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AXA “Wealth Advance Savings Series II” Boosters Promotion

Get a head-start on your wealth accumulation journey with the AXA “Wealth Advance Savings Series II” Boosters Promotion, which boosts your Wealth Advance Savings Series II to stretch your dollars even further – for long-term savings that can bring your dreams to life.

You can join the following AXA “Wealth Advance Savings Series II” Boosters Promotion if you successfully apply for any Designated Savings Planⁱ and its supplements (if applicable) from **1 April 2019 to 25 June 2019**, provided that you meet the promotion criteria set out in the terms and conditions of AXA “Wealth Advance Savings Series II” Boosters Promotion stated in this leaflet.

ⁱDesignated Savings Plan

- Wealth Advance Savings Series II – Classic
- Wealth Advance Savings Series II - Ultimate



Booster 1 promotion - Up to 10% Premium Rebate*

You can enjoy up to 10% Premium Rebate on the total annualised first year premium if you successfully apply for a Designated Savings Planⁱ from **1 April 2019 to 25 June 2019**, provided that the total annualised first year premium meets the minimum requirement of USD5,000, the details are as follows:

Total Annualised First Year Premium (USD)	Premium Rebate rate for each Eligible Policy under Booster 1 promotion	
	5 years premium payment term	10 years premium payment term
5,000 – <100,000	4.5%	5%
100,000 or above	6%	10%



What is more? You may have a chance to enjoy extra 0.5% premium rebate on the total annualised first year premium of the Designated Savings Planⁱ in addition to the Booster 1 promotion, the total sum is up to 10.5% premium rebate** if you successfully apply for any new designated health and protection insurance basic plan and/or supplement. For more details, please refer to AXA “Protection and Savings Combo” Programme leaflet. Terms and conditions apply.



Booster 2 promotion - 3.3% p.a. Guaranteed Preferential Interest Rate*

You can boost your wealth accumulation further. Simply make an upfront payment of 5 times the Initial Annual Premium[^] for a Designated Savings Planⁱ (including its supplements, where applicable) at the time of application of the Designated Savings Planⁱ, provided such upfront payment of 5 times the Initial Annual Premium[^] meets the minimum requirement of USD125,000. You can enjoy **3.3% p.a. guaranteed preferential interest rate** for the first 4 Policy Years on the amount of the Prepaid Premium (as defined belowⁱⁱ) which is deposited in the Future Premium Deposit Account (“FPDA”) maintained with AXA.

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

ii “Prepaid Premium” means 5 times the Initial Annual Premium for a Designated Savings Planⁱ (including its supplements, where applicable) paid upfront minus the Initial Annual Premium (including its supplements, where applicable) for the first Policy Year.

[^] “Initial Annual Premium” means all premiums of the Eligible Policy under Booster 2 promotion (including its supplements, where applicable) of the first Policy Year. Please refer to clause 5 under the terms and conditions of AXA “Wealth Advance Savings Series II” Boosters Promotion stated in this leaflet for further details.

* For details of the promotion, please refer to the relevant sections under the terms and conditions of AXA “Wealth Advance Savings Series II” Boosters Promotion stated in this leaflet.

** Up to 10.5% premium rebate means the total sum of up to 10% Premium Rebate under Booster 1 promotion stated in this leaflet and extra 0.5% premium rebate under the “Reward 2 - Premium Rebate 2” of AXA “Protection and Savings Combo” Programme leaflet.

For product details of the Designated Savings Planⁱ and its supplements (where applicable), please refer to the relevant proposals, product brochures and policy contracts.

For product details of the designated health and protection insurance basic plans and/or supplements, please refer to the relevant proposals, product brochures and policy contracts.

Terms and Conditions of AXA “Wealth Advance Savings Series II” Boosters Promotion

- AXA “Wealth Advance Savings Series II” Boosters Promotion contains the Booster 1 promotion – Up to 10% Premium Rebate (the “Booster 1 promotion”) and the Booster 2 promotion – 3.3% p.a. guaranteed preferential interest rate (the “Booster 2 promotion”), which are offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA” or the “Company”), subject to the following terms and conditions.
- Customers will only be eligible for the Booster 1 promotion and the Booster 2 promotion if:
 - Customers successfully submit the applications for any Designated Savings Plan (as shown in the table below) and its supplements (where applicable) during the period from 1 April 2019 to 25 June 2019, both dates inclusive (the “Promotion Period”); and

Designated Savings Plan	
Wealth Advance Savings Series II - Classic	Wealth Advance Savings Series II - Ultimate

- The completed application form for the Designated Savings Plan (including its supplements, where applicable) must be signed and submitted to AXA together with other relevant forms and documents (where applicable) required by AXA during the Promotion Period; and
- Every such Designated Savings Plan and its supplements (where applicable) must be successfully issued during the period from 1 April 2019 to 30 July 2019, both dates inclusive.

(A customer who satisfies the requirements set out in clauses 2a – 2c above shall hereafter be referred to as an “Eligible Customer”)

Booster 1 promotion – Up to 10% Premium Rebate (the “Booster 1 promotion”)

- Booster 1 promotion is only applicable to any Designated Savings Plan owned by an Eligible Customer that satisfies all of the following conditions:
 - The Designated Savings Plan and its supplements (if applicable) has a total annualised first year premium of USD5,000 or above. Please refer to clause 4a below in relation to the calculation of the total annualised first year premium; and
 - For all payment modes, all premiums due within the first 13 months under every such Designated Savings Plan (including its supplements, where applicable) must be fully paid when due.

(Such Designated Savings Plan and its supplements (if applicable) satisfying the requirements as set out in clauses 3a – 3b above shall hereafter be referred to as an “Eligible Policy under Booster 1 promotion”)
- An Eligible Policy under Booster 1 promotion that has met all requirements as set out in clause 3 above will be entitled to a one-off premium rebate intended for settlement of future premium of the Eligible Policy under Booster 1 promotion. The amount of premium rebate will be calculated by multiplying the total annualised first year premium of the Eligible Policy under Booster 1 promotion by the applicable percentage of premium rebate rate as shown in the table below (“Premium Rebate”). The Premium Rebate shall be rounded to the nearest 2 decimal places according to the policy currency of the Eligible Policy under Booster 1 promotion, and will be credited to the Future Premium Deposit Account (the “FPDA”) of the Eligible Policy under Booster 1 promotion pursuant to clause 4b below.

Total Annualised First Year Premium (USD)	Premium Rebate rate for each Eligible Policy under Booster 1 promotion	
	5 years premium payment term	10 years premium payment term
5,000 – <100,000	4.5%	5%
100,000 or above	6%	10%

- The total annualised first year premium under the Booster 1 promotion will be determined and calculated as at the time when the Premium Rebate is credited to the FPDA in accordance with the payment mode and the notional amount as at that time. The total annualised first year premium will be determined by the payment mode 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.

Premium of Smart Medimoney First Year \$1 Supplement (Economy Level) (if any), attached to the Designated Savings Plan, will be included in calculating the total annualised first year premium. For the avoidance of doubt, premiums of Smart Elite 10-year Term First Year Free Supplement, Smart 10-year Term First Year Free Supplement and Accident Protector First 3 Years Free Supplement, if any, attached to the Eligible Policy under Booster 1 promotion, will be excluded in calculating the total annualised first year premium.

- The Premium Rebate will be credited to the FPDA on or before 30 September 2020 and such arrangement is subject to AXA’s approval. To be eligible for the Premium Rebate, the Eligible Policy under Booster 1 promotion must be in force and has passed its cooling-off period at the time when the Premium Rebate is credited to the FPDA. All premiums due under the Eligible Policy under Booster 1 promotion must be fully paid at the time when the Premium Rebate is credited to the FPDA, failing which the Premium Rebate will not be credited to the FPDA. Policy owner of the Eligible Policy under Booster 1 promotion will receive a notification letter by mail upon the credit of the Premium Rebate into the FPDA. Such notification letter will set out the Premium Rebate credit details.
- AXA (i) applies all or part of the Premium Rebate (as the case may be) in the FPDA to offset any part of future premium of the Eligible Policy under Booster 1 promotion from time to time as AXA deems appropriate at its sole and absolute discretion; and (ii) restricts withdrawal of Premium Rebate from the FPDA, unless all premiums payable under the Designated Savings Plan (including its supplements, where applicable) have already been due and fully paid. If the Eligible Policy under Booster 1 promotion shall terminate for whatever reasons, Premium Rebate in the FPDA not yet used to settle future premium will be forfeited and refunded to AXA.
- Subject to clause 4c above, the Premium Rebate is non-transferable and cannot be exchanged or redeemed for cash.

Booster 2 promotion – 3.3% p.a. Guaranteed Preferential Interest Rate (the “Booster 2 promotion”)

- Booster 2 promotion is only applicable to any Designated Savings Plan owned by an Eligible Customer that satisfies all of the following conditions:
 - For every such Designated Savings Plan (including its supplements, where applicable), an Eligible Customer has made an upfront payment of 5 times the Initial Annual Premium (as defined below[^]) which amounts to at least USD125,000; and
 - The whole amount of the Prepaid Premium (as defined below^{^^}) required (i.e. 4 times the amount of the Initial Annual Premium of the Designated Savings Plan (including its supplements, where applicable)) must be received by AXA within 2 months from the issue date of the Designated Savings Plan; and
 - Annual premium payment mode is chosen upon policy application (other premium payment modes are not applicable to Booster 2 promotion).

(Such Designated Savings Plan (including its supplements, where applicable) satisfying the requirements as set out in clauses 5a – 5c above shall hereafter be referred to as “Eligible Policy under Booster 2 promotion”)

[^] “Initial Annual Premium” means all premiums of the Eligible Policy under Booster 2 promotion (including its supplements, where applicable) of the first Policy Year. For the avoidance of doubt, the renewal premiums of Smart Medimoney First Year \$1 Supplement (Economy Level), Smart Elite 10-year Term First Year Free Supplement/ Smart 10-year Term First Year Free Supplement and associated Waiver of Premium, and Accident Protector First 3 Years Free Supplement, if any, attached to the Eligible Policy under Booster 2 promotion, are excluded in calculating the amount of the Initial Annual Premium.

^{^^} “Prepaid Premium” means 5 times the Initial Annual Premium for a Designated Savings Plan (including its supplements, where applicable) paid upfront minus the Initial Annual Premium (including its supplements, where applicable) for the first Policy Year.

6. The Prepaid Premium required by the Booster 2 promotion will be deposited into the FPDA. Premium payable for the Designated Savings Plan (including its supplements, where applicable) for each relevant Policy Year from the second to fifth Policy Years will firstly be automatically deducted from the balance of the Prepaid Premium in the FPDA when it is due notwithstanding there is any Premium Rebate and/or any other amount in the FPDA. The guaranteed preferential interest rate of 3.3% p.a. is applicable to the corresponding balance of the Prepaid Premium in the FPDA from the date when the Prepaid Premium is received in full and deposited into the FPDA until the end of the 4th Policy Year. However, extra interest amount offered by the Booster 2 promotion, i.e. the difference between the preferential interest (accumulated at guaranteed rate of 3.3% p.a.) and the prevailing interest (accumulated at 1.5% p.a. currently, which is non-guaranteed and subject to change by AXA from time to time) on the balance of the Prepaid Premium for the first 4 Policy Years, will be credited to the FPDA as a lump sum in the 5th Policy Year (i.e. within 6 months after 4 years from the issue date of the Eligible Policy under Booster 2 promotion) provided that all required conditions for Booster 2 promotion set out in this leaflet are met.
7. If the whole amount of the Prepaid Premium cannot be received by AXA within 2 months from the issue date of the Eligible Policy under Booster 2 promotion, the policy owner of the Eligible Policy under Booster 2 promotion will NOT be entitled to the guaranteed preferential interest rate of 3.3% p.a., and the whole balance in the FPDA (if any) will be accumulated at AXA's prevailing interest rate only. AXA's prevailing interest rate is currently 1.5% p.a. for USD policies, which is non-guaranteed and may be changed by AXA at its discretion from time to time without prior notice.
8. If (1) the Eligible Policy under Booster 2 promotion has not been continuously in effect since inception or is not in effect at the time when the extra interest is credited to the FPDA; or (2) at any time during the first 4 Policy Years, (a) the actual annual premium amount of the Eligible Policy under Booster 2 promotion (including its supplements, where applicable) for any Policy Year is lower than the amount of the Initial Annual Premium (all premiums of Smart Medimoney First Year \$1 Supplement (Economy Level), Smart Elite 10-year Term First Year Free Supplement/ Smart 10-year Term First Year Free Supplement and associated Waiver of Premium, and Accident Protector First 3 Years Free Supplement (if any) are excluded from such comparison); or (b) any withdrawal is made from the Prepaid Premium or its balance in the FPDA due to any reason (other than the automatic withdrawal by AXA for payment of the premium for each relevant Policy Year), the policy owner of the Eligible Policy under Booster 2 promotion will NOT be entitled to the guaranteed preferential interest rate, and the balance in the FPDA during the first 4 Policy Years will be accumulated at AXA's prevailing interest rate only.
9. You will be required to pay the premium shortfall and/or resume the premium payment if the actual annual premium of any of the first 4 Policy Years is different from the Initial Annual Premium and/or the balance of FPDA is insufficient to settle the premiums of the policy (including its supplement(s), where applicable) due to the Company.
10. The actual annual premium amount may be different from the amount of the Initial Annual Premium as a result of, including without limitation, the followings:
 - I. Premium(s)/premium rate(s) of supplement(s) (if any) may not be level and/or guaranteed; and/or
 - II. For Smart Medimoney First Year \$1 Supplement (Economy Level), Smart Elite 10-year Term First Year Free Supplement/ Smart 10-year Term First Year Free Supplement and associated Waiver of Premium, and Accident Protector First 3 Years Free Supplement (if any), attached to your policy, whereby the first Policy Year premium(s) and the corresponding renewal premium(s) is/are different; and/or
 - III. Any change to the notional amount of the basic plan(s); and/or
 - IV. Any change to the supplement(s) (if any) after policy inception.
11. Any premium paid upfront that exceeds the Initial Annual Premium will be deposited into the FPDA upon policy issuance without further notice. Other than the Prepaid Premium required (or its balance from time to time) which is eligible for the guaranteed preferential interest rate, any amount in the FPDA which is in excess of the Prepaid Premium required will not be entitled to the guaranteed preferential interest rate, and the corresponding amount will be accumulated at AXA's prevailing interest rate only from the date when it is deposited into the FPDA.
12. Any balance in the FPDA after the end of the 4th Policy Year will be accumulated at AXA's prevailing interest rate only.
13. If Booster 2 promotion applies, a confirmation letter will be issued to the policy owner of the Eligible Policy under Booster 2 promotion within 2 months after (i) the cooling-off period of the Eligible Policy under Booster 2 promotion; or (ii) the Prepaid Premium required has been paid in full, whichever is later.
14. AXA reserves the right to alter or terminate the Booster 1 promotion and/or Booster 2 promotion (in whole or in part) or amend these terms and conditions at any time without prior notice. However, any eligible policies under Booster 1 promotion and/or under Booster 2 promotion issued by AXA prior to any amendments to the terms and conditions of the AXA "Wealth Advance Savings Series II" Boosters Promotion will not be affected. Any applications for AXA "Wealth Advance Savings Series II" Boosters Promotion approved by the Company prior to any amendments to the terms and conditions of the AXA "Wealth Advance Savings Series II" Boosters Promotion will not be affected.
15. This leaflet contains general information only. It does not constitute any offer for a Designated Savings Plan or supplement (if applicable). For details of Designated Savings Plan and its supplements, please refer to the relevant proposals, product brochures and policy contracts.
16. In case of dispute of any matter relating to this leaflet, the decision of AXA shall be final and conclusive.
17. The eligibility of the Premium Rebate under Booster 1 promotion and the 3.3% p.a. guaranteed preferential interest rate under Booster 2 promotion are not guaranteed. Any applications for Designated Savings Plan (including its supplements, where applicable) are subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.

This leaflet is issued by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability). For the details of AXA "Wealth Advance Savings Series II" Boosters Promotion, please contact us by telephone (852) 2802 2812, fax (852) 2598 7623 or email customer.services@axa.com.hk.

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