

iFWD 人壽客戶推薦計劃第 4 浪條款及細則

1. iFWD 人壽客戶推薦計劃第 4 浪 (「此計劃」) 只適用於申請 iFWD 的儲蓄產品，包括由富衛人壽保險 (百慕達) 有限公司 (「富衛」) 所承保的自助息理財壽險計劃 (「自助息」)、真息揀理財壽險計劃 (「真息揀」) 及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」)。在此段提及的所有 iFWD 儲蓄產品統稱為「指定產品」。

2. 推薦人及被推薦人的定義

- 參與此計劃之推薦人 (「推薦人」) 須為指定產品保單的持有人，而相關保單須於被推薦人 (定義於第 (2b) 項條款) 申請指定產品保單當日或以前繕發並仍然有效 (「推薦人保單」)。
- 推薦人須推薦親友 (「被推薦人」) 到訪 <https://i.fwd.com.hk/tc> (「iFWD 平台」)，而被推薦人成功申請指定產品。參與此計劃之被推薦人須在申請指定產品前未曾持有指定產品保單，並根據第 (3) 項條款成功申請指定產品。

3. 被推薦人獎賞

受此條款及細則所限制下，被推薦人必須在 2018 年 09 月 05 日至 2018 年 12 月 31 日內 (包括首尾兩天) (「推廣期」) 透過以下方法申請指定產品時 (「成功申請」) 以享下列相關獎賞：

產品	被推薦人獎賞
▪ 自助息 (一筆過計劃)	享有首個保單年度 3% 保證派息率
▪ 真息揀 (一筆過計劃) <i>只適用於一筆過保費不少於 100,000 港元 (適用於以港元結算保單) 或 12,500 美元 (適用於以美元結算保單) 之申請</i>	享有 800 港元 (適用於以港元結算保單) 或 100 美元 (適用於以美元結算保單)
▪ 三連息 <i>只適用於年繳保費不少於 50,000 港元 (適用於以港元結算保單) 或 40,000 人民幣 (適用於以人民幣結算保單) 之申請</i>	享有 800 港元 (適用於以港元結算保單) 或 640 人民幣 (適用於以人民幣結算保單) 首次保費折扣優惠
▪ 自助息(月繳計劃) 及 ▪ 真息揀 (月繳計劃) <i>只適用於月繳保費不少於 5,000 港元 (適用於以港元結算保單) 或 625 美元 (適用於以美元結算保單) 之申請</i>	享有 800 港元 (適用於以港元結算保單) 或 100 美元 (適用於以美元結算保單) 首次保費折扣優惠

● 網上申請 (只適用於申請自助息一筆過計劃)

被推薦人須於推廣期內到 iFWD 平台完成指定產品的投保申請。申請期間，被推薦人需於於推廣編號一欄填上推薦人保單的保單編號以享有保費折扣。被推薦人須於申請指定產品時以直接付款授權支付折扣後的保費或於申請後 30 天內親臨保險綜合服務中心遞交個人支票，或把個人支票郵寄至「香港郵政信箱 11832 號」。請以劃線支票抬頭寫上「FWD Life Insurance Company (Bermuda) Ltd」，並於支票背後寫上保單編號。

- 於保險綜合服務中心申請
被推薦人須於 <http://i.fwd.com.hk/tc/savings-insurance> (適用於申請自助息) 或 <http://i.fwd.com.hk/tc/savings-insurance/provie> (適用於申請真息揀) 或 <http://i.fwd.com.hk/tc/savings-insurance/wealthree> (適用於申請三連息) 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。如指定產品符合被推薦人的目標及需要，被推薦人須提供推薦人保單之保單編號為推廣編號進行確認，以便享受以上的保費折扣。折扣後的保費須於推廣期內透過以下方式來支付 (在月繳計劃下，首次保費是相等於首兩個月之月繳保費)：

自助息及真息揀	三連息
<ul style="list-style-type: none"> ● 被推薦人之個人支票 ● 被推薦人銀行戶口之自動轉帳 (只適用於一筆過計劃) ● 交通銀行 FWD 富衛信用卡 	<ul style="list-style-type: none"> ● 被推薦人之個人支票 ● 被推薦人之銀行匯票或本票 ● 交通銀行 FWD 富衛信用卡

4. 保費尚未包括保險業監管局收取的保費徵費。有關資料，可瀏覽 www.fwd.com.hk/tc/insurance-levy 或致電我們 24 小時服務熱線 3123 3123。
5. 如所繕發之保單在在首十二個月內(包括冷靜期)被取消，富衛只會退回實際繳交之保費及保費徵費。對於自助息及真息揀的保單申請，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. **推薦人獎賞**
受此條款及細則所限制下，每根據第 (3) 項條款的成功申請及所繕發之保單並沒有在冷靜期內被取消 (成功推薦)，推薦人可獲贈由百佳超級市場 (香港) 有限公司 (「百佳」) 印發價值 800 港元的百佳禮券 (「推薦人獎賞」)。富衛將在被推薦人的指定產品保單獲繕發日期當天起計 60 天內，發送換領推薦人獎賞之短訊 (「短訊」) 至推薦人於富衛申請指定產品時登記的流動電話號碼(或富衛紀錄下其他聯絡方式(如無登記流動電話號碼))。
7. 推薦人需在發出短訊當天起計 90 天內親身領取推薦人獎賞。
8. 短訊如有遺失，恕不重發或補發。如有任何爭議，概以富衛的決定為準。
9. 請確保提供之流動電話號碼正確無誤。如因資料錯誤或不全而導致短訊未能成功發送，富衛不會就此引起之損失負上任何責任。
10. 推薦人及被推薦人不能為同一人。每名被推薦人只可參與本推廣一次，被推薦人之保單申請日期及保單繕發日期將以富衛的紀錄為準。
11. 推薦人獎賞及被推薦人獎賞將受其條款及細則所約束，富衛保留更改其條款及細則的權利。

12. 推薦人獎賞及被推薦人獎賞不能用作兌換現金。在任何情況下，此計劃不可與 iFWD 新客戶計劃或 iFWD 理財顧問推薦計劃同時使用。
13. 指定產品將受其條款及細則及保單條款所約束，富衛保留拒絕任何申請指定產品的權利，並就本推廣的任何爭議保留最終決定權。
14. 百佳並非以附屬、聯屬、授權、被認可、或任何方式與富衛及其附屬公司有關聯。富衛的官方網頁為 FWD.COM.HK。富衛不會就百佳的貨品、資料或服務負上任何責任。有關推薦人獎賞使用的事項及爭議，須由得獎者直接與百佳自行解決。
15. 富衛保留一切修訂本推廣條款及細則之權利，或於任何時候停止本推廣並無須另行通知。
16. 此條款及細則中英對照，如有歧異，概以英文原義為準。

Terms and Conditions of iFWD Life Customer Referral Program – Wave 4

1. iFWD Life Customer Referral Program – Wave 4 (“the Program”) is only applicable to the application for iFWD Savings products, which are Savie Insurance Plan (“Savie”), Provie Insurance Plan (“Provie”), Wealthree Endowment Plan and Wealthree Endowment Plan (Premium Prepaid) (collectively referred to as “Wealthree”) underwritten by FWD Life Insurance Company (Bermuda) Limited (“FWD”). All the iFWD Savings products mentioned in this clause are collectively referred as “Designated Product” in these terms conditions.
2. Definition of Referrer and Referee
 - a. To be eligible to participate in the Program as a referrer (“the Referrer”), he/she must be the policyholder of an inforce policy of any Designated Product which was issued on or before the date that the Referee (as defined in Clause (2b)) submits application for Designated Product (the “Referrer Policy”).
 - b. The Referrer shall refer a friend (“the Referee”) to visit FWD platform and the Referee successfully applies for Designated Products . To be eligible to participate in the Program as a Referee, he/she hasn’t or hadn’t ever held any policy of any Designated Product on or before the date that the Referee submits the application for Designated Product and successfully apply for Designated Product in accordance with Clause (3).
3. Referee Reward
Subject to these terms and conditions, the Referee must submits the application for the Designated Products between 05 Sep 2018 and 31 Dec 2018 (both dates inclusive) (“Promotion Period”) and the following condition is fulfilled (“Successful Application”) to enjoy corresponding reward:

<u>Product</u>	<u>Referee Reward</u>
<ul style="list-style-type: none"> ▪ Savie One-Off Plan 	Enjoy the crediting interest rate of 3% for the first policy year
<ul style="list-style-type: none"> ▪ Provie One-Off Plan <p><i>Only applicable to the application with One-off premium not less than HK\$100,000 (applicable to HKD denominated policy) or US\$12,500 (applicable to USD denominated policy)</i></p>	Enjoy initial premium discount of HK\$800 (applicable to HKD denominated policy) or US\$100 (applicable to USD denominated policy)
<ul style="list-style-type: none"> ▪ Wealthree <p><i>Only applicable to the application with annual premium not less than HK\$50,000 (applicable to HKD denominated policy) or RMB\$40,000 (applicable to RMB denominated policy)</i></p>	Enjoy initial premium discount of HK\$800 (applicable to HKD denominated policy) or RMB\$640 (applicable to RMB denominated policy)
<ul style="list-style-type: none"> ▪ Savie (Monthly Contribution Plan) & ▪ Provie (Monthly Contribution Plan) <p><i>Only applicable to the application with monthly contribution premium not less than HK\$5,000 (applicable to HKD denominated policy) or US\$625 (applicable to USD denominated policy)</i></p>	Enjoy initial premium discount of HK\$800 (applicable to HKD denominated policy) or US\$100 (applicable to USD denominated policy)

- Apply online (applicable to Savie One-off Plan only)
Referee must complete the application for the Designated Product through iFWD Platform within the Promotion Period. During application, Referee has to fill in the field of promotion code with the policy number of Referrer’s Policy to enjoy the premium discount. Referee can only settle the discounted premium at the time of application of the Designated Product by direct debit authorization or submit his/her personal cheque to any of Insurance Solutions Centres, or mail the personal

cheque to “G.P.O. Box 11832, Hong Kong” within 30 days of the application. Please submit a crossed cheque made payable to “FWD Life Insurance Company (Bermuda) Ltd” and mark the policy number on the back of the cheque.

- **Apply at Insurance Solutions Centres**

Referee must make an appointment through <http://i.fwd.com.hk/en/savings-insurance> (applicable to Savie only), <http://i.fwd.com.hk/en/savings-insurance/provie> (applicable to Provie only) or <http://i.fwd.com.hk/en/savings-insurance/wealthree> (applicable to Wealthree only) 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 Referee’s objective(s) and need(s), Referee must provide the Referrer Policy’s policy number as promotion code proving his/her eligibility of this Program and obtain a 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 Designated Product within the Promotion Period (For Monthly Regular Contribution Plan, the initial premium is equivalent to the first 2 months’ regular contribution):

Savie & Provie	Wealthree
<ul style="list-style-type: none"> • Referee’s personal cheque • Direct debit through the Referee’s bank account (only applicable to One-off Plan) • Bank of Communication FWD Credit Card 	<ul style="list-style-type: none"> • Referee’s personal cheque • Referee’s Bank draft and Cashier Order • Bank of Communication FWD Credit Card

- Premium excludes insurance levy collected by the Insurance Authority. For further information, please visit www.fwd.com.hk/en/insurance-levy or contact our 24-hour Service Hotline at 3123 3123.
- If the policy 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 the levy paid. For the application of Savie and Provie, if the policy owner surrenders the policy 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.
- Referrer Reward**
Subject to these terms and conditions, for every Successful Application according to Clause (3) and the Referee’s policy not cancelled during the cooling off period (“Successful Referral”), the Referrer shall receive Gift Coupons issued by PARKnSHOP (HK) Limited (“PARKnSHOP”) (“Referrer Reward”) with the value of HK\$800. A Short Message Service with redemption details of Referrer Reward (“the Notification”) will be sent to Referrer’s registered mobile phone number of Referrer Policy in FWD record (or other contact means in FWD record if no registered mobile phone number) within 60 days after Referee’s policy’s issue date.
- Redemption must be made in person by the Referrer within 90 days after the delivery of the Notification.
- The Notification will not be reissued or replaced in the event of loss. Should any dispute arise, the decision of FWD shall be final and conclusive.
- The mobile phone number provided must be valid and correct. Incorrect or incomplete information may result in a delivery failure of the Notification. FWD will not be responsible for any Notification delivery failure or loss.
- The Referrer and the Referee must not be the same person. Each Referee can only participate in this Program once. The submission date and issue date of Referee’s policy are according to FWD’s records.
- Referee Reward and Referrer Reward are subject to their respective terms and conditions. FWD reserves the right to amend these terms and conditions.
- Referee Reward and Referrer Reward cannot be redeemable for cash. Under any circumstances, the Program cannot be used in conjunction with iFWD New Customer Program nor iFWD Agent Referral Program.
- Designated Product is subject to its terms and conditions. FWD reserves the right to reject any applications for the Designated Product, and its decision in relation to disputes that may arise from this Program will be final and conclusive.

14. PARKnSHOP is not affiliated, associated, authorized, endorsed by, or in any way officially connected with FWD, or any of their subsidiaries or their affiliates. The official FWD website is available at FWD.COM.HK. FWD is not responsible for the goods, information or service of PARKnSHOP. Any disputes shall be determined between the Referrer and PARKnSHOP.
15. FWD reserves the right to amend these terms and conditions of this Program or discontinue this Program at any time without prior notice.
16. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.