

vCore Medical Plan 5-Month Premium Discount Offer Terms & Conditions

1. FWD Financial Limited ('FWD Financial') is an insurance agency appointed by FWD Life Insurance Company (Bermuda) Limited. The website of <https://i.fwd.com.hk> is operated by FWD Financial.
2. The promotion period of the offer is from 1 May to 30 June 2019 (both dates inclusive) ("Promotion Period").
3. This offer is only applicable for the purchase of vCore Medical Plan ("Designated Plan") underwritten by FWD Life Insurance Company (Bermuda) Limited ("FWD") online in monthly payment mode.
4. To enjoy the offer, applicant should complete the application forms for Designated Plan in monthly payment mode online, and also submit the premium and insurance levy to FWD during the Promotion Period and the policy must be issued on or before 14 July 2019 ("Eligible Policy"). Only the premium and insurance levy actually paid by the applicants will be refunded if the relevant policy is cancelled during the cooling off period.
5. In the first policy year, each Eligible Policy is entitled to a one-off premium discount ("Premium Discount") on the 8th, 9th, 10th, 11th and 12th month. The Premium Discount amount will be used to offset the 8th, 9th, 10th, 11th and 12th month's premium directly.
6. The application submission date and the issuance date of the policy are based on the records of FWD.
7. The above offers cannot be redeemed for cash, used in conjunction with any other promotion offers and will not be applicable to any other existing policies or any policy conversions.
8. The policies of the Designated Plan are subjected to the respective policies' terms and conditions. Please refer to the product brochures and policy provisions for more details.
9. FWD reserves the final decision in approving any applications and any disputes that may arise from this promotion.
10. FWD reserves the right to amend the terms and conditions of this promotion or discontinue this promotion at any time without prior notice. All decisions made by FWD shall be final and binding.
11. In the event of any discrepancy between the Chinese and English version of this flyer, the English version shall prevail.
12. The promotion material is issued by FWD. This promotion material is intended to be distributed in the Hong Kong Special Administrative Region only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside the Hong Kong Special Administrative Region. All selling and application procedures of the promotion must be conducted and completed in the Hong Kong Special Administrative Region.

For enquiries, please contact FWD Financial 24-hr Service Hotline at 3123 3338.

確衛您醫療計劃五個月保費折扣之優惠條款及細則

1. 富衛金融有限公司 (「富衛金融」) 是富衛人壽保險 (百慕達) 有限公司委任的保險代理商。有關的網站 <https://i.fwd.com.hk> 由富衛金融營運。
2. 此優惠之推廣期為 2019 年 5 月 1 日至 6 月 30 日 (包括首尾兩天) (「推廣期」)。
3. 此優惠只適用於以月繳方式於網上購買由富衛人壽保險 (百慕達) 有限公司 (「富衛」) 所承保之確衛您醫療計劃 (「指定計劃」)。
4. 申請人必須於推廣期內以月繳形式於網上投保指定計劃並填妥指定計劃申請書，並繳交保費及保費徵費至富衛，而保單必須於 2019 年 7 月 14 日或之前繕發(「合資格保單」)。若申請人於保單冷靜期內取消，申請人只會獲退還實際已繳保費及保費徵費。
5. 每張合資格保單均可於第 1 個保單年度之第 8、9、10、11 及 12 個月享一次性保費折扣 (「保費折扣」)。保費折扣金額將直接抵銷第 8、9、10、11 及 12 個月之保費。
6. 保單的投保日期及繕發日期均以富衛的紀錄為準。
7. 以上優惠不可兌換現金、不可與其他推廣同時使用及並不適用於現有保單及任何保單轉換。
8. 指定計劃之保單受其保單內的所有相關條款及細則規限，詳情請參閱相關產品小冊子及保單條款。
9. 富衛保留一切有關保單批核及任何由此推廣產生之爭議之最終決定權。
10. 富衛保留一切修訂此推廣有關條款及細則之權利，或於任何時候停止此推廣並無須另行通知。如有任何爭議，富衛保留最終決定權。
11. 本單張中英對照，如有歧義，概以英文原義為準。
12. 本推廣資料是由富衛發行。本推廣資料只在香港特別行政區派發，並不能詮釋為在香港特別行政區境外出售，游說購買或提供富衛的保險產品。本推廣的銷售及申請程序必須在香港特別行政區境內進行及完成手續。

如有查詢，請致電富衛金融 24 小時服務熱線 3123 3338。