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AXA "Protection and Savings Combo"
Programme

Advanced

Enjoy up to **3.5 months'**
premium rebate*

Always stay healthy and wealthy



*Terms and Conditions apply

AXA “Protection and Savings Combo” Programme

Hong Kong’s healthcare system is facing challenges stem from ageing population and shortage of medical practitioners in the public hospitals. Also, cancer, pneumonia and heart attack are claiming more than 60% of deathsⁱ. These are the warning signs of a growing demand for hospital services and unexpected financial burden.

As a global leading insurer, we always provide you with comprehensive insurance solutions to empower you to live a better life. With this in mind, we are pleased to bring you our new health and protection and savings plan, ensuring that on one hand you and your family are well-protected against illness while on the other hand enable you to manage your wealth better.



From **26 June 2019 to 27 August 2019**, if you successfully apply for any new designated health and protection insurance basic plan and/or supplementⁱⁱ, meet the required annualised first year premium (“AFYP”) and the requirements on the number of categories as shown in Table 1, you may enjoy **up to 3.5 months’ premium rebateⁱⁱⁱ** on each Eligible Basic Plan/Eligible Supplement of Reward 1^{iv}.


Table 1

	Category A - Medical Protection		Category B - Critical Illness Protection
Designated Health and Protection Insurance Basic Plans and/or Supplements	AXA WiseGuard Medical Insurance Plan Smart Medicare Smart Start Medical Insurance MediPartner Health Plan	Global Elite II Health Plan	CritiPartner Plus Critical Illness Plan Extra 1 month’s premium rebate [^] CritiPartner Critical Illness Plan HealthElite Critical Illness Insurance HealthVital II Major Illness Plan HealthSelect II Major Illness Plan
AFYP of Eligible Basic Plan/Eligible Supplement of Reward 1 (HKD)(or its equivalent in foreign currency)	3,000 or above	15,000 or above	20,000 or above
First Year Premium Rebate on each Eligible Basic Plan/Eligible Supplement of Reward 1	Number of basic plans and/or supplements under different categories held by each policy owner 1 category only = 1 monthⁱⁱⁱ or 2 months^{^ iii} 2 categories = 2.5 monthsⁱⁱⁱ or 3.5 months^{^ iii}		

[^]Only applicable to CritiPartner Plus Critical Illness Plan



What is more? From **26 June 2019 to 25 July 2019**, if you are entitled to Reward 1 as shown in Table 1 above and, at the same time, successfully apply for a **Wealth Advance Savings Series II - Classic or Ultimateⁱⁱ** with the required total AFYP of such savings basic plan and its supplements (if applicable) as shown in Table 2, you may enjoy an **extra 0.5% premium rebate^v** on each Eligible Policy of Reward 2^{iv}.

Table 2	
Designated Savings Basic Plans	Category C - Savings Wealth Advance Savings Series II - Classic Wealth Advance Savings Series II - Ultimate
Total AFYP of Eligible Policy of Reward 2 (USD)	5,000 or above
First Year Premium Rebate on each Eligible Policy of Reward 2	 0.5% ^v



In addition to Reward 2, you may also enjoy up to an extra 10% premium rebate on the total AFYP of the above designated savings basic plans under AXA “Wealth Advance Savings Series II” Boosters Promotion, which equals to a sum of **up to 10.5% premium rebate^{vi}**. For details, please refer to the AXA “Wealth Advance Savings Series II” Boosters Promotion leaflet. Terms and conditions apply.

For more details, please contact:

-  **Your Financial Consultant**
-  **Customer Service Hotline (852) 2802 2812**
-  **www.axa.com.hk**

- i. Data from HealthyHK, Department of Health:
https://www.healthyhk.gov.hk/phishweb/en/healthy_facts/disease_burden/major_causes_death/major_causes_death/
- ii. For product details of the designated health and protection insurance basic plans and supplements, and the designated savings basic plans and their supplements, please refer to the relevant proposals, product brochures and policy contracts.
- iii. 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.
- iv. For details of the Promotion, please refer to the relevant terms and conditions stated in this leaflet.
- v. For details of the premium rebate under Reward 2, please refer to clauses 4 to 6 of the terms and conditions stated in this leaflet. If a customer has more than one Eligible Policy of Reward 2, only the Eligible Policy of Reward 2 with greater total AFYP will be paired up with an Eligible Basic Plan/Eligible Supplement of Reward 1, and the Eligible Policy of Reward 2 will be entitled to a one-off 0.5% premium rebate of the total AFYP of the Eligible Policy of Reward 2. The remaining Eligible Policy of Reward 2 which cannot be paired up will not be entitled to any premium rebate.
- vi. Up to 10.5% premium rebate means the total sum of 0.5% premium rebate under Reward 2 stated in this leaflet and up to 10% premium rebate under Booster 1 promotion stated in AXA “Wealth Advance Savings Series II” Boosters Promotion leaflet.







Illustrative examples

(These examples are hypothetical and for illustrative purposes only)

Example 1









Mr. Chan
(As policy owner)

	Policy 1		Policy 2
	Category A - Medical Protection	Category B - Critical Illness Protection	Category C - Savings
Plans Applied for and their AFYP (HKD) (or its equivalent in foreign currency) / (USD)	Supplement:  AXA WiseGuard Medical Insurance - HKD3,000	Basic Plan:  CritiPartner Plus Critical Illness Plan - HKD20,000	Basic Plan:  Wealth Advance Savings Series II - Ultimate - USD5,000
First Year Premium Rebate on each Eligible Basic Plan / Eligible Supplement of Reward 1 / Eligible Policy of Reward 2	Reward 1:  2.5 months' Premium Rebate on the above supplement	Reward 1:  3.5 months' Premium Rebate on the above basic plan	Reward 2:  0.5% Premium Rebate on the above basic plan

Example 2









Ms. Wong
(As policy owner)

	Policy 1		Policy 2
	Category A - Medical Protection	Category B - Critical Illness Protection	Category A - Medical Protection
Plans Applied for and their AFYP (HKD) (or its equivalent in foreign currency)	Supplement:  AXA WiseGuard Medical Insurance - HKD3,000	Basic Plan:  CritiPartner Critical Illness Plan - HKD20,000	Basic Plan:  Global Elite II Health Plan - HKD15,000
First Year Premium Rebate on each Eligible Basic Plan / Eligible Supplement of Reward 1 / Eligible Policy of Reward 2	Reward 1:  2.5 months' Premium Rebate on the above supplement	Reward 1:  2.5 months' Premium Rebate on the above basic plan	Reward 1:  2.5 months' Premium Rebate on the above basic plan

Example 3



Mr. Lai
(As policy owner)

	Policy 1		Policy 2
	Category A - Medical Protection	Category B - Critical Illness Protection	Category C - Savings
Plans Applied for and their AFYP (HKD) (or its equivalent in foreign currency) / (USD)	Supplement:  AXA WiseGuard Medical Insurance - HKD2,000	Basic Plan:  CritiPartner Critical Illness Plan - HKD20,000	Basic Plan:  Wealth Advance Savings Series II - Ultimate - USD4,500
First Year Premium Rebate on each Eligible Basic Plan / Eligible Supplement of Reward 1 / Eligible Policy of Reward 2	Reward 1:  (As its AFYP is below HKD3,000)	Reward 1:  1 month's Premium Rebate on the above basic plan	Reward 2:  (As its total AFYP is below USD5,000)

Terms and Conditions of AXA “Protection and Savings Combo” Programme

1. AXA “Protection and Savings Combo” 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 – Premium Rebate 1

2. The Premium Rebate 1 under Reward 1 of this Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit the applications for any new designated health and protection insurance basic plan and/or supplement as stated in Table 1 above during the period from 26 June 2019 to 27 August 2019, both dates inclusive; and
 - b. Every such new designated health and protection insurance basic plan or supplement must be successfully issued during the period from 26 June 2019 to 27 September 2019, both dates inclusive; and
 - c. Every such new designated health and protection insurance basic plan or supplement has the AFYP as stated in Table 1 above; and

Conversion Table - Exchange rate of foreign currencies against HKD

USD	MOP
8.0	1.0

- d. Annual payment mode must be selected for every such new designated health and protection insurance basic plan and its supplements (if applicable).

(Designated health and protection insurance basic plan(s) and/or supplement(s) satisfying clause 2 above hereinafter referred to as “Eligible Basic Plan/Eligible Supplement of Reward 1”)

3. An Eligible Basic Plan/Eligible Supplement of Reward 1 that has met the above requirements as set out in clause 2 may be entitled to a one-off premium rebate. The amount of premium rebate will be calculated in accordance with the number of categories held by each policy owner as mentioned in Table 1 above (“Premium Rebate 1”). For the calculation of Premium Rebate 1, 1 month’s, 2 months’, 2.5 months’ and 3.5 months’ premium rebate will be deemed to be equal to 8.33%, 16.66%, 20.83% and 29.16% of the AFYP of the relevant Eligible Basic Plan/Eligible Supplement of Reward 1 respectively.

Reward 2 – Premium Rebate 2

4. The Premium Rebate 2 under Reward 2 of this Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit an application for any new designated health and protection insurance basic plan or supplement that satisfies the requirements under clause 2 above; and
 - b. Customers successfully submit the applications for any new designated savings basic plan and its supplements (if applicable) as stated in Table 2 above during the period from 26 June 2019 to 25 July 2019, both dates inclusive; and
 - c. Every such new designated savings basic plan and its supplements (if applicable) must be successfully issued during the period from 26 June 2019 to 30 August 2019, both dates inclusive; and
 - d. Every such new designated savings basic plan and its supplements (if applicable) has a total AFYP of USD5,000 or above; and
 - e. Annual payment mode must be selected for every such new designated savings basic plan and its supplements (if applicable).

(Designated savings basic plan(s) and its/their supplement(s) (if applicable) satisfying clause 4 above hereinafter referred to as “Eligible Policy of Reward 2”)

5. An Eligible Policy of Reward 2 that has met the above requirements as set out in clause 4 may be entitled to a one-off 0.5% premium rebate of the total AFYP of the Eligible Policy of Reward 2 (“Premium Rebate 2”).
6. If a customer has more than one Eligible Policy of Reward 2, only the Eligible Policy of Reward 2 with greater total AFYP will be paired up with an Eligible Basic Plan/Eligible Supplement of Reward 1, and the Eligible Policy of Reward 2 will be entitled to Premium Rebate 2. The remaining Eligible Policy of Reward 2 which cannot be paired up will not be entitled to any premium rebate.

General provisions that apply to both Reward 1 and Reward 2

7. The Eligible Basic Plan/Eligible Supplement of Reward 1 and/or the Eligible Policy of Reward 2 (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 is/are credited to the relevant future premium deposit account (the "Account").
8. Premium Rebate 1 and/or Premium Rebate 2 is/are intended for the settlement of future premium of the relevant Eligible Basic Plan/Eligible Supplement of Reward 1 and/or the Eligible Policy of Reward 2 (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) of the relevant Eligible Basic Plan/Eligible Supplement of Reward 1 and/or the Eligible Policy of Reward 2 (as the case may be), showing in the relevant Account.
9. Policy owner of the Eligible Basic Plan/Eligible Supplement of Reward 1 and/or the Eligible Policy of Reward 2 will receive a notification letter by mail upon the credit of the respective Premium Rebate 1 and/or Premium Rebate 2 into the relevant Account. The notification letter(s) will set out the credit details of Premium Rebate 1 and/or Premium Rebate 2. Premium Rebate 1 and/or Premium Rebate 2 (as the case may be) will be credited to the relevant Account before 30 November 2020 and such arrangement is subject to AXA's approval.
10. AXA (i) applies all or part of Premium Rebate 1 and/or Premium Rebate 2 (as the case may be) in the relevant Account to offset any part of future premium of the relevant Eligible Basic Plan/Eligible Supplement of Reward 1 and/or the Eligible Policy 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 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, if any, in the relevant Account not yet used to settle future premium will be forfeited and refunded to AXA.
11. All premiums due must be fully paid at the time when the relevant Premium Rebate 1 and/or Premium Rebate 2 is/are credited to the relevant Account, failing which Premium Rebate 1 and/or Premium Rebate 2 will not be credited to the relevant Account.
12. Premium Rebate 1 and/or Premium Rebate 2 is/are non-transferable and cannot be exchanged or redeemed for cash under any circumstances.
13. This Promotion is not applicable to companies as policy owners.
14. 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 basic plan 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.
15. 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.
16. The eligibility of 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.

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.

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