



安盛

AXA "New Year Red Packet"
Programme


**Enjoy
comprehensive
protection and
reward**




AXA “New Year Red Packet” Programme

It's time to set your new goals with the beginning of the New Year. As your encouraging partner, AXA has prepared you all-round protection such that you could focus on attaining your goals hassle-free. What's more, you can enroll in the AXA “New Year Red Packet” Programme to enjoy instant premium discount!

From 1 January 2019 to 22 February 2019, if you successfully apply for any new designated critical illness protection insurance basic planⁱ with a total annualised first year premiumⁱⁱ of such basic plan and its supplements (if applicable) of an amount meeting the below requirements, you may enjoy an **instant premium discountⁱⁱⁱ of up to HKD8,888** on each Eligible Policy^{iv}. Act now and have a prosperous start of the year!



Designated Critical Illness Protection Insurance Basic Plans	Total Annualised First Year Premium of Eligible Policy (HKD) (or its equivalent in foreign currency)	First Year Instant Premium Discount for each Eligible Policy (HKD) (or its equivalent in foreign currency)
CritiPartner Critical Illness Plan	20,000 – 29,999	1,288
HealthElite Critical Illness Insurance	30,000 – 49,999	2,888
HealthVital II Major Illness Plan	50,000 or above	8,888



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

- i. For product details of the designated critical illness protection insurance basic plans and its supplements (if applicable), please refer to the relevant proposals, product brochures and policy contracts.
- ii. The calculation of the applicable total annualised first year premium of such designated critical illness protection insurance basic plan and its supplements (if applicable) does not include the premium of the Smart Medimoney – First Year \$1 Supplement of Smart Medical Insurance.
- iii. The Premium Discount is only applicable to the premium of the first policy year and annual payment mode must be selected in order to be eligible for the Premium Discount.
- iv. For details of the Promotion, please refer to the relevant terms and conditions stated in this leaflet.

Terms and Conditions of AXA “New Year Red Packet” Programme

- AXA “New Year Red Packet” Programme (the “Promotion”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA”), subject to the following terms and conditions.
- This Promotion is only applicable if all of the following requirements are satisfied:
 - Customers successfully submit applications for any new designated critical illness protection insurance basic plan and its supplements (if applicable) during the period from 1 January 2019 to 22 February 2019, both dates inclusive (the “Promotion Period”); and

Designated Critical Illness Protection Insurance Basic Plans

CritiPartner Critical Illness Plan	HealthElite Critical Illness Insurance	HealthVital II Major Illness Plan	HealthSelect II Major Illness Plan
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- Every such new designated critical illness protection insurance basic plan and its supplements (if applicable) must be successfully issued during the period from 1 January to 29 March 2019, both dates inclusive; and
- Every such new designated critical illness protection insurance basic plan and its supplements (if applicable) has a total annualised first year premium of HKD20,000 or above (or its equivalent in foreign currency based on AXA's Conversion Table below). The calculation of the applicable total annualised first year premium of such designated critical illness protection insurance basic plan and its supplements (if applicable) does not include the premium of the Smart Medimoney – First Year \$1 Supplement of Smart Medical Insurance; and

Conversion Table - Exchange rate of foreign currencies against HKD

USD	MOP
8.0	1.0

- Annual payment mode must be selected for every such new designated critical illness protection insurance basic plan and its supplements (if applicable).
(Designated critical illness protection insurance basic plan and its supplements (if applicable) satisfying clauses 2a-d above are referred to as “Eligible Policy” in this leaflet)
- An Eligible Policy that has met the above requirements as set out in clause 2 will be entitled to the premium discount (“Premium Discount”) based on the total annualised first year premium of the Eligible Policy as specified in the table below.

Total Annualised First Year Premium of Eligible Policy (HKD) (or its equivalent in foreign currency)	First Year Instant Premium Discount for each Eligible Policy (HKD) (or its equivalent in foreign currency)
20,000 – 29,999	1,288
30,000 – 49,999	2,888
50,000 or above	8,888

- Premium Discount is non-transferrable, and cannot be exchanged or redeemed for cash under any circumstances. If there are any adjustments to the total annualised first year premium paid of the Eligible Policy, the Premium Discount entitled by the customer will be re-calculated and shall be adjusted accordingly with reference to the table as stated in clause 3 above.
- The calculation of the total annualised first year premium and the Premium Discount shall be rounded to the nearest 2 decimal places according to the policy currency (based on AXA's Conversion Table above).
- Levy on insurance premium to be collected by the Insurance Authority is calculated based on the total annualised first year premium before the Premium Discount.
- The Premium Discount will not be applicable if a policy of the designated critical illness protection insurance plan in respect of an insured is cancelled during its cooling off period and an application for the same designated critical illness protection insurance plan in respect of the same insured is made during the Promotion Period.
- 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.
- This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement. For detailed terms, conditions and exclusions of the relevant basic plan and supplements, please refer to the relevant proposals, product brochures and policy contracts.
- The eligibility of the Premium Discount is not guaranteed. Such eligibility is subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform the Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability), Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong Special Administrative Region)

www.axa.com.hk



安盛

AXA安盛「開年紅包」推廣計劃

獎賞及保障 搶先擁有



AXA安盛「開年紅包」推廣計劃

新年伊始、萬象更新，正是訂立新目標的好時機。AXA安盛作為您的人生夥伴，為您提供周全的保障，讓您全心全意追求人生目標。同時，您亦可參加AXA安盛「開年紅包」推廣計劃，有機會獲享即時保費折扣！

於2019年1月1日至2019年2月22日期間，成功投保以下任何全新指定危疾保障基本計劃ⁱ，而每份指定基本計劃及其附加契約（如適用）之總首年年繳保費ⁱⁱ符合下表要求，每份合資格保單即有機會獲享**高達8,888港元即時保費折扣**^{iii, iv}。立即行動，為新的一年作好的開始！



指定危疾保障基本計劃	合資格保單之總首年年繳保費 (港元) (或其等值外幣)	首年即時保費折扣 (港元) (或其等值外幣)
愛護同行危疾保障	20,000 – 29,999	1,288
康齊危疾保障	30,000 – 49,999	2,888
康采II嚴重疾病保障		
康諾II嚴重疾病保障	50,000 或以上	8,888



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. 有關指定危疾保障基本計劃及其附加契約（如適用）之產品詳情，請參閱有關建議書、產品說明書及保單合約。
- ii. 真智醫療保障下的真智住院現金保障-首年一元附加契約之保費並不計算在指定危疾基本計劃及其附加契約（如適用）之適用總首年年繳保費之內。
- iii. 保費折扣只適用於首個保單年度的保費及保費折扣必須選擇以年繳方式付款。
- iv. 有關本推廣計劃之詳情，請參閱本單張所載之條款及細則。

AXA安盛「開年紅包」推廣計劃之條款及細則

- AXA安盛「開年紅包」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）（「AXA安盛」）提供，並受下列條款及細則約束。
- 本推廣計劃只適用於當所有下列條件已符合時：
 - 於2019年1月1日至2019年2月22日期間，包括首尾兩天（「推廣期」），成功遞交以下任何全新指定危疾保障基本計劃及其附加契約（如適用）的申請；及

指定危疾保障基本計劃

愛護同行危疾保障	康齊危疾保障	康采II嚴重疾病保障	康諾II嚴重疾病保障
b. 每份該全新指定危疾保障基本計劃及其附加契約（如適用）須於2019年1月1日至2019年3月29日期間（包括首尾兩天）獲成功續發；及 c. 每份該全新指定危疾保障基本計劃及其附加契約（如適用）之總首年年繳保費達20,000港元或以上（或其等值外幣，須以下列AXA安盛釐訂之兌換表計算）。真智醫療保障下的真智住院現金保障 – 首年一元附加契約之保費並不計算在指定危疾基本計劃及其指定附加契約（如適用）之適用總首年年繳保費之內；及			

兌換表 – 外幣兌港元兌換價

美元	澳門元
8.0	1.0

- 每份該危疾保障基本計劃及其附加契約（如適用）必須選擇以年繳方式付款。
（符合第2.a.至d.項條件的指定危疾保障基本計劃及其附加契約（如適用）稱為「合資格保單」）。
- 符合第2項所有條件的每份合資格保單可按下表之總首年年繳保費要求獲享相關保費折扣（「保費折扣」）。

合資格保單之總首年年繳保費 (港元) (或其等值外幣)	合資格保單之首年即時保費折扣 (港元) (或其等值外幣)
20,000 – 29,999	1,288
30,000 – 49,999	2,888
50,000 or above	8,888

- 在任何情況下，保費折扣均不得轉讓及不得退換或兌換現金。若合資格保單的已付總首年年繳保費有所調整，客戶所享有的保費折扣將重新計算，並將按照上列第3項表格作相應調整。
- 總首年年繳保費及保費折扣的計算將按保單貨幣並以四捨五入方式調整至小數點後2位（以上列AXA安盛釐訂之兌換表計算）。
- 保險業監管局所收取的保費徵費將會以保費折扣前之總首年年繳保費計算。
- 如被保人的指定危疾保障基本計劃於其冷靜期內取消，並為同一被保人於推廣期內投保相同指定危疾保障基本計劃，保費折扣將不適用。
- 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訂，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。
- 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的條款、細則及不保事項的詳情，請參閱有關之建議書、產品說明書及保單合約。
- 保費折扣之獲享資格並非保證，有關獲享資格須以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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