

iFWD 新客戶計劃 – 第 2 浪條款及細則

1. iFWD 新客戶計劃 – 第 2 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. 新客戶的定義

參與此計劃之新客戶 (「新客戶」) 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. 新客戶獎賞

受此條款及細則所限制下，新客戶必須在 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)

新客戶須於推廣期內到 <https://i.fwd.com.hk/tc> (「iFWD 平台」) 完成指定產品的投保申請。新客戶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

新客戶須於 <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/wealththree> (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。如指定產品符合新客戶的目標及需要，新客戶須提供其香港身份證號碼以進行確認新客戶身份，以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"> ● 新客戶之個人支票 ● 新客戶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"> ● 新客戶之個人支票 ● 新客戶之銀行匯票或本票 ● 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. 每名新客戶只可參與本推廣一次，新客戶之保單申請日期及保單繕發日期將以富衛的紀錄為準。
7. 新客戶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。
8. 新客戶獎賞不能用作兌換現金。在任何情況下，此計劃不可與 iFWD 人壽客戶推薦計劃或 iFWD 理財顧問推薦計劃同時使用。
9. 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。
10. 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。
11. 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 New Customer Program – Wave 2

1. iFWD New Customer Program – Wave 2 (“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 New Customer
To be eligible to participate in the Program as a new customer (“the New Customer”), he/she hasn’t or hadn’t ever held any policy of any Designated product on or before the date that the New Customer submits the application for Designated Product and successfully apply for Designated Product in accordance with Clause (3).
3. New Customer Reward
Subject to these terms and conditions, the New Customer 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)
New Customer must complete the application for the Designated Product through <https://i.fwd.com.hk/tc> (“iFWD Platform”) within the Promotion Period. New Customer 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
New Customer 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 the New Customer's objective(s) and need(s), New Customer must provide the his/her Hong Kong identity card number 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"> • New Customer's personal cheque • Direct debit through the New Customer's bank account (only applicable to One-off Plan) • Bank of Communication FWD Credit Card 	<ul style="list-style-type: none"> • New Customer's personal cheque • New Customer's Bank draft and Cashier Order • Bank of Communication FWD Credit Card

4. 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.
5. 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.
6. Each New Customer can only participate in this Program once. The submission date and issue date of New Customer's policy are according to FWD's records.
7. New Customer Reward is subject to their respective terms and conditions. FWD reserves the right to amend these terms and conditions.
8. New Customer Reward cannot be redeemable for cash. Under any circumstances, the Program cannot be used in conjunction with iFWD Life Customer Referral Program nor iFWD Agent Referral Program.
9. 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.
10. FWD reserves the right to amend these terms and conditions of this Program or discontinue this Program 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.