

我想獲得
全面保障和
獎賞



AXA 安盛 推廣計劃
真摯賞
"Healthy Bonus" Programme



AXA安盛「真摯賞」推廣計劃

AXA安盛一直為您在不同人生階段提供全面及貼心的保障，不論人壽及儲蓄、醫療、嚴重疾病、意外及傷病入息保障等，皆一應俱全，讓您安枕無憂。

我們現誠意為您獻上AXA安盛「真摯賞」推廣計劃，讓您享受周全保障的同時，更有機會獲享豐富獎賞！

獎賞一 - 附加契約獎賞

於**2016年12月24日至2017年4月25日**期間，凡成功投保任何全新附加契約於同一全新或現有基本計劃，且該等全新附加契約之總首年年繳保費達3,000港元或以上（或其等值外幣）ⁱ，即可自選以下精選獎賞乙份ⁱⁱ！

獎賞一之合資格附加契約總首年年繳保費	獎賞一之每份合資格保單的獎賞選項
3,000 – 5,999港元	A1 獎賞一之合資格附加契約一個月保費回贈ⁱⁱⁱ 或 B1 健康檢查計劃^{iv} （包括腎功能、大便檢查及醫療報告，建議零售價：300港元） 或 C1 四價流感疫苗^{iv} （建議零售價：370港元） 或 D1 OTO手臂式血壓計 （型號：BP-1100P，建議零售價：580港元） 
6,000港元或以上	A2 獎賞一之合資格附加契約兩個月保費回贈ⁱⁱⁱ 或 B2 健康檢查計劃^{iv} （包括心血管檢查、血液測試、尿液檢查及醫療報告，建議零售價：1,180港元） 或 C2 帶狀疱疹疫苗^{iv} （建議零售價：1,500港元） 或 以優惠價2,698港元換購加衛苗9 HPV子宮頸癌疫苗（9合1）^v （建議零售價：4,950港元） 或 D2 OTO探擦鬆 （型號：PT-708S，建議零售價：1,884港元） 

獎賞二 - 「愛護一生」終身保障保費回贈

此外，於**2017年3月13日至2017年4月25日**期間，凡成功投保「愛護一生」終身保障基本計劃，合資格基本計劃即有機會獲享**一個月之保費回贈ⁱⁱⁱ**；或於全新基本計劃下成功投保「愛護一生」終身保障附加契約，此附加契約及獎賞一之其他合資格附加契約（如適用）即有機會同時獲享**一個月保費回贈^{iii, vi}**！

詳情請聯絡您的理財顧問、致電客戶服務熱線 **(852) 2802 2812** 或瀏覽網頁 **www.axa.com.hk**。

i 有關推廣計劃之詳情，請參閱本單張所載之有關條款及細則。有關基本計劃及附加契約之產品詳情，請參閱有關產品說明書及保單合約。

ii 有關產品及服務由相關供應商提供（除獎賞一之選項A1、A2及獎賞二外），一切有關產品及服務之事項（包括但不限於品質或適用性、供應或服務方面），AXA安盛毋須承擔任何義務或責任。

iii 有關保費回贈之詳情，請參閱本單張所載之條款及細則之第5及第9項。

iv 不包括醫生診症費用（如有）。

v 建議零售價及產品圖片由相關供應商提供，只供參考用途。

vi 「愛護一生」終身保障附加契約及獎賞一之其他合資格附加契約（如適用）必須附加在同一全新基本計劃上。

AXA安盛「真摯賞」推廣計劃之條款及細則

- AXA安盛「真摯賞」推廣計劃（「推廣計劃」）由安盛保險（百慕達）有限公司（於百慕達註冊成立的有限公司）/安盛金融有限公司（統稱「AXA安盛」）提供，並受下列條款及細則約束。

獎賞 — 附加契約獎賞

- 獎賞一只適用於當所有下列條件已符合時：
 - 由2016年12月24日至2017年4月25日期間，包括首尾兩天（「獎賞一之推廣期」），成功投保任何全新附加契約於同一份可附加附加契約之全新或現有基本計劃（「獎賞一之合資格保單」），而該等全新附加契約之總首年年繳保費達3,000港元或以上（或其等值外幣，須按下列AXA安盛釐訂之兌換表計算）（「獎賞一之合資格附加契約」）；及

兌換表 — 外幣兌港元兌換價

澳元	加元	瑞士法郎	英鎊	紐元	美元	歐元	澳門元
6.0	6.0	8.0	10.0	5.0	7.8	8.0	1.0

- 全新基本計劃下的獎賞一之合資格附加契約須於2016年12月24日至2017年5月29日期間（包括首尾兩天）獲成功續發；或於現有基本計劃下的獎賞一之合資格附加契約的生效日期須為2016年12月24日至2017年5月29日期間（包括首尾兩天）；及
 - 若選擇了獎賞一之選項A1或A2，於獎賞一之相關保費回贈（「保費回贈」）存入保費儲備金或公司存款戶口（以適用者為準，「戶口」）時；或若選擇了獎賞一之A1或A2以外的選項，當禮品換領信寄出予保單持有人時，所有獎賞一之合資格保單及獎賞一之合資格附加契約必須仍然生效及已通過冷靜期；及
 - 若客戶以半年繳及全年繳方式付款，必須繳清獎賞一之合資格保單及獎賞一之合資格附加契約首6個月或12個月的到期保費（以適用者為準）；或若客戶以月繳方式付款，必須繳清獎賞一之合資格保單及獎賞一之合資格附加契約的首4個月的到期保費。
- 符合第2條所有要求的獎賞一之合資格保單將可按照下列指定獎賞一之合資格附加契約總首年年繳保費要求自選獎賞乙份（「獎賞一」）。

獎賞一之合資格附加契約總首年年繳保費	獎賞一之每份合資格保單的獎賞選項
3,000 – 5,999港元	A1. 獎賞一之合資格附加契約一個月保費回贈 或 B1. 健康檢查計劃（包括腎功能、大便檢查及醫療報告，建議零售價：300港元）或 C1. 四價流感疫苗（建議零售價：370港元）或 D1. OTO手臂式血壓計（型號：BP-1100P，建議零售價：580港元）
6,000港元或以上	A2. 獎賞一之合資格附加契約兩個月保費回贈 或 B2. 健康檢查計劃（包括心血管檢查、血液測試、尿液檢查及醫療報告，建議零售價：1,180港元）或 C2. 帶狀疱疹疫苗（建議零售價：1,500港元）或以優惠價2,698港元換購加街9 HPV子宮頸癌疫苗（9合1）（建議零售價：4,950港元）或 D2. OTO探聽鬆（型號：PT-708S，建議零售價：1,884港元）

- 每份獎賞一之合資格保單只可獲享獎賞一乙份。客戶須填妥及簽署AXA安盛「真摯賞」推廣計劃獎賞表格（「表格」）以選擇獎賞一之禮品選項，並必須連同保險投保書或保單服務申請書（以適用者為準）一同遞交，後補表格將不被接納。若客戶沒有遞交表格，獎賞一將設定為相應保費回贈一（即於上列表格列明的選項A1或A2）。表格一經遞交，不得更改獎賞一之選項。在任何情況下，獎賞一均不得轉讓予他人（除選項B1、B2、C1及C2外）及不得退換或兌換現金。然而，客戶其後若再投保或取消任何獎賞一之合資格附加契約，獎賞一之合資格附加契約的總首年年繳保費將於相關保費回贈一存入戶口或禮品換領信寄予保單持有人時（以適用者為準）重新計算，而客戶應獲得的獎賞一之選項將按照上述第3條表格內的相應類別調整。
- 若客戶選擇保費回贈一為獎賞一（即上列表格列明的選項A1及A2）：
 - 一個月及兩個月保費回贈的計算，乃分別指相關獎賞一之合資格附加契約的總首年年繳保費之8.33%及16.66%。
 - 保費回贈一只可作抵銷相關獎賞一之合資格附加契約的未來保費之用，並以相關獎賞一之合資格保單的保單貨幣計算（按上列AXA安盛釐訂之兌換表）及以四捨五入方式調整至小數點後2位顯示於相關戶口。
- 若客戶選擇獎賞一選項A1及A2以外的任何選項：
 - 有關之禮品換領信將會於獎賞一之合資格附加契約成功續發或生效日期（以適用者為準）的6個月後以郵遞方式寄予保單持有人。有關之獎賞一須憑禮品換領信於指定地點換領。
 - 獎賞一由相關供應商提供。獎賞一（選項D1及D2）一經換領，不得更改或退換。客戶須憑獎賞一之銷售單作證明以享用相關保養服務。獎賞一之產品圖片只供參考。
 - AXA安盛並非獎賞一之供應商，一切有關獎賞一之事項（包括但不限於品質或適用性、供應或服務方面），AXA安盛毋須承擔任何義務或責任。一切有關獎賞一之爭議，均應由客戶與相關供應商自行解決。
 - 獎賞一須於禮品換領信上註明的有效日期或之前換領，並須受有關之禮品換領信及/或由AXA安盛及/或由相關供應商列明的條款及細則約束。
 - 如有關獎賞一換領，AXA安盛保留權利以其他同等價值之獎賞代替。

獎賞二 — 「愛護一生」終身保障保費回贈

7. 獎賞二只適用於當所有下列條件已符合時：
- 由2017年3月13日至2017年4月25日期間，包括首尾兩天（「獎賞二之推廣期」），成功投保「愛護一生」終身保障基本計劃或於全新基本計劃下投保「愛護一生」終身保障附加契約（分別為「合資格基本計劃」或「獎賞二之合資格附加契約」，或統稱為「獎賞二之合資格基本計劃/合資格附加契約」）；及
 - 獎賞二之合資格基本計劃/合資格附加契約於2017年3月13日至2017年5月29日獲成功續發（包括首尾兩天）；及
 - 獎賞二之合資格基本計劃/合資格附加契約及獎賞一之其他合資格附加契約（如適用）於相關保費回贈二存入戶口時必須仍然生效及已通過冷靜期；及
 - 獎賞二之合資格附加契約及獎賞一之其他合資格附加契約（如適用）必須附加在同一全新基本計劃上；及
 - 就任何繳費方式，客戶必須繳清獎賞二之合資格基本計劃/合資格附加契約及獎賞一之其他合資格附加契約（如適用）的首13個月的到期保費。
8. 符合第7條的合資格基本計劃將獲發一個月之保費回贈；或符合第7條的獎賞二之合資格附加契約可同時獲享獎賞二之合資格附加契約及獎賞一之其他合資格附加契約（如適用）的一個月保費回贈。
9. 有關獎賞二之保費回贈：
- 一個月保費回贈的計算，乃指獎賞二之合資格基本計劃/合資格附加契約及獎賞一之其他合資格附加契約（如適用）的總首年年繳保費之8.33%（「保費回贈二」）。
 - 保費回贈二只可作抵銷相關獎賞二之合資格基本計劃/合資格附加契約及獎賞一之其他合資格附加契約（以適用者為準）未來保費之用，並以相關獎賞二之合資格基本計劃/合資格附加契約及獎賞一之其他合資格附加契約（如適用）的保單貨幣計算（按上列AXA安盛釐訂之兌換表）及以四捨五入方式調整至小數點後2位顯示於相關戶口。

獎賞一及獎賞二的一般條款

10. 用以釐訂本推廣計劃之獲享資格之適用總首年年繳保費金額如下，並以相關保費回贈一及/或保費回贈二存入戶口或禮品換領信寄出予保單持有人時（以適用者為準）當時適用的繳費方式計算：
- 若客戶選擇以月繳方式付款，將以月繳保費乘以12計算；或
 - 若客戶選擇以半年繳方式付款，將以半年繳保費乘以2計算。
11. 獎賞一之合資格附加契約及獎賞二之合資格基本計劃/合資格附加契約之保單持有人將於保費回贈一及保費回贈二（以適用者為準）發放後，獲另函通知有關保費回贈一或保費回贈二（以適用者為準）存入相關戶口之詳情。保費回贈一將於2017年10月31日前存入相關戶口而保費回贈二將於2018年7月31日前存入相關戶口，有關安排須以AXA安盛最終批核為準。
12. 每份合資格附加契約/合資格基本計劃必須於相關保費回贈一及/或保費回贈二存入戶口時全數繳清到期保費，才符合保費回贈一及/或保費回贈二之獲享資格，否則保費回贈一及/或保費回贈二將不獲存入相關戶口。
13. 在符合本單張內所列出的相應條件下，客戶可同時獲享獎賞一及獎賞二。
14. 本推廣計劃不適用於以公司名義作保單持有人之保單。
15. AXA安盛 (i) 以戶口中全部或部分保費回贈一及/或保費回贈二金額抵銷相關獎賞一之合資格附加契約及/或獎賞二之合資格基本計劃/合資格附加契約任何的未來保費，一切以AXA安盛認為合適為準（如適用）；並 (ii) 不允許保單持有人從戶口中提取保費回贈一及/或保費回贈二金額。若相關基本計劃及附加契約（如適用）因任何原因終止，在戶口中仍未用以抵銷相關未來保費的保費回贈一及/或保費回贈二（如適用）將被沒收並退回予AXA安盛。
16. AXA安盛保留權利隨時更改或終止本推廣計劃（全部或部分）及/或更改本推廣計劃之有關條款及細則而不作事先通知。若本推廣計劃被更改或終止，及/或其條款及細則有任何修定，於有關更改/終止/修訂前已於本推廣計劃下獲批核的保單及/或附加契約將不受其影響。
17. 本單張只載有一般資料，並不構成任何基本計劃或附加契約（如適用）的銷售建議。有關基本計劃及附加契約（如適用）的條款、細則及不保事項的詳情，請參閱有關之產品說明書及保單合約。
18. 獎賞一及獎賞二之獲享資格並非保證，有關申請須以AXA安盛最終批核為準。如有任何爭議，AXA安盛之決定將為最終及具決定性。

如閣下不願意接收AXA安盛的宣傳或直接促銷材料，敬請聯絡香港銅鑼灣勿地臣街1號時代廣場2座20樓2001室安盛保險（百慕達）有限公司（於百慕達註冊成立的有限公司）個人資料保護主任。AXA安盛會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

（只適合於香港特別行政區使用）

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I want to have
extensive
protection
and
rewards



AXA 安盛 推廣計劃
真摯賞
"Healthy Bonus" Programme



AXA “Healthy Bonus” Programme

AXA offers you a wide range of protection solutions to suit your different life stages, including life protection, savings plans, medical needs, critical illness coverage, accidents and disability income protection.

Now, we are pleased to present you the AXA “Healthy Bonus” Programme, where you can enjoy comprehensive protection while having a chance to receive a fabulous reward!

Reward 1 – reward for new supplements

From **24 December 2016 to 25 April 2017**, you may receive one of the following **Rewardsⁱ** at your choice when you have successfully applied for any new supplement(s) under the same new or existing basic plan, with a total annualised first year premium of such new supplement(s) of HKD3,000 or above (or its equivalent in foreign currency)ⁱⁱ

Total Annualised First Year Premium of Eligible Supplement(s) of Reward 1	Reward 1 Options for Each Eligible Policy of Reward 1
HKD3,000 – 5,999	<p>A1 1 Month's premium rebateⁱⁱⁱ on Eligible Supplement(s) of Reward 1 OR</p> <p>B1 Health Screening^{iv} (Renal Function Test, Stool Examination and Medical Report, Suggested Retail Price: HKD300) OR</p> <p>C1 Quadrivalent Flu Vaccination^v (Suggested Retail Price: HKD370) OR</p> <p>D1 OTO Arm-Type Digital Blood Pressure Meter (Model No.: BP-1100P, Suggested Retail Price: HKD580)</p> 
HKD6,000 or above	<p>A2 2 Months' premium rebateⁱⁱⁱ on Eligible Supplement(s) of Reward 1 OR</p> <p>B2 Health Screening^{iv} (Cardiovascular Risk Screening, Haematological Test, Urine Examination and Medical Report, Suggested Retail Price: HKD1,180) OR</p> <p>C2 Zoster Vaccine^v (Suggested Retail Price: HKD1,500) OR redeem Gardasil 9 HPV Vaccine (9 in 1)^v at discounted price of HKD2,698 (Suggested Retail Price: HKD4,950) OR</p> <p>D2 OTO Power Tap (Model No.: PT-708S, Suggested Retail Price: HKD1,884)</p> 

Reward 2 – premium rebate for Lifelong Care Partner Insurance

What's more, from **13 March 2017 to 25 April 2017**, customers who have successfully applied for Lifelong Care Partner Insurance basic plan may enjoy **1 month's premium rebateⁱⁱⁱ** on Eligible Basic Plan; or customers who have successfully applied for Lifelong Care Partner Insurance supplement under a new basic plan may enjoy **1 month's premium rebateⁱⁱⁱ** on both Lifelong Care Partner Insurance supplement and other Eligible Supplement(s) of Reward 1 (if applicable)^{iv}

Please contact your Financial Consultant, call our Customer Service Hotline at  (852) 2802 2812 or visit www.axa.com.hk for more details.

- i The goods and services are provided by respective suppliers (except for options A1 and A2 of Reward 1, and Reward 2). AXA shall not have any obligation or liability whatsoever in relation to the goods and/or services(s), including but not limited to their quality or fitness, supply or service.
- ii For details of the Promotion, please refer to the relevant terms and conditions stated in this leaflet. For product details of basic plans and supplements, please refer to the relevant product brochures and policy contracts.
- iii For details of the premium rebate, please refer to clause 5 and 9 of the terms and conditions stated in this leaflet.
- iv Doctor consultation fee (if any) is not included.
- v The Suggested Retail Price and product images are provided by respective suppliers and are for references only.
- vi The Lifelong Care Partner Insurance supplement and other Eligible Supplement(s) of Reward 1 (if applicable) must be under the same new basic plan.

Terms and Conditions of AXA "Healthy Bonus" Programme

- The AXA "Healthy Bonus" Programme (the "Promotion") is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively "AXA"), subject to the following terms and conditions.

Reward 1 – reward for new supplements

- Reward 1 is only applicable if all the following requirements are satisfied:

- The application for any new supplement(s) is made between 24 December 2016 to 25 April 2017, both dates inclusive (the "Promotion Period of Reward 1"), with a total annualised first year premium of such new supplement(s) of HKD3,000 or above (or its equivalent in foreign currency based on AXA's Conversion Table below) (the "Eligible Supplement(s) of Reward 1") under the same new or existing basic plan to which supplement(s) is (are) attachable (together with its supplement(s), the "Eligible Policy of Reward 1"); and

Conversion Table – Exchange rate of foreign currencies against HKD

AUD	CAD	CHF	GBP	NZD	USD	EUR	MOP
6.0	6.0	8.0	10.0	5.0	7.8	8.0	1.0

- The Eligible Supplement(s) of Reward 1 under a new basic plan must be issued from 24 December 2016 to 29 May 2017, both dates inclusive; or the Eligible Supplement(s) of Reward 1 under an existing basic plan must be of an effective date from 24 December 2016 to 29 May 2017, both dates inclusive; and
 - All Eligible Policies of Reward 1 and Eligible Supplement(s) of Reward 1 must be in force and have passed their cooling-off period at the time when, if options A1 or A2 is chosen, the relevant premium rebate under Reward 1 (the "Premium Rebate 1") is credited to the future premium deposit account or company deposit account (as the case may be, the "Account") or, if options other than options A1 or A2 is chosen, redemption letters are mailed to policyowners; and
 - For semi-annual and annual payment modes, all premiums for the first 6 or 12 months (as the case may be) due under the Eligible Policy(ies) of Reward 1 and Eligible Supplement(s) of Reward 1 must be fully paid; or for monthly payment mode, the first 4 months' premium due under the Eligible Policy(ies) of Reward 1 and Eligible Supplement(s) of Reward 1 must be fully paid.
- An Eligible Policy of Reward 1 that has met all requirements as set out in clause 2 will be entitled to a reward (the "Reward 1") at customer's choice based on the requirement on the total annualised first year premium of the Eligible Supplement(s) of Reward 1 as specified in the table below.

Total Annualised First Year Premium of Eligible Supplement(s) of Reward 1	Reward 1 Options for Each Eligible Policy of Reward 1
HKD3,000 – 5,999	A1. 1 Month's premium rebate on Eligible Supplement(s) of Reward 1 OR B1. Health Screening (Renal Function Test, Stool Examination and Medical Report. Suggested Retail Price: HKD300) OR C1. Quadrivalent Flu Vaccination (Suggested Retail Price: HKD370) OR D1. OTO Arm-Type Digital Blood Pressure Meter (Model No.: BP-1100P, Suggested Retail Price: HKD580)
HKD6,000 or above	A2. 2 Months' premium rebate on Eligible Supplement(s) of Reward 1 OR B2. Health Screening (Cardiovascular Risk Screening, Haematological Test, Urine Examination and Medical Report. Suggested Retail Price: HKD1,180) OR C2. Zoster Vaccine (Suggested Retail Price: HKD1,500) or redeem Gardasil 9 HPV Vaccine (9 in 1) at discounted price of HKD2,698 (Suggested Retail Price: HKD4,950) OR D2. OTO Power Tap (Model No.: PT-708S, Suggested Retail Price: HKD1,884)

- Each Eligible Policy of Reward 1 will be entitled to one Reward 1 only. Customers must complete and sign the AXA "Healthy Bonus" Programme Reward Form (the "Form") for their Reward 1 option selection and submit it together with the Insurance Application Form/Policy Service Application Form (as the case may be). Late submission will not be accepted. If customers do not submit the Form, the applicable Premium Rebate 1 (i.e. options A1 or A2 as specified in the table above) will be arranged as the Reward 1. Once the Form is submitted, no change on Reward 1 option will be allowed. The Reward 1 is non-transferable (except for options B1, B2, C1 and C2), and cannot be exchanged or redeemed for cash under any circumstances. However, if the customer subsequently purchases more or cancels any Eligible Supplement(s) of Reward 1, the total annualised first year premium of the Eligible Supplement(s) of Reward 1 will be re-calculated at the time when the relevant Premium Rebate 1 is credited to the Account or when the redemption letters are mailed to policyowners (as the case may be), and the Reward 1 option entitled by the customer shall be adjusted according to the applicable category under the table in clause 3 above.
- If customers choose the Premium Rebate 1 as the Reward 1 (i.e. options A1 and A2 as specified in the table above):
 - The calculation of the 1 month's and 2 months' premium rebate will be deemed to be equal to 8.33% and 16.66% of the total annualised first year premium of the relevant Eligible Supplement(s) of Reward 1 respectively.
 - The Premium Rebate 1 is intended for the settlement of future premium of the relevant Eligible Supplement(s) of Reward 1 and shall be rounded to the nearest 2 decimal places according to the policy currency (based on AXA's Conversion Table above) of the relevant Eligible Policy of Reward 1, showing in the relevant Account.
- If customers choose any Reward 1 other than options A1 and A2:
 - The relevant redemption letters for the Reward 1 will be mailed to policyowners after 6 months from the date of issuance or the effective date (as the case may be) of the Eligible Supplement(s) of Reward 1. The Reward 1 shall be redeemed at the designated locations by presenting the redemption letter.
 - The Reward 1 is provided by respective suppliers. Once the Reward 1 (for options D1 and D2) is redeemed, no change or exchange will be allowed. Customers shall provide the sales invoice as proof to enjoy the relevant warranty service of the Reward 1. Product images of the Reward 1 are for reference only.
 - AXA is not the supplier of the Reward 1 and shall have no obligations or liabilities whatsoever in relation thereto, including but not limited to their quality or fitness, supply or service. Any disputes arising from the Reward 1 shall be resolved between customer and the respective suppliers directly.
 - The Reward 1 must be redeemed on or before the expiry date printed on the redemption letter and is subject to the terms and conditions as stipulated in the redemption letter and/or by AXA and/or the relevant suppliers.
 - If the Reward 1 is out of stock, AXA reserves the right to offer a substitute with similar value.

Reward 2 – premium rebate for Lifelong Care Partner Insurance

7. Reward 2 is only applicable if all the following requirements are satisfied:
- The application for Lifelong Care Partner Insurance basic plan or Lifelong Care Partner Insurance supplement is made under a new basic plan ("Eligible Basic Plan" or "Eligible Supplement of Reward 2" respectively, or "Eligible Basic Plan/Eligible Supplement of Reward 2" collectively) between 13 March 2017 to 25 April 2017, both dates inclusive (the "Promotion Period of Reward 2"); and
 - The Eligible Basic Plan/Eligible Supplement of Reward 2 must be issued from 13 March 2017 to 29 May 2017, both dates inclusive; and
 - The Eligible Basic Plan/Eligible Supplement of Reward 2 and other Eligible Supplement(s) of Reward 1 (if applicable) must be in force and have passed their cooling-off period at the time when the relevant Premium Rebate 2 is credited to the Account; and
 - The Eligible Supplement of Reward 2 and other Eligible Supplement(s) of Reward 1 (if applicable) must be under the same new basic plan; and
 - For all payment modes, all premiums for the first 13 months due under the Eligible Basic Plan/Eligible Supplement of Reward 2 and other Eligible Supplement(s) of Reward 1 (if applicable) must be fully paid.
8. An Eligible Basic Plan that has met the above requirements as set out in clause 7 will be entitled to 1 month's premium rebate on Eligible Basic Plan; and an Eligible Supplement of Reward 2 that has met the above requirements as set out in clause 7 will be entitled to 1 month's premium rebate on both Eligible Supplement of Reward 2 and other relevant Eligible Supplement(s) of Reward 1 (if applicable).
9. For premium rebate under Reward 2:
- The calculation of 1 month's premium rebate will be deemed to be equal to 8.33% of the total annualised first year premium of the Eligible Basic Plan/Eligible Supplement of Reward 2 and other Eligible Supplement(s) of Reward 1 (if applicable) (the "Premium Rebate 2").
 - The Premium Rebate 2 is intended for the settlement of future premium of the relevant Eligible Basic Plan/Eligible Supplement of Reward 2 and other Eligible Supplement(s) of Reward 1 (as the case maybe) and shall be rounded to the nearest 2 decimal places according to the policy currency (based on AXA's Conversion Table above) of the relevant Eligible Basic Plan/Eligible Supplement of Reward 2 and other Eligible Supplement(s) of Reward 1 (if applicable), showing in the relevant Account.

General provisions that apply to both Reward 1 and Reward 2:

10. The applicable total annualised first year premium for the calculation of eligibility under this Promotion will be determined by the payment mode as at the time when the relevant Premium Rebate 1 and/or Premium Rebate 2 is credited to the Account or when the redemption letter is mailed to policyowners (as the case may be) and as follows:
- For monthly payment mode, by multiplying the monthly premium payment amount by 12; or
 - For semi-annual payment mode, by multiplying the semi-annual premium payment amount by 2.
11. Policyowner of the Eligible Supplement(s) of Reward 1 and Eligible Basic Plan/Eligible Supplement of Reward 2 will receive a notification letter by mail upon the credit of the Premium Rebate 1 and Premium Rebate 2 (as the case may be) into the relevant Account. The notification letter(s) will set out the Premium Rebate 1 and Premium Rebate 2 (as the case may be) credit details. Premium Rebate 1 will be credited to the relevant Account before 31 October 2017 while Premium Rebate 2 will be credited to the relevant Account before 31 July 2018, and such arrangement is subject to AXA's approval.
12. All premiums due must be fully paid at the time when the relevant Premium Rebate 1 and/or Premium Rebate 2 is credited to the Account in order to be entitled to the Premium Rebate 1 and/or Premium Rebate 2, failing which the Premium Rebate 1 and/or Premium Rebate 2 will not be credited to the Account.
13. Customers may enjoy both Reward 1 and Reward 2 provided the respective requirements of Reward 1 and Reward 2 as set out in this leaflet have been satisfied.
14. This Promotion is not applicable to companies as policyowners.
15. AXA (i) applies all or part of the Premium Rebate 1 and/or Premium Rebate 2 in the Account to offset any part of future premium of the relevant Eligible Supplement(s) of Reward 1 and/or Eligible Basic Plan/Eligible Supplement of Reward 2 from time to time as AXA deems appropriate (if applicable); and (ii) restricts withdrawal of Premium Rebate 1 and/or Premium Rebate 2 from the Account. If the relevant basic plan and its supplements (if applicable) shall terminate for whatever reasons, Premium Rebate 1 and/or Premium Rebate 2 (if applicable) in the relevant Account not yet used to settle future premium will be forfeited and refunded to AXA.
16. AXA reserves the right to alter or terminate the Promotion (in whole or in part) and/or amend the relevant terms and conditions of the Promotion at any time without prior notice. An application for any policy and/or supplement under the Promotion previously approved will not be affected by subsequent alteration or termination of the Promotion and/or amendments to its terms and conditions.
17. This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement (if applicable). For detailed terms, conditions and exclusions of the relevant basic plans and supplements (if applicable), please refer to the relevant product brochures and policy contracts.
18. The eligibility of the Reward 1 and Reward 2 is not guaranteed. Such application is subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.

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