

**Wealthree 2019 Premium Discount Promotion – DOB Bonus Offer Terms and Conditions:**

1. Wealthree 2019 Premium Discount Promotion – DOB Bonus Offer (“this Promotion”) is only applicable for the application through [i.fwd.com.hk](http://i.fwd.com.hk) (“iFWD Platform”) for Wealthree Endowment Plan (Premium Prepaid) (“Designated Product”) underwritten by FWD Life Insurance Company (Bermuda) Limited (“FWD Life”) submitted between 31 January 2019 and 8 March 2019 (both dates inclusive) (“Promotion Period”). This Promotion is subject to these terms and conditions.
2. iFWD Platform is operated by FWD Financial Limited (“FWD Financial”). FWD Financial is an appointed insurance agency of FWD Life.
3. Subject to these Terms and Conditions, the applicant of the Designated Product can enjoy the premium discount on the initial premium paid (“the Premium Discount”) if his/her date of birth (“DOB”) contains “1” or “2” or “8” and the application is submitted between 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:

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		
	Annual Premium HKD 199,999 or below	Annual Premium HKD 200,000 – HKD 1,999,999	Annual Premium HKD 2,000,000 or above
1	HKD 188	HKD 388	HKD 888
2	HKD 288	HKD 888	HKD 1,388
3	HKD 388	HKD 1,388	HKD 2,888
4 or above	HKD 488	HKD 1,888	HKD 3,888

4. Applicants must apply for the Designated Product through the following method:
  - i. Apply at Insurance Solutions Centre  
 Applicant must make an appointment through <https://i.fwd.com.hk/en/savings-insurance/wealthree> and visit one of FWD’s Insurance Solutions Centres to conduct a financial needs analysis to assess his/her suitability for the Designated Product. Once it is confirmed that the Designated Product meets applicant’s objective(s) and need(s), applicant can apply for the Designated Product with the Premium Discount on the first year’s premium paid. The discounted premium must be paid by applicant’s personal cheque, bank draft, cashier order or Bank of Communications FWD Credit Card at the time of submission of the application of the Designated Product.
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. The application date and the Policy Issue Date of the Designated Product are based on the records of FWD Life.
7. If the policy issued is cancelled during the cooling off period, FWD Life will only refund actual premium paid and levy paid by the policy owner.
8. Each applicant can only apply for ONE (1) NEW POLICY of the Designated Product by any means under this Promotion within the Promotion Period.
9. Unless otherwise specified, this Promotion is not redeemable for cash but can be used in conjunction with other promotional offers or discounts.

10. Designated Product is subject to its terms and conditions, please visit <https://i.fwd.com.hk/en/savings-insurance/wealthree> for further information. FWD Life is authorized by the Insurance Authority to carry on insurance business in Hong Kong.
11. FWD Life have the right to accept or reject any application, and its decision in relation to disputes that may arise from the application will be final and conclusive.
12. The decision of FWD Financial and/ or FWD Life in relation to disputes that may arise from this Promotion will be final and conclusive.
13. 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.
14. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

### 三連息 2019 保費折扣優惠 – 出生日期幸運賞 條款及細則：

1. 三連息 2019 保費折扣優惠 – 出生日期幸運賞 (「此優惠」) 只適用於 2019 年 1 月 31 日至 2019 年 3 月 8 日 (包括首尾兩天) (「推廣期」) 內經由 [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」) 所承保的三連息儲蓄保險計劃 (預繳保費) (「指定產品」) · 並受此條款及細則所限制。
2. 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。
3. 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」並於推廣期內提交申請 · 即可於推廣期內享受首年保費折扣 (「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：

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		
	年繳保費 199,999 港元或以下	年繳保費 200,000 港元 - 1,999,999 港元	年繳保費 2,000,000 港元或以上
1	188 港元	388 港元	888 港元
2	288 港元	888 港元	1,388 港元
3	388 港元	1,388 港元	2,888 港元
4 或以上	488 港元	1,888 港元	3,888 港元

4. 申請人必須透過以下方法申請：
  - i. 於保險綜合服務中心申請  
申請人須於 <https://i.fwd.com.hk/tc/savings-insurance/wealththree> 預約時間並親臨富衛人壽任何一個保險綜合服務中心進行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 · 申請人於申請指定產品時便可享受以上的保費折扣。折扣後的保費必須於提交指定產品申請時一同繳交並以申請人之個人支票、申請人之銀行匯票或本票或交通銀行 FWD 富衛信用卡來繳付。
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. 指定產品的投保日期及保單繕發日期均以富衛人壽記錄為準。
7. 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。
8. 推廣期內無論以任何形式申請指定產品 · 每位申請人只限以此優惠申請一 (1) 份新保單。
9. 除特別註明外 · 此優惠不能兌換現金但可與其他優惠或折扣同時使用。

10. 指定產品將受其條款及細則約束，有關資料可瀏覽 <https://i.fwd.com.hk/tc/savings-insurance/wealthree>。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。
11. 富衛人壽保留接受或拒絕任何申請的權利，並就申請的任何爭議保留最終決定權。
12. 富衛金融及富衛人壽就此優惠的任何爭議保留最終決定權。
13. 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，或於任何時候停止此優惠並無須另行通知。
14. 此條款及細則中英對照，如有歧異，概以英文原義為準。