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AXA “Wonderful Year” Programme

**Fantastic
new year
rewards for you
and your beloved**



**Enjoy up to
6 months’
premium discount**



AXA “Wonderful Year” Programme

What are your resolutions for 2020? As an award-winning insurance partner, AXA is always there to serve you and partner with you along the journey. We are thrilled to present the AXA “Wonderful Year” Programme, providing you and your beloved our signature health, critical illness protection and savings plans for the brand new year.

From **1 January 2020 to 29 February 2020** (the “Promotion Period”), if you successfully apply for any new designated basic plan/supplement¹ with the required annualised first year premium (“AFYP”) stated below and satisfy other applicable requirements, you may enjoy premium discount as a reward under this Promotion². Don’t miss the chance!

Health and Protection Products

Reward
1

CritiPartner Plus Critical Illness Plan Premium Discount

Table 1

Designated Basic Plan	CritiPartner Plus Critical Illness Plan with 20/25 years premium payment term	
AFYP of Designated Basic Plan (HKD)(or its equivalent in foreign currency)	HKD15,000 or above	
Premium Discount on Each Eligible Basic Plan of Reward 1	2 months ³	

Reward
2

AXA WiseGuard Pro Medical Insurance Plan Premium Discount

Table 2

Designated Basic Plan/Supplement	AXA WiseGuard Pro Medical Insurance Plan	
AFYP of Designated Basic Plan/Supplement (HKD)(or its equivalent in foreign currency)	HKD3,000 or above	
Premium Discount on Each Eligible Basic Plan/Eligible Supplement of Reward 2	2 months ⁴	



In addition, you may also enjoy an extra health reward provided by HKSH Medical Group under AXA “HKSH Wellness Experience” Programme if you apply for the above designated basic plan/supplement¹ under Reward 2. For details, please refer to the AXA “HKSH Wellness Experience” Programme leaflet. Terms and conditions apply.

Savings Product

Reward
3

Wealth Advance Savings Series II – Ultimate Premium Discount

Table 3

Designated Basic Plan	Wealth Advance Savings Series II – Ultimate	
Total AFYP of Designated Basic Plan and its Supplements (if applicable) (USD)	USD5,000 or above	
Premium Discount Percentage on Each Eligible Policy of Reward 3 (% of the total AFYP of Eligible Policy of Reward 3)	5 years premium payment term	4% ⁵
	10 years premium payment term	15% ⁵


Tax Deductible Products⁶

Reward


4

AXA WiseGuard Pro Medical Insurance Plan Premium Discount

Table 4



	Category A - Medical Protection	Category B - Savings															
Designated Basic Plan/ Supplement	AXA WiseGuard Pro Medical Insurance Plan	IncomePartner Deferred Annuity Plan															
AFYP of Designated Basic Plan/ Supplement (HKD)(or its equivalent in foreign currency)	HKD3,000 or above	HKD60,000 or above															
Premium Discount on the Basic Plan/ Supplement under Category A	Basic plans and/or supplements under different categories held by each policy owner <table> <tr> <th>Before Promotion Period</th><th>During Promotion Period</th><th>Reward</th></tr> <tr> <td>-</td><td>Category A and B</td><td rowspan="3">4 months' premium discount^{7,8} on the basic plan/ supplement under Category A</td></tr> <tr> <td>Category A</td><td>Category B</td></tr> <tr> <td>Category B</td><td>Category A</td></tr> <tr> <td rowspan="2">Category A and B</td><td>Category A or B</td><td>4 months' premium discount^{7,8} on the basic plan/supplement under Category A. If the policy owner held 2 basic plans/supplements under category A, 4 months' premium discount^{7,8} on the one with greater AFYP.</td></tr> <tr> <td>Category A and B</td><td>4 months' premium discount^{7,8} on both basic plans/supplements under category A</td></tr> </table>		Before Promotion Period	During Promotion Period	Reward	-	Category A and B	4 months' premium discount ^{7,8} on the basic plan/ supplement under Category A	Category A	Category B	Category B	Category A	Category A and B	Category A or B	4 months' premium discount ^{7,8} on the basic plan/supplement under Category A. If the policy owner held 2 basic plans/supplements under category A, 4 months' premium discount ^{7,8} on the one with greater AFYP.	Category A and B	4 months' premium discount ^{7,8} on both basic plans/supplements under category A
Before Promotion Period	During Promotion Period	Reward															
-	Category A and B	4 months' premium discount ^{7,8} on the basic plan/ supplement under Category A															
Category A	Category B																
Category B	Category A																
Category A and B	Category A or B	4 months' premium discount ^{7,8} on the basic plan/supplement under Category A. If the policy owner held 2 basic plans/supplements under category A, 4 months' premium discount ^{7,8} on the one with greater AFYP.															
	Category A and B	4 months' premium discount ^{7,8} on both basic plans/supplements under category A															



For AXA WiseGuard Pro Medical Insurance Plan, you may enjoy both Reward 2 and Reward 4 if you fulfill all the applicable requirements, which equal to a total of 6 months' premium discount.

Remarks

- 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 Promotion, please refer to the relevant terms and conditions stated in this leaflet.
- For details of the premium discount under Reward 1, please refer to clauses 2 to 3 of the terms and conditions stated in this leaflet.
- For details of the premium discount under Reward 2, please refer to clauses 4 to 5 of the terms and conditions stated in this leaflet.
- For details of the premium discount under Reward 3, please refer to clauses 6 to 7 of the terms and conditions stated in this leaflet.
- Eligible Hong Kong taxpayers may enjoy annual tax deductions in respect of qualifying premiums paid. For more information, please refer to www.ird.gov.hk or seek independent tax advice.
- For details of the premium discount under Reward 4, please refer to clauses 8 to 11 of the terms and conditions stated in this leaflet.
- In case if AXA has multiple promotions, including this Promotion, and customer is eligible for more than one of them, the customer will only be entitled to a maximum of 6 months' premium discount on AXA WiseGuard Pro Medical Insurance Plan.

Illustrative examples

(These examples are hypothetical and for illustrative purposes only)

Example 1:



Mr. Sun (As policy owner)

Plans Issued and their AFYP

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


Premium Payment Term

Reward(s)

New Policy 1

Critical Illness Protection	Medical Protection
Basic Plan: CritiPartner Plus Critical Illness Plan - HKD15,000	Supplement: AXA WiseGuard Pro Medical Insurance Plan - HKD3,000
20 years	-
 Reward 1 2 months' Premium Discount on the above basic plan	 Reward 2 2 months' Premium Discount on the above supplement  Reward 4 (As no new/existing designated IncomePartner Deferred Annuity Plan has been applied)

New Policy 2

Savings
Basic Plan: Wealth Advance Savings Series II - Ultimate - USD5,000
10 years
 Reward 3 15% Premium Discount on the above basic plan and its supplements (if applicable)

Example 2:



Ms. Lin (As policy owner)



Plans Issued and their AFYP

(HKD) (or its equivalent in foreign currency)



Premium Payment Term

Reward(s)

Existing Policy 1

Medical Protection
Supplement: AXA WiseGuard Pro Medical Insurance Plan - HKD3,000
-
 Reward 2 (As the above supplement was not applied during the Promotion Period)  Reward 4 (As the customer has another plan with greater AFYP)

New Policy 2

Medical Protection
Basic Plan: AXA WiseGuard Pro Medical Insurance Plan - HKD4,000
-
 Reward 2  Reward 4 A total of 6 months' Premium Discount on the above basic plan

New Policy 3

Savings
Basic Plan: IncomePartner Deferred Annuity Plan - HKD60,000
5 years
-

Example 3:






Mr. Lok (As policy owner)

Plans Issued and their AFYP

(HKD) (or its equivalent in foreign currency)

Premium Payment Term

Reward(s)

New Policy 1		New Policy 2
Critical Illness Protection	Medical Protection	Savings
Basic Plan: CitiPartner Plus Critical Illness Plan - HKD12,000	Supplement: AXA WiseGuard Pro Medical Insurance Plan - HKD3,000	Basic Plan: IncomePartner Deferred Annuity Plan - HKD55,000
20 years	-	5 years
 Reward 1 (As its AFYP is below HKD15,000)	 Reward 2 2 months' Premium Discount on the above supplement  Reward 4 (As the AFYP of IncomePartner Deferred Annuity Plan is below HKD60,000)	-



Terms and Conditions of AXA “Wonderful Year” Programme

- AXA “Wonderful Year” 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 – CitiPartner Plus Critical Illness Plan Premium Discount

- The Premium Discount 1 under Reward 1 of the Promotion is only applicable if the following requirements are satisfied:
 - Customers successfully submit the applications for basic plan of CitiPartner Plus Critical Illness Plan during the period from 1 January 2020 to 29 February 2020, both dates inclusive (the “Promotion Period”);
 - Such basic plan must be successfully issued during the period from 1 January 2020 to 31 March 2020, both dates inclusive;
 - Such basic plan has met the annualised first year premium (“AFYP”) and premium payment term requirements 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

- Annual payment mode must be selected for such basic plan.
(CitiPartner Plus Critical Illness Plan satisfying clause 2 above is hereinafter referred to as “Eligible Basic Plan of Reward 1”)
- 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 discount stated in Table 1 above on future premium(s) (“Premium Discount 1”). For the calculation of Premium Discount 1, 2 months’ premium discount shall be equal to 16.66% of the AFYP of the relevant Eligible Basic Plan of Reward 1.

Reward 2 – AXA WiseGuard Pro Medical Insurance Plan Premium Discount

- The Premium Discount 2 under Reward 2 of the Promotion is only applicable if the following requirements are satisfied:
 - Customers successfully submit the applications for any basic plan or supplement of AXA WiseGuard Pro Medical Insurance Plan during the Promotion Period;
 - Every such basic plan must be successfully issued during the period from 1 January 2020 to 31 March 2020, both dates inclusive; or every such supplement under a new/existing basic plan must be of an effective date from 1 January 2020 to 31 March 2020, both dates inclusive;
 - Every such basic plan or supplement has met the AFYP requirement stated in Table 2 above (or its equivalent in foreign currency based on AXA’s Conversion Table above); and
 - 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”)
- 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 discount stated in Table 2 above on future premium(s) (“Premium Discount 2”). For the calculation of Premium Discount 2, 2 months’ premium discount shall be equal to 16.66% of the AFYP of the relevant Eligible Basic Plan/Eligible Supplement of Reward 2.

Reward 3 – Wealth Advance Savings Series II – Ultimate Premium Discount

- The Premium Discount 3 under Reward 3 of the Promotion is only applicable if the following requirements are satisfied:
 - Customers successfully submit the applications for any basic plan and its supplements (if applicable) of Wealth Advance Savings Series II – Ultimate during the Promotion Period;
 - Such savings basic plan and its supplements (if applicable) must be successfully issued during the period from 1 January 2020 to 31 March 2020, both dates inclusive;
 - Such savings basic plan and its supplements (if applicable) have met the total AFYP requirement stated in Table 3 above; and
 - For all payment modes, all premiums due within the first 13 months under such savings basic plan and its supplements (if applicable) must be fully paid when due;
(Designated savings basic plan and its supplement(s) (if applicable) satisfying clause 6 above is hereinafter referred to as “Eligible Policy of Reward 3”)
- An Eligible Policy of Reward 3 that has met the above requirements as set out in clause 6 may be entitled to a one-off premium discount on future premium(s), the amount of which will be calculated by multiplying the total AFYP of the relevant Eligible Policy of Reward 3 by the applicable premium discount percentage stated in Table 3 above (“Premium Discount 3”).

The total AFYP of the designated savings basic plan and its supplements (if applicable) will be determined in accordance with the payment mode and the notional amount as at the time when the premium is discounted. 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 3, will be excluded in calculating the total AFYP of the designated savings basic plan and its supplements (if applicable).

Reward 4 – AXA WiseGuard Pro Medical Insurance Plan Premium Discount

- The Premium Discount 4 under Reward 4 of the Promotion is only applicable if the following requirements are satisfied:

For basic plan/supplement applied before Promotion Period

- Every such basic plan or supplement of AXA WiseGuard Pro Medical Insurance Plan and/or basic plan of IncomePartner Deferred Annuity Plan has met the AFYP requirement stated in Table 4 above (or its equivalent in foreign currency based on AXA’s Conversion Table above); and
- Annual payment mode must be selected for every such basic plan or supplement.

For basic plan/supplement applied during Promotion Period

- Customers successfully submit the applications for any basic plan or supplement of AXA WiseGuard Pro Medical Insurance Plan and/or basic plan of IncomePartner Deferred Annuity Plan stated in Table 4 above during the Promotion Period;

- d. Every such basic plan must be successfully issued during the period from 1 January 2020 to 31 March 2020, both dates inclusive; and/or such supplement under a new/existing basic plan must be of an effective date from 1 January 2020 to 31 March 2020, both dates inclusive;
 - e. Every such basic plan or supplement has met the AFYP requirement stated in Table 4 above (or its equivalent in foreign currency based on AXA's Conversion Table above); and
 - f. Annual payment mode must be selected for every such basic plan or supplement.
(AXA WiseGuard Pro Medical Insurance Plan satisfying clause 8 above is hereinafter referred to as "Eligible Medical Plan of Reward 4". IncomePartner Deferred Annuity Plan satisfying clause 8 above is hereinafter referred to as "Eligible Savings Plan of Reward 4".)
9. An Eligible Medical Plan of Reward 4 that has met the above requirements as set out in clause 8 may be entitled to a one-off premium discount stated in Table 4 above on future premium(s). The entitlement of premium discount will be determined in accordance with the basic plans and/or supplements under different categories held by each policy owner before and/or during the Promotion Period as mentioned in Table 4 above ("Premium Discount 4"). For the calculation of Premium Discount 4, 4 months' premium discount shall be equal to 33.33% of the AFYP of the relevant Eligible Medical Plan of Reward 4.
 10. If a customer has more than one Eligible Medical Plan of Reward 4, only the one with greater AFYP will be paired up with the Eligible Savings Plan of Reward 4 and entitled to Premium Discount 4 if all other applicable requirements are met. The remaining Eligible Medical Plan of Reward 4 which cannot be paired up will not be entitled to Premium Discount 4.
 11. In case if AXA has multiple promotions, including this Promotion, and customer is eligible for more than one of them, the customer will only be entitled to a maximum of 6 months' premium discount on AXA WiseGuard Pro Medical Insurance Plan, which shall be equal to 50% of the AFYP of the relevant Eligible Medical Plan of Reward 4.

General provisions that apply to all rewards

12. The amount of Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 and/or Premium Discount 4 will be applied to the premium payments of the third policy year and onwards as AXA deems appropriate.
13. The amount of AFYP is calculated by adding the standard premium and premium loading imposed due to underwriting (if any) of the policy, levy will not be included in the calculation.
14. 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 3 and/or the Eligible Medical Plan of Reward 4 and/or the Eligible Savings Plan of Reward 4 (as the case may be) must be in force at the time of the respective discount and all premiums due must be fully paid since inception, failing which Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 and/or Premium Discount 4 will not be entitled. If 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 3 and/or the Eligible Medical Plan of Reward 4 (as the case may be) shall terminate for whatever reasons, any unused amount of such premium discount will be forfeited.
15. Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 and/or Premium Discount 4 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 3 and/or the Eligible Medical Plan of Reward 4 (as the case may be).
16. The Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 and/or Premium Discount 4 will not be applicable if a policy of the relevant plan is cancelled during its cooling off period and an application for the same relevant plan in respect of the same insured is made during the Promotion Period.
17. 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 3 and/or the Eligible Medical Plan of Reward 4 (as the case may be) will receive a notification letter by mail on or before 31 May 2021. The notification letter(s) will set out the details of Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 and/or Premium Discount 4 (as the case may be).
18. Premium Discount 1 and/or Premium Discount 2 and/or Premium Discount 3 and/or Premium Discount 4 is/are non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
19. The Promotion is not applicable to companies as policy owners.
20. 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.
21. 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.
22. 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.



“Wonderful Year” Programme

January 2020



For more details, please contact or visit:

 **Your Financial Consultant**

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

 **www.axa.com.hk**

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