

iFWD Provie 真息揀農曆新年一筆過儲蓄保險推廣條款及細則

1. iFWD Provie 真息揀農曆新年一筆過儲蓄保險推廣（「此推廣」）只適用於申請由富衛人壽保險（百慕達）有限公司（「富衛」）所承保的 Provie 真息揀理財壽險計劃之一筆過計劃（「Provie 真息揀」）。
2. 在此條款及細則約束下，如申請人的出生年月日（「出生年月日」）包含「2」或「1」或「6」並於 2018 年 02 月 01 日至 2018 年 04 月 30 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年月日出現數字「2」或「1」或「6」的總次數及下列圖表而定：

a. 以港元計算保單

申請人出生年月日出現「2」或「1」或「6」的總次數 (例如：出生年月日「19860206」 [YYYY/MM/DD] - 總次數為 4)	保費折扣		
	一筆過保費 = 1,000,000 港元	一筆過保費 400,000 港元- 999,999 港元	一筆過保費 200,000 港元- 399,999 港元
1	1,000 港元	400 港元	200 港元
2	2,000 港元	800 港元	400 港元
3	3,000 港元	1,200 港元	600 港元
4 或以上	4,000 港元	1,600 港元	800 港元

b. 以美元計算保單

申請人出生年月日出現「2」或「1」或「6」的總次數 (例如：出生年月日「19860206」 [YYYY/MM/DD] - 總次數為 4)	保費折扣		
	一筆過保費 = 125,000 美元	一筆過保費 50,000 美元- 124,999 美元	一筆過保費 25,000 美元 - 49,999 美元
1	125 美元	50 美元	25 美元
2	250 美元	100 美元	50 美元
3	375 美元	150 美元	75 美元
4 或以上	500 美元	200 美元	100 美元

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。保費徵費會以折扣前之保費計算。有關資料，可瀏覽 <http://www.fwd.com.hk/tc/insurance-levy> 或致電我們 24 小時服務熱線 3123 3123。
4. 如要享受此推廣，申請人可透過以下方法申請：

於保險綜合服務中心申請

申請人須於 <http://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「Provie 真息揀」是否適

合他/她的需要。如「Provie 真息揀」符合申請人的目標及需要，申請人須要出示他/她的身份證作他/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「Provie 真息揀」申請時來支付：

Provie 真息揀
<ul style="list-style-type: none">● 申請人之個人支票● 交通銀行 FWD 富衛信用卡

5. 如「Provie 真息揀」所繕發之保單在首十二個月內(包括冷靜期)被取消，富衛只會退回實際已繳交之保費及保費徵費。倘若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。
6. 每位申請人於推廣期內只可就「Provie 真息揀」參與此推廣一次。
7. 「Provie 真息揀」保單的申請日期將以富衛的紀錄為準。
8. 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。
9. 「Provie 真息揀」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/provie>，富衛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。富衛保留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。
10. 富衛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。
11. 此條款及細則中英對照，如有歧異，概以英文原義為準。

iFWD Provie Lunar New Year One-off Saving Insurance Promotion Terms and Conditions:

1. iFWD Provie Lunar New Year Saving Insurance Promotion (“this Promotion”) is only applicable to the application for one off plan of Provie Insurance Plan (“Provie”) underwritten by FWD Life Insurance Company (Bermuda) Limited (“FWD”).
2. Subject to these Terms and Conditions, the applicant of Provie can enjoy the premium discount (“the Premium Discount”) if his/her date of birth (“DOB”) contains “2” or “1” or “6” and the application is submitted between 01 February 2018 and 30 April 2018 (both dates inclusive) (“the Promotion Period”). The Premium Discount will be determined on the total number of occurrences of digit “2” or “1” or “6” in the DOB in accordance with the following table:

a. For policies issued in Hong Kong Dollars:

Total number of occurrences of “2” or “1” or “6” in the DOB of the applicant (e.g. DOB “19860206” [YYYYMMDD] – the total number is 4).	Premium Discount		
	One-off Premium = HK\$ 1,000,000	One-off Premium HK\$ 400,000 - HK\$ 999,999	One-off Premium HK\$ 200,000 – HK\$ 399,999
1	HK\$ 1,000	HK\$ 400	HK\$ 200
2	HK\$ 2,000	HK\$ 800	HK\$ 400
3	HK\$ 3,000	HK\$ 1,200	HK\$ 600
4 or above	HK\$ 4,000	HK\$ 1,600	HK\$ 800

b. For policies issued in US Dollars:

Total number of occurrences of “2” or “1” or “6” in the DOB of the applicant (e.g. DOB “19860206” [YYYYMMDD] – the total number is 4).	Premium Discount		
	One-off Premium = US\$ 125,000	One-off Premium US\$ 50,000 – US\$ 124,999	One-off Premium US\$ 25,000 – US\$ 49,999
1	US\$ 125	US\$ 50	US\$25
2	US\$ 250	US\$ 100	US\$ 50
3	US\$ 375	US\$ 150	US\$ 75
4 or above	US\$ 500	US\$ 200	US\$ 100

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 before discount. For further information, please visit <http://www.fwd.com.hk/en/insurance-levy> or contact our 24-hour Service Hotline at 3123 3123.
4. To enjoy this Promotion, applicants can apply through following method:
Apply at Insurance Solutions Centre
Applicant must make an appointment through <http://i.fwd.com.hk/en/savings-insurance/provie> (website of Provie) within the Promotion Period to visit one of FWD’s Insurance Solutions Centres to conduct a simple financial needs analysis to assess his/her suitability for Designated Product. Once it is confirmed that Provie 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. The discounted premium must be paid

by one of the following payment methods at the time of submission of the application of Provie within the Promotion Period:

Provie Insurance Plan
<ul style="list-style-type: none">• Applicant's personal cheque• Bank of Communication FWD Credit Card

5. If the policy of Provie issued is cancelled at any time within the first 12 months from the policy issue date (including the cooling off period), FWD will only refund actual premium paid and levy paid by the policy owner. If the policy owner surrenders respective policy at any time 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.
6. Each applicant can enjoy this Promotion once for Provie within the Promotion Period.
7. The application date of Provie is based on the record of FWD.
8. This Promotion is not redeemable for cash but can be enjoyed in conjunction with other promotion being carried out in form of promotion code.
9. Provie is subject to its terms and conditions. For details, please refer to <https://i.fwd.com.hk/tc/savings-insurance/provie> . FWD is authorized by the Insurance Authority to carry on insurance business in Hong Kong. FWD reserves the right to reject any application for Provie, and its decision in relation to disputes that may arise from this Promotion will be final and conclusive.
10. FWD reserves the right to amend these terms and conditions of this Promotion or discontinue this Promotion at any time without prior notice.
11. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.