

Wealthree 2019 Premium Discount Promotion – Wave 2 Terms and Conditions:

1. This Promotion is only applicable for the application through i.fwd.com.hk (“iFWD Platform”) for Wealthree Endowment Plan and Wealthree Endowment Plan (Premium Prepaid) (collectively referred to as “Wealthree”) 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. The applicant must submit the application for Wealthree during the Promotion Period and satisfy the requirements set out in the table below in order to enjoy the corresponding premium discounts on the first year’s premium paid (“Premium Discount”):

Wealthree Endowment Plan	Policy Currency	Annual Premium	Premium Discount on the First Year’s Premium Paid*
Prepaid	HKD	HKD 199,999 or below	3.15% of First Year’s Premium Paid
		HKD 200,000 – HKD 1,999,999	3.71% of First Year’s Premium Paid
		HKD 2,000,000 or above	4.82% of First Year’s Premium Paid

Wealthree Endowment Plan	Policy Currency	Annual Premium	Premium Discount on the First Year’s Premium Paid*
Annually Paid	RMB	RMB 160,000 – RMB 1,599,999	0.48% of First Year’s Premium Paid
		RMB 1,600,000 or above	2.35% of First Year’s Premium Paid

*The premium discount on the first year’s premium paid is rounded up to the nearest dollar as at the time of the application.

4. To enjoy this Premium Discount, applicants must apply Wealthree through **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 within the Promotion Period to conduct a financial needs analysis to assess his/her suitability for Wealthree. Once it is confirmed that Wealthree meets applicant’s objective(s) and need(s), applicant can apply for Wealthree 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 Wealthree.
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 Wealthree 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. Unless otherwise specified, this Promotion is not redeemable for cash but can be used in conjunction with other promotional offers or discounts.

9. Wealthree 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. FWD Life has the right to approve or to reject any application for Wealthree.
10. The decision of FWD Financial and FWD Life in relation to disputes that may arise from this Promotion will be final and conclusive.
11. 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.
12. 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 – 第 2 浪 條款及細則：

1. 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（“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及三連息儲蓄保險計劃（預繳保費）（統稱為「三連息」），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. 三連息的申請人必須於推廣期內投保三連息並符合以下列表之條件，便可享相關之首年保費折扣（「保費折扣」）：

三連息儲蓄保險計劃	保單貨幣	年繳保費	首年保費折扣*
預繳	港元	199,999 港元或以下	首年保費的 3.15%
		200,000 港元 - 1,999,999 港元	首年保費的 3.71%
		2,000,000 港元或以上	首年保費的 4.82%

三連息儲蓄保險計劃	保單貨幣	年繳保費	首年保費折扣*
年繳	人民幣	160,000 人民幣 - 1,599,999 人民幣	首年保費的 0.48%
		1,600,000 人民幣或以上	首年保費的 2.35%

*首年保費折扣按投保時向上捨入到最接近的整數計算。

4. 申請人必須於保險綜合服務中心申請三連息方可享有保費折扣。申請人須於 <https://i.fwd.com.hk/tc/savings-insurance/wealthree> 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財務需要分析以了解三連息是否適合他/她的需要。如三連息符合申請人的目標及需要，申請人於申請三連息時便可享受以上的首年保費折扣。折扣後的保費必須於提交三連息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. 三連息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. 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。
9. 三連息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。富衛人壽保留接受或拒絕任何三連息申請的權利。
10. 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。

11. 富衛金融及富衛人壽保留一切修訂此優惠條款及細則之權利，或於任何時候停止此優惠並無須另行通知。
12. 此條款及細則中英對照，如有歧異，概以英文原義為準。