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AXA "Smart Rewards"  
Programme

**Take a step forward  
for my beloved**



# AXA “Smart Rewards” Programme

In the dynamic environment nowadays, we often have to cope with the unexpected events in life by making tough choices. As the No. 1 global insurance brand<sup>1</sup>, we do our best to anticipate changes and understand your different life stage needs in order to be your partner along your journey. We are pleased to present you the AXA “Smart Rewards” Programme, providing you and your family with comprehensive protection from our signature health and savings products and giving you a chance to enjoy delightful rewards.

Promotion Period: **28 August 2019 to 25 October 2019**

## Health and Protection

### CritiPartner Plus Critical Illness Plan Premium Rebate

During the Promotion Period, if you successfully apply for any new **CritiPartner Plus Critical Illness Plan**<sup>2</sup> with the required annualised first year premium (“AFYP”) as shown in Table 1, you may enjoy **up to 3.5 months’ premium rebate**<sup>3</sup> on each Eligible Basic Plan of Reward 1<sup>4</sup>.

Reward  
**1**

Table 1

Designated Basic Plan	AFYP of Designated Basic Plan (HKD)(or its equivalent in foreign currency)	Premium Rebate on Each Eligible Basic Plan of Reward 1	
		10/15 years premium payment term	20/25 years premium payment term
CritiPartner Plus Critical Illness Plan	15,000 or above	1.5 months <sup>3</sup>	3.5 months <sup>3</sup>

### AXA WiseGuard Pro Medical Insurance Plan Premium Rebate

During the Promotion Period, if you successfully apply for any new **AXA WiseGuard Pro Medical Insurance Plan**<sup>2</sup> with the required AFYP as shown in Table 2, you may enjoy **2 months’ premium rebate**<sup>5</sup> on each Eligible Basic Plan/Eligible Supplement of Reward 2<sup>4</sup>.

Reward  
**2**

Table 2

Designated Basic Plan/ Supplement	AFYP of Designated Basic Plan/Supplement (HKD)(or its equivalent in foreign currency)	Premium Rebate on Each Eligible Basic Plan/Eligible Supplement of Reward 2
AXA WiseGuard Pro Medical Insurance Plan	3,000 or above	2 months <sup>5</sup>

Extra  
reward

In addition to Reward 2, you may also enjoy an extra health reward provided by HKSH Medical Group under AXA “HKSH Wellness Experience” Programme. For details, please refer to the AXA “HKSH Wellness Experience” Programme leaflet. Terms and conditions apply.

- Interbrand Best Global Brand 2018 (By brand value).
- For product details of the designated health and protection insurance basic plans and supplements, the Designated Savings Basic Plans, and their supplement(s)(if applicable), please refer to the relevant proposals, product brochures and policy contracts.
- For details of the premium rebate under Reward 1, please refer to clauses 2 to 3 of the terms and conditions stated in this leaflet.
- For details of the Promotion, please refer to the relevant terms and conditions stated in this leaflet.
- For details of the premium rebate under Reward 2, please refer to clauses 4 to 5 of the terms and conditions stated in this leaflet.
- When either a major illness benefit or death benefit becomes payable under CritiPartner Plus Critical Illness Plan before (a) the 20<sup>th</sup> policy anniversary, or (b) the policy anniversary on or immediately following the insured’s 75<sup>th</sup> birthday (whichever is earlier), AXA will pay a First 20 Years Partner Plus Coverage Benefit if the relevant terms and conditions are satisfied. The calculation of First 20 Years Partner Plus Coverage Benefit shall be the applicable percentage as set out in Table 3 above multiplied by the amount of the basic sum insured as at the date when the major illness benefit or death benefit becomes payable under CritiPartner Plus Critical Illness Plan. For details, please refer to clauses 6 to 9 of the terms and conditions stated in this leaflet.

## First 20 Years Partner Plus Coverage Benefit

Critical illness protection plans have been well-received in the market. Under CitiPartner Plus Critical Illness Plan<sup>2</sup>, if Cancer Therapy Insurance II supplement/Cancer and Stroke Therapy Insurance supplement is applied together at the same time, customers may enjoy First 20 Years Partner Coverage Benefit<sup>2</sup> which aims to provide better protection during golden age. We now extend a similar protection to customers who successfully apply for both **CritiPartner Plus Critical Illness Plan<sup>2</sup> AND AXA WiseGuard Pro Medical Insurance Plan<sup>2</sup>** during the Promotion Period, where you may enjoy a **First 20 Years Partner Plus Coverage Benefit<sup>6</sup>** as shown in Table 3 for the first 20 policy years of CitiPartner Plus Critical Illness Plan<sup>7</sup>!

Reward  
**3**

Table 3

Designated Critical Illness Plan	Designated Medical Plan	Applicable Percentage for Calculation of First 20 Years Partner Plus Coverage Benefit <sup>7</sup> (% of the Basic Sum Insured of CitiPartner Plus Critical Illness Plan)
CritiPartner Plus Critical Illness Plan	AXA WiseGuard Pro Medical Insurance Plan Basic Plan/Supplement	50%

## Savings

### Wealth Advance Savings Series II Premium Rebate

During the Promotion Period, if you successfully apply for any new designated savings basic plan as set out in Table 4 ("Designated Savings Basic Plan")<sup>2</sup> with the required total AFYP of such Designated Savings Basic Plan and its supplements (if applicable) as shown in Table 4, you may enjoy **up to 10% premium rebate<sup>8</sup>** on each Eligible Policy of Reward 4<sup>4</sup> with details as follows:

Reward  
**4**

Table 4

Designated Savings Basic Plan	Total AFYP of Designated Savings Basic Plan and its Supplements (if applicable) (USD)	With Designated CitiPartner Plus Critical Illness Plan or AXA WiseGuard Pro Medical Insurance Plan Basic Plan/Supplement <sup>9</sup>	Premium Rebate Percentage on Each Eligible Policy of Reward 4 (% of the total AFYP of Eligible Policy of Reward 4)	
			5 years premium payment term	10 years premium payment term
Wealth Advance Savings Series II - Ultimate	5,000 or above	✓	5% <sup>8</sup>	10% <sup>8</sup>
		✗	3.5% <sup>8</sup>	7% <sup>8</sup>

**You may enjoy Reward 1, Reward 2, Reward 3 and Reward 4 at the same time in your best of interest!**

- The aggregate amount of all benefits paid and payable under the First 20 Years Partner Plus Coverage Benefit, First 20 Years Enhanced Coverage Benefit, First 20 Years Additional Coverage Benefit and First 20 Years Partner Coverage Benefit of all policies issued by AXA for the same insured shall not exceed HKD1,000,000/MOP1,000,000/USD125,000.
- For details of the premium rebate under Reward 4, please refer to clauses 10 to 12 of the terms and conditions stated in this leaflet. If a customer has more than one Eligible Policy of Reward 4, only the Eligible Policy of Reward 4 with greater total AFYP will be paired up with the Eligible Basic Plan of Reward 1 or the Eligible Basic Plan/Eligible Supplement of Reward 2, and the Eligible Policy of Reward 4 with greater total AFYP will be entitled to Premium Rebate 4. The remaining Eligible Policy of Reward 4 which cannot be paired up will not be entitled to Premium Rebate 4.
- To entitle 5% or 10% premium rebate under Reward 4, customers must also successfully apply for any Eligible Basic Plan of Reward 1 or Eligible Basic Plan/Eligible Supplement of Reward 2. For details, please refer to the terms and conditions stated in this leaflet.



# Illustrative examples

(These examples are hypothetical and for illustrative purposes only)

## Example 1:



**Mr. Li**  
(As policy owner)

### Plans Applied for and their AFYP

(HKD) (or its equivalent in foreign currency) / (USD)

### Premium Payment Term

### Reward(s)

	Policy 1	Policy 2	
<b>Critical Illness Protection</b>	<p><b>Basic Plan:</b> CritiPartner Plus Critical Illness Plan - HKD15,000</p> <hr/> <p>25 years</p> <hr/> <p> <b>Reward 1</b> ✓ 3.5 months' Premium Rebate on the above basic plan</p> <p> <b>Reward 3</b> ✓ First 20 Years Partner Plus Coverage Benefit on the above basic plan</p>	<p><b>Medical Protection</b></p> <p><b>Supplement:</b> AXA WiseGuard Pro Medical Insurance - HKD3,000</p> <hr/> <p>-</p> <hr/> <p> <b>Reward 2</b> ✓ 2 months' Premium Rebate on the above supplement</p>	<p><b>Savings</b></p> <p><b>Basic Plan:</b> Wealth Advance Savings Series II - Ultimate - USD5,000</p> <hr/> <p>10 years</p> <hr/> <p> <b>Reward 4</b> ✓ 10% Premium Rebate on the above basic plan and its supplements (if applicable)</p>

## Example 2:



**Ms. Chan**  
(As policy owner)

### Plans Applied for and their AFYP

(HKD) (or its equivalent in foreign currency) / (USD)

### Premium Payment Term

### Reward(s)

	Policy 1	Policy 2	Policy 3
<b>Critical Illness Protection</b>	<p><b>Basic Plan:</b> CritiPartner Plus Critical Illness Plan - HKD15,000</p> <hr/> <p>10 years</p> <hr/> <p> <b>Reward 1</b> ✓ 1.5 months' Premium Rebate on the above basic plan</p> <p> <b>Reward 3</b> ✓ First 20 Years Partner Plus Coverage Benefit on the above basic plan</p>	<p><b>Medical Protection</b></p> <p><b>Basic Plan:</b> AXA WiseGuard Pro Medical Insurance - HKD2,000</p> <hr/> <p>-</p> <hr/> <p> <b>Reward 2</b> ✗ (As its AFYP is below HKD3,000)</p>	<p><b>Savings</b></p> <p><b>Basic Plan:</b> Wealth Advance Savings Series II - Ultimate - USD5,000</p> <hr/> <p>5 years</p> <hr/> <p> <b>Reward 4</b> ✓ 5% Premium Rebate on the above basic plan and its supplements (if applicable)</p>

**Example 3:**



**Mr. Tong**  
(As policy owner)

**Plans Applied for and their AFYP**

(HKD) (or its equivalent in foreign currency) /(USD)

**Premium Payment Term**

**Reward(s)**

Policy 1		Policy 2
Critical Illness Protection	Medical Protection	Savings
<p><b>Basic Plan:</b> CritiPartner Plus Critical Illness Plan - HKD13,000</p>	<p><b>Supplement:</b> AXA WiseGuard Pro Medical Insurance - HKD2,000</p>	<p><b>Basic Plan:</b> Wealth Advance Savings Series II - Ultimate - USD5,000</p>
25 years	-	5 years
<p>Reward 1 ❌ (As its AFYP is below HKD15,000)</p> <p>Reward 3 ✅ <b>First 20 Years Partner Plus Coverage Benefit on the above basic plan</b></p>	<p>Reward 2 ❌ (As its AFYP is below HKD3,000)</p>	<p>Reward 4 ✅ <b>3.5% Premium Rebate on the above basic plan and its supplements (if applicable)</b></p>



## Terms and Conditions of AXA “Smart Rewards” Programme

1. AXA “Smart Rewards” 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 – CritiPartner Plus Critical Illness Plan Premium Rebate

2. The Premium Rebate 1 (defined below) under Reward 1 of the Promotion is only applicable if the following requirements are satisfied:
  - a. Customers successfully submit the applications for basic plan of CritiPartner Plus Critical Illness Plan during the period from 28 August 2019 to 25 October 2019, both dates inclusive (the “Promotion Period”);
  - b. Such basic plan must be successfully issued during the period from 28 August 2019 to 29 November 2019, both dates inclusive;
  - c. Such basic plan has met the annualised first year premium (“AFYP”) requirement as stated in Table 1 above (or its equivalent in foreign currency based on AXA’s Conversion Table below); and

#### Conversion Table - Exchange rate of foreign currencies against HKD

USD	MOP
8.0	1.0

- d. Annual payment mode must be selected for such basic plan.
- (CritiPartner Plus Critical Illness Plan satisfying clause 2 above is hereinafter referred to as “Eligible Basic Plan of Reward 1”)
3. An Eligible Basic Plan of Reward 1 that has met the above requirements as set out in clause 2 may be entitled to a one-off premium rebate as stated in Table 1 above (“Premium Rebate 1”). For the calculation of Premium Rebate 1, 1.5 months’ and 3.5 months’ premium rebate will be deemed to be equal to 12.5% and 29.16% of the AFYP of the relevant Eligible Basic Plan of Reward 1 respectively.

### Reward 2 – AXA WiseGuard Pro Medical Insurance Plan Premium Rebate

4. The Premium Rebate 2 (defined below) under Reward 2 of the Promotion is only applicable if the following requirements are satisfied:
  - a. Customers successfully submit the applications for any basic plan or supplement of AXA WiseGuard Pro Medical Insurance Plan during the Promotion Period;
  - b. Every such basic plan must be successfully issued during the period from 28 August 2019 to 29 November 2019, both dates inclusive; or every such supplement under a new/existing basic plan must be of an effective date from 28 August 2019 to 29 November 2019, both dates inclusive;
  - c. Every such basic plan or supplement has met the AFYP requirement as stated in Table 2 above (or its equivalent in foreign currency based on AXA’s Conversion Table above); and
  - d. Annual payment mode must be selected for every such basic plan or supplement.

(Basic plan or supplement of AXA WiseGuard Pro Medical Insurance Plan satisfying clause 4 above is hereinafter referred to as “Eligible Basic Plan/Eligible Supplement of Reward 2”)

5. An Eligible Basic Plan/Eligible Supplement of Reward 2 that has met the above requirements as set out in clause 4 may be entitled to a one-off premium rebate as stated in Table 2 above (“Premium Rebate 2”). For the calculation of Premium Rebate 2, 2 months’ premium rebate will be deemed to be equal to 16.66% of the AFYP of the relevant Eligible Basic Plan/Eligible Supplement of Reward 2.

### Reward 3 – First 20 Years Partner Plus Coverage Benefit

6. The First 20 Years Partner Plus Coverage Benefit under Reward 3 of the Promotion is only applicable if the following requirements are satisfied:
  - a. Customers successfully submit the applications for any basic plan of CritiPartner Plus Critical Illness Plan and basic plan/supplement of AXA WiseGuard Pro Medical Insurance Plan during the Promotion Period;
  - b. Such basic plan must be successfully issued during the period from 28 August 2019 to 29 November 2019, both dates inclusive; and/or such supplement under a new/existing basic plan must be of an effective date from 28 August 2019 to 29 November 2019, both dates inclusive;
  - c. First 20 Years Partner Coverage Benefit is not applicable to such CritiPartner Plus Critical Illness Plan;
  - d. Such CritiPartner Plus Critical Illness Plan must be in effect at the time when the First 20 Years Partner Plus Coverage Benefit is payable;
  - e. Such AXA WiseGuard Pro Medical Insurance Plan basic plan/supplement must be continuously in effect since inception and all the premiums due under such AXA WiseGuard Pro Medical Insurance Plan basic plan/supplement must be fully paid at the time when the First 20 Years Partner Plus Coverage Benefit is payable; and
  - f. The insured for both CritiPartner Plus Critical Illness Plan and basic plan/supplement of AXA WiseGuard Pro Medical Insurance Plan must be the same person.

(CritiPartner Plus Critical Illness Plan satisfying clause 6 above is hereinafter referred to as “Eligible Critical Illness Plan of Reward 3”. AXA WiseGuard Pro Medical Insurance Plan satisfying clause 6 above is hereinafter referred to as “Eligible Medical Plan of Reward 3”.)

7. If all of the above requirements as set out in clause 6 are met, the Eligible Critical Illness Plan of Reward 3 may be entitled to the First 20 Years Partner Plus Coverage Benefit. When either a major illness benefit or death benefit becomes payable under the Eligible Critical Illness Plan of Reward 3 before (a) the 20<sup>th</sup> policy anniversary, or (b) the policy anniversary on or immediately following the insured’s 75<sup>th</sup> birthday (whichever is earlier), AXA will pay a First 20 Years Partner Plus Coverage Benefit if the relevant terms and conditions are satisfied.

The calculation of First 20 Years Partner Plus Coverage Benefit shall be the applicable percentage as set out in Table 3 above multiplied by the amount of the basic sum insured as at the date when the major illness benefit or death benefit becomes payable under the Eligible Critical Illness Plan of Reward 3. Any portion of the basic sum insured which is increased by the Index-linked Increase Endorsement attached to the Eligible Critical Illness Plan of Reward 3 shall be excluded in the computation of the First 20 Years Partner Plus Coverage Benefit. Any indebtedness and outstanding premiums will be deducted from the benefit payable.

If (i) the Eligible Medical Plan of Reward 3 has not been continuously in effect since inception or (ii) the Eligible Critical Illness Plan of Reward 3 or the Eligible Medical Plan of Reward 3 is not in effect at the time when the relevant First 20 Years Partner Plus Coverage Benefit is payable, the Eligible Critical Illness Plan of Reward 3 will not be entitled to the First 20 Years Partner Plus Coverage Benefit.

If any policy of CritiPartner Plus Critical Illness Plan and AXA WiseGuard Pro Medical Insurance Plan in respect of an insured is cancelled during its cooling off period and an application for CritiPartner Plus Critical Illness Plan and/or AXA WiseGuard Pro Medical Insurance Plan in respect of the same insured is made during the Promotion Period, such CritiPartner Plus Critical Illness Plan will not be entitled to the First 20 Years Partner Plus Coverage Benefit.

The First 20 Years Partner Plus Coverage Benefit of the Eligible Critical Illness Plan of Reward 3 will automatically cease and terminate on (a) the 20<sup>th</sup> policy anniversary, or (b) the policy anniversary on or immediately following the insured’s 75<sup>th</sup> birthday (whichever is earlier).

For details of the First 20 Years Partner Plus Coverage Benefit, please refer to the terms and conditions of the relevant policy document to be mailed to policy owners within 6 months after the issue date of the Eligible Critical Illness Plan of Reward 3.

8. The aggregate amount of all benefits paid and payable under the First 20 Years Partner Plus Coverage Benefit, First 20 Years Enhanced Coverage Benefit, First 20 Years Additional Coverage Benefit and First 20 Years Partner Coverage Benefit of all policies issued by AXA for the same insured shall not exceed HKD1,000,000/ MOP1,000,000/USD125,000.
9. The First 20 Years Partner Plus Coverage Benefit will not be taken into account in determining the amount of terminal dividend payable under the Eligible Critical Illness Plan of Reward 3.

#### **Reward 4 – Wealth Advance Savings Series II Premium Rebate**

10. The Premium Rebate 4 (defined below) under Reward 4 of the Promotion is only applicable if the following requirements are satisfied:
- Customers successfully submit the applications for Designated Savings Basic Plan (as shown in Table 4 above) and its supplements (if applicable) during the Promotion Period;
  - Such Designated Savings Basic Plan and its supplements (if applicable) must be successfully issued during the period from 28 August 2019 to 29 November 2019, both dates inclusive;
  - Such Designated Savings Basic Plan and its supplements (if applicable) have met the total AFYP requirement as stated in Table 4 above;
  - For all payment modes, all premiums due within the first 13 months under such Designated Savings Basic Plan and its supplements (if applicable) must be fully paid when due; and
  - To entitle 5% or 10% premium rebate under Reward 4, customers must also successfully apply for any Eligible Basic Plan of Reward 1 or Eligible Basic Plan/Eligible Supplement of Reward 2.

(Designated Savings Basic Plan and its supplement(s) (if applicable) satisfying clause 10 above is hereinafter referred to as “Eligible Policy of Reward 4”)

11. An Eligible Policy of Reward 4 that has met the above requirements as set out in clause 10 may be entitled to a one-off premium rebate, the amount of which will be calculated by multiplying the total AFYP of the Eligible Policy of Reward 4 by the applicable percentage of premium rebate percentage as stated in Table 4 above (“Premium Rebate 4”).

The total AFYP of the Designated Savings Basic Plan and its supplements (if applicable) will be determined as at the time when Premium Rebate 4 is credited to the future premium deposit account (the “Account”) in accordance with the payment mode and the notional amount as at that time. If the payment mode is not annual payment mode, the total AFYP of the Designated Savings Basic Plan and its supplements (if applicable) will be calculated 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 Basic Plan, will be included in calculating the total AFYP of the Designated Savings Basic Plan and its supplements (if applicable). 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 of Reward 4, will be excluded in calculating the total AFYP of the Designated Savings Basic Plan and its supplements (if applicable).

12. If a customer has more than one Eligible Policy of Reward 4, only the Eligible Policy of Reward 4 with greater total AFYP will be paired up with the Eligible Basic Plan of Reward 1 or the Eligible Basic Plan/Eligible Supplement of Reward 2, and the Eligible Policy of Reward 4 with greater total AFYP will be entitled to Premium Rebate 4. The remaining Eligible Policy of Reward 4 which cannot be paired up will not be entitled to Premium Rebate 4.

#### **General provisions that apply to all rewards**

- The Eligible Basic Plan of Reward 1 and/or the Eligible Basic Plan/Eligible Supplement of Reward 2 and/or the Eligible Policy of Reward 4 (as the case may be) must be in force and have passed its/their cooling-off period at the time when the respective Premium Rebate 1 and/or Premium Rebate 2 and/or Premium Rebate 4 is/are credited to the relevant Account.
- Premium Rebate 1 and/or Premium Rebate 2 and/or Premium Rebate 4 is/are intended for the settlement of future premium of the relevant Eligible Basic Plan of Reward 1 and/or the Eligible Basic Plan/Eligible Supplement of Reward 2 and/or the Eligible Policy of Reward 4 (as the case may be), and shall be rounded to the nearest 2 decimal places according to the policy currency (based on AXA's Conversion Table above, if applicable) of the relevant Eligible Basic Plan of Reward 1 and/or the Eligible Basic Plan/Eligible Supplement of Reward 2 and/or the Eligible Policy of Reward 4 (as the case may be), showing in the relevant Account.
- Policy owner of the Eligible Basic Plan of Reward 1 and/or the Eligible Basic Plan/Eligible Supplement of Reward 2 and/or the Eligible Policy of Reward 4 (as the case may be) will receive a notification letter by mail upon the credit of the respective Premium Rebate 1 and/or Premium Rebate 2 and/or Premium Rebate 4 into the relevant Account. The notification letter(s) will set out the credit details of Premium Rebate 1 and/or Premium Rebate 2 and/or Premium Rebate 4. Premium Rebate 1 and/or Premium Rebate 2 and/or Premium Rebate 4 (as the case may be) will be credited to the relevant Account before 31 January 2021 and such arrangement is subject to AXA's approval.
- AXA (i) applies all or part of Premium Rebate 1 and/or Premium Rebate 2 and/or Premium Rebate 4 (as the case may be) in the relevant Account to offset any part of future premium of the relevant Eligible Basic Plan of Reward 1 and/or the Eligible Basic Plan/Eligible Supplement of Reward 2 and/or the Eligible Policy of Reward 4 from time to time as AXA deems appropriate (if applicable); and (ii) restricts withdrawal of Premium Rebate 1 and/or Premium Rebate 2 and/or Premium Rebate 4 from the relevant Account. If the relevant basic plan and its supplements (if applicable) shall terminate for whatever reasons, Premium Rebate 1 and/or Premium Rebate 2 and/or Premium Rebate 4 in the relevant Account not yet used to settle future premium, if any, will be forfeited and refunded to AXA.
- All premiums due must be fully paid at the time when the relevant Premium Rebate 1 and/or Premium Rebate 2 and/or Premium Rebate 4 is/are credited to the relevant Account, failing which Premium Rebate 1 and/or Premium Rebate 2 and/or Premium Rebate 4 will not be credited to the relevant Account.
- Premium Rebate 1 and/or Premium Rebate 2 and/or Premium Rebate 4 is/are non-transferable and cannot be exchanged or redeemed for cash under any circumstances.
- The Promotion is not applicable to companies as policy owners.
- 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. Any application 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 supplement, please refer to the relevant proposals, product brochures and policy contracts.
- The eligibility of Reward 1, Reward 2, Reward 3 and Reward 4 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.

Note: The words and expressions “insured”, “policy owner” and “supplement” shown in this promotion leaflet shall carry the same meanings as “insured person”, “policy holder” and “rider” (respectively and where applicable) stated in the policy contract of AXA WiseGuard Pro Medical Insurance Plan.



## “Smart Rewards” Programme

August 2019



**For more details, please contact or visit:**

 **Your Financial Consultant**

 **Customer Service Hotline (852) 2802 2812**

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