

一筆過儲蓄保險夏日折扣推廣條款及細則

1. 一筆過儲蓄保險夏日折扣推廣（「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」）。
2. 在此條款及細則約束下，如指定產品申請人於 2018 年 06 月 01 日至 2018 年 07 月 31 日內（包括首尾兩天）（「推廣期」）透過以下方法提交申請，即可享受以下優惠：

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）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，申請人需繳交一筆過保費不少於 400,000 港元(港元保單)/ 50,000 美元(美元保單)，即可享受 1,200 港元(港元保單)/ 150 美元(美元保單)的保費折扣（「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">● 申請人之個人支票● 交通銀行 FWD 富衛信用卡

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. 戶口價值指指定產品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）。
5. 如指定產品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. 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“一筆過儲蓄保險夏日折扣推廣優惠”或“月繳儲蓄保險夏日回贈推廣”的其中一項推廣申請一（1）份新保單。
7. 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「Provie 真息揀」，將不能透過任何形式再次申請新保單。
8. 指定產品保單的申請日期將以富衛的紀錄為準。
9. 此推廣不能作現金兌換但可與一項以推廣編號形式進行之其他推廣同時享用。

10. 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> (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。
11. 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。
12. 此條款及細則中英對照，如有歧異，概以英文原義為準。

One-off Saving Insurance Summer Discount Promotion Terms and Conditions:

1. One-off Saving Insurance Summer Discount Promotion ("this Promotion") is only applicable to the application 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").
2. Subject to these Terms and Conditions, the applicant of Designated Product can enjoy this Promotion through following method. The application must be submitted between 01 Jun 2018 and 31 Jul 2018 (both dates inclusive) ("the Promotion Period").

Apply at Insurance Solutions Centre

Applicant must make an appointment through <https://i.fwd.com.hk/en/savings-insurance> (website of Savie) or <https://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 Designated Product meets Applicant's objective(s) and need(s), applicant must have the one-off contribution size at not less than HK\$400,000 (HKD policy) / US\$50,000 (USD policy) to enjoy a Premium Discount ("Premium Discount") of HK\$1,200 (HKD policy)/ US\$150 (USD policy). 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:

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

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. 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 Designated Product.
5. If the policy of Designated Product 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 only apply for ONE (1) NEW POLICY of the Plan for Savie by any means under one of the promotions of **"One-off Saving Insurance Summer Discount Promotion"** or **"Monthly Contribution Saving Insurance Summer Rebate Promotion"** within the Promotion Period.
7. In any event, each applicant can only hold at most ONE (1) POLICY of the Plan for Provie through any means of application (including any terminated Plan). Any applicant who is holding or had held one policy of the Plan is unable to make any further applications through any method
8. The application date of Designated Product is based on the record of FWD.
9. This Promotion is not redeemable for cash but can be enjoyed in conjunction with one other promotion being carried out in form of promotion code.
10. Designated Product is subject to its terms and conditions. For details, please refer to <https://i.fwd.com.hk/en/savings-insurance> (website of Savie) or <https://i.fwd.com.hk/en/savings-insurance/provie> (website of 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 Designated Product, and its decision in relation to disputes that may arise from this Promotion will be final and conclusive.

11. FWD reserves the right to amend these terms and conditions of this Promotion or discontinue this Promotion at any time without prior notice.
12. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.