

iFWD Savie 自助息月繳儲蓄保險四月推廣條款及細則

1. iFWD Savie 自助息月繳儲蓄保險四月推廣（「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 Savie 自助息理財壽險計劃之月繳計劃（「Savie 自助息」）。
2. 此推廣的有效期為 2018 年 04 月 01 日至 2018 年 05 月 31 日（包括首尾兩天）（「推廣期」）。
3. 此推廣只適用於新客戶於推廣期內投保「Savie 自助息」。「新客戶」指客戶從未曾持有任何「Savie 自助息」之保單。
4. 在此條款及細則約束下，「Savie 自助息」申請人可享受：

(1) 首次保費折扣

如「Savie 自助息」申請人的出生年月日（「出生年月日」）包含「2」或「8」或「9」。保費折扣將根據其出生年月日出現數字「2」或「8」或「9」的總次數及下列圖表而定：

a. 以港元計算保單

申請人出生日期出現「2」或「8」或「9」的總次數 (例如：出生日期「19890205」[YYYY/MM/DD] - 總次數為 4)	首次保費折扣 [^]
	月繳保費 ≥ 5,000 港元
1	150 港元
2	300 港元
3	450 港元
4 或以上	600 港元

[^]在月繳計劃下，首次保費是相等於首兩個月之月繳保費。

(2) 保費回贈

「Savie 自助息」申請人同時可享相等於第一個保單年終結時保單戶口價值(釋義如下)的 2% 回贈並以保費折扣形式繳付下一期保費。下一期淨保費會通過申請人之直接轉帳授權之銀行戶口收取。

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> 或致電我們 24 小時服務熱線 3123 3123。
6. 戶口價值指「Savie 自助息」保單下已繳付保費總額，加上派息（如有），減去部份退保（如有）和所有附約下之保費（如有）。
7. 此推廣不能作現金兌換及回贈只可用於繳付其「Savie 自助息」保單之下一期保費。倘若「Savie 自助息」的保單在回贈以保費折扣形式繳付下一期保費前被取消或退保，回贈將不能被提取。
8. 此推廣可與以推廣編號形式進行之其他推廣同時享用。
9. 如要享受此推廣，申請人需透過以下方法申請：

於保險綜合服務中心申請

申請人須於 <https://i.fwd.com.hk/tc/savings-insurance> (Savie 自助息的網頁) 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「Savie 自助息」是否適合他/她的需要。如「Savie 自助息」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，以享受以上的首次保費折扣。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
<ul style="list-style-type: none">● 申請人之個人支票● 交通銀行 FWD 富衛信用卡

10. 如「Savie 自助息」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。
11. 推廣期內無論以任何形式申請，每位申請人只限以**一筆過儲蓄保險四月推廣**或**月繳儲蓄保險四月推廣**申請一（1）份本計劃的新保單。
12. 「Savie 自助息」保單的申請日期將以富衛的紀錄為準。
13. 「Savie 自助息」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>，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。
14. 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。
15. 此條款及細則中英對照，如有歧異，概以英文原義為準。

iFWD Savie Monthly Contribution Saving Insurance April Promotion Terms and Conditions:

1. iFWD Savie Monthly Contribution Saving Insurance April Promotion (“this Promotion”) is only applicable to the applications for monthly contribution plan of Savie Insurance Plan (“Savie”) underwritten by FWD Life Insurance Company (Bermuda) Limited (“FWD”).
2. This Promotion is valid between 01 April 2018 and 31 May 2018 (both dates inclusive) (“Promotion Period”).
3. This Promotion is only applicable to **new customers** who purchase Savie within the Promotion Period. “New customers” means the customer who has never held any Savie policies.
4. Subject to these Terms and Conditions, the applicant of Savie can enjoy:
 - (1) Premium discount on the initial premium paid
If his/her date of birth (“DOB”) contains “2” or “8” or “9” and the premium discount on the initial premium paid will be determined on the total number of occurrences of digit “2” or “8” or “9” in the DOB in accordance with the following table:

- a. For policies issued in Hong Kong Dollars:

Total number of occurrences of “2” or “8” or “9” in the DOB of the applicant (e.g. DOB “19890205” [YYYYMMDD] – the total number is 4).	Premium Discount on the Initial Premium Paid [^]
	Monthly Regular Contribution ≥ HK\$ 5,000
1	HK\$ 150
2	HK\$ 300
3	HK\$ 450
4 or above	HK\$ 600

[^]For monthly plan, the Initial Premium Paid is equivalent to first 2 months’ regular contribution.

- (2) Premium Rebate

The applicant of Savie can at the same time enjoy a rebate equivalent to 2% of the Account Value (as defined below) at the end of the first policy year in form of premium discount to settle the next premium due. The net premium for such next premium due shall be collected from applicant’s bank account via direct deposit authorization.

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 our 24-hour Service Hotline at 3123 3123.
6. Account Value means the total premiums paid with crediting interest added (if any) less partial surrender(s) (if any), and premiums for rider benefit(s) (if any) under the relevant policy of Savie.
7. This Promotion is not redeemable for cash and the rebate can only be used to settle the premium due of Savie’s policy. No withdrawal is allowed for the rebate if the policy of Savie is cancelled or surrendered at any time before using the rebate to settle the premium due.
8. This Promotion can be enjoyed in conjunction with other promotion being carried out in form of promotion code.
9. To enjoy this Promotion, applicants can apply through following method:

Apply at Insurance Solutions Centre

Applicant must make an appointment through <https://i.fwd.com.hk/en/savings-insurance> (website of Savie) within the Promotion Period before visiting one of the FWD’s Insurance Solutions centres for a simple financial needs analysis to assess his/her suitability for the Designated Products. Once it is confirmed Savie meets the 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 Savie within the Promotion Period:

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

10. If the policy of Savie 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.
11. Each applicant can only apply for ONE (1) NEW POLICY of the Plan by any means under the **One-Off Saving Insurance April Promotion** or the **Monthly Contribution Saving Insurance April Promotion** within the Promotion Period.
12. The application date of Savie is based on the record of FWD.
13. Savie is subject to its terms and conditions. For details, please refer to <https://i.fwd.com.hk/en/savings-insurance>. FWD is authorized by the Insurance Authority to carry on insurance business in Hong Kong. FWD reserves the right to reject any application for Savie, and its decision in relation to disputes that may arise from this Promotion will be final and conclusive.
14. FWD reserves the right to amend these terms and conditions of this Promotion or discontinue this Promotion at any time without prior notice.
15. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.