50,000 or above	One-Off Premium US\$ 25,000 – US\$ 49,999
1	US\$ 86	US\$ 36
2	US\$ 173.5	US\$ 86
3	US\$ 273.5	US\$ 123.5
4 or above	US\$ 361	US\$ 161

- To enjoy this Promotion, applicants have to apply Designated Product through Insurance Solutions Centre. Applicant must make an appointment through <http://i.fwd.com.hk/en/savings-insurance/single-premium> (website of Savie) or <http://i.fwd.com.hk/en/savings-insurance/provie> (website of Provie) to visit one of FWD Life’s Insurance Solutions Centre within the Promotion Period to conduct a simple financial needs analysis to assess his/her suitability for Designated Product. Once it is confirmed that Designated Product meets Applicant’s objective(s) and need(s), applicant must present his/her HKID Card proving his/her eligibility of this Promotion and enjoy the Premium Discount on the initial premium paid. The discounted premium must be paid by one of the following payment

methods at the time of submission of the application of Designated Product within the Promotion Period:

<b>Savie &amp; Provie</b>
<ul style="list-style-type: none"><li>• Applicant's personal cheque</li><li>• Direct debit through the Applicant's bank account</li><li>• Bank of Communication FWD Credit Card</li></ul>

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 before discount. For further information, please visit <http://www.fwd.com.hk/en/insurance-levy> or contact FWD 24-hour Service Hotline at 3123 3123.
6. If the policy issued is cancelled at any time within the first 12 months from the policy issue date (including the cooling off period), FWD Life will only refund actual premium paid and the levy paid. For the application of Savie and Provie, if the policy owner surrenders the policy within the first 12 months from the policy issue date, the premium discount shall be fully deducted from the surrender benefit and there will be no refund of the levy paid.
7. Each applicant can only apply for ONE (1) NEW POLICY of the Savie Insurance Plan by any means under one of the promotions of **"One-Off Plan Early Bird Saving Enhanced Promotion"** within the Promotion Period. Each applicant can only hold at most FIVE (5) POLICIES of the Savie Insurance Plan (including any terminated Savie Insurance Plan). Any applicant who already holds five policies of the Savie Insurance Plan is unable to make any further applications through any method.
8. In any event, each applicant can only hold at most ONE (1) POLICY of the Provie Insurance Plan (including one-off plan or monthly regular contribution plan) through any means of application (including any terminated Provie Insurance Plan). Any applicant who is holding or had held one policy of the Provie Insurance Plan is unable to make any further applications through any method.
9. The application date of Designated Product is based on the record of FWD Life.
10. This Promotion can be enjoyed in conjunction with other promotion being carried out in form of promotion code.
11. Designated Product is subject to its terms and conditions. For details, please refer to <https://i.fwd.com.hk/en/savings-insurance/single-premium> (website of Savie) or <https://i.fwd.com.hk/en/savings-insurance/provie> (website of Provie). FWD Life is authorized by the Insurance Authority to carry on insurance business in Hong Kong. FWD Life reserves the right to approve or to reject any application for Designated Product, and its decision in relation to disputes that may arise from this Promotion will be final and conclusive.
12. FWD Financial and FWD Life reserve the right to amend these terms and conditions of this Promotion or discontinue this Promotion at any time without prior notice.
13. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.