

FWD vCare Medical Plan 5-Month Premium Waiver Promotion Terms and Conditions:

1. FWD vCare Medical Plan 5-Month Premium Waiver Promotion (“this Promotion”) is applicable to the online application through FWD.COM.HK (“FWD Platform”) for FWD vCare Medical Plan (“the Designated Product”) underwritten by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“FWD Life”). Subject to these terms and conditions, customers can enjoy **premium discount of 41.67% Off in the first policy year** (limited quota on a first-come-first-served basis) by successfully completing the online application of the Designated Product through FWD Platform using the promotion code “**FWDONLINE**” (“the Designated Promotion Code”) during the promotion period as designated by FWD Life from time to time (“the Designated Promotion Period”) and meeting all the requirements listed in clause 2.
2. To be eligible for this Promotion, applicants must meet the following requirements:- (1) the application must be successfully submitted during the Designated Promotion Period; (2) the Designated Promotion Code must be applied at the time of online application through FWD Platform during the Designated Promotion Period; (3) the application must be accepted by FWD Life ; (4) the applicant does not own the same product underwritten by FWD Life in the past 12 months preceding the date of the application.
3. The premium above-mentioned does not include insurance levy to be collected by the Insurance Authority. Insurance levy is calculated based on the premium after the discount. For further information, please visit: <https://www.fwd.com.hk/en/insurance-levy> or contact FWD Life’s Service Hotline at 3123 3338.
4. If the policy issued is cancelled during the cooling off period, FWD Life will only refund actual premium paid and levy paid by the policyholder.
5. This Promotion is not applicable to policyholder who renews the existing Designated Product’s policy with FWD Life.
6. This Promotion cannot be changed, returned, exchanged for other gifts or redeemed for cash, nor used in conjunction with other promotions and/or coupon(s).
7. The Designated Promotion Code is transferrable but cannot be sold nor transferred in return for any rewards in any form or manner.
8. FWD Financial Limited (“FWD Financial”) and/or FWD Life reserve(s) the right to amend, suspend or terminate this Promotion and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
9. All information provided by the customers must be true, correct and complete. Otherwise, FWD Financial and/or FWD Life reserve(s) the right to forfeit this Promotion.
10. For the record of application for this Promotion (including but not limited to the date and time), FWD Life’s system record shall prevail. FWD Financial and/or FWD Life will not be responsible for any delay, loss, error or unrecognized situation due to computer and / or Internet’s connection, technical problem, malfunction or accident.
11. The Designated Product is subject to its policy documents and provisions. For details, please refer to <https://www.fwd.com.hk/online-insurance/vhis-vcare-medical-plan/en/> (the Designated Product webpage on FWD Platform).

12. In case of any dispute, the decision of FWD Financial and/or FWD Life shall be final and conclusive.

Important Note:-

- (i) FWD Life is authorized by the Insurance Authority to carry on insurance business in Hong Kong.
- (ii) FWD Platform is operated by FWD Financial. FWD Financial is an appointed insurance agency of FWD Life. FWD Financial is a licensed insurance agency under the Insurance Authority with licence no. FA2568.
- (iii) This Promotion is provided by FWD Financial and FWD Life intended to be offered in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of FWD Life outside Hong Kong. Please refer to the product brochure, policy documents and provisions issued by FWD Life for details.
- (iv) These promotional offers or promotional materials should be read in conjunction with the relevant product brochure and terms and conditions. You should not purchase this product solely on the basis of these promotional offers or promotional materials. For details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.

富衛更衛您醫療計劃5個月保費豁免優惠之條款及細則：

1. 富衛更衛您醫療計劃5個月保費豁免優惠（「此優惠」）只適用於透過 FWD.COM.HK（「FWD 平台」）網上申請由富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）（「富衛人壽」）所承保的富衛更衛您醫療計劃（「指定產品」）。在此條款及細則約束下，客戶於富衛人壽不時指定之推廣期（「指定推廣期」）內透過FWD 平台使用推廣編號「**FWDONLINE**」（「指定優惠編號」）於網上成功投保指定產品，並符合所有第2條的條件，可於**首個保單年度享保費41.67% off**（名額有限，先到先得）。
2. 申請人須符合以下條件方可享受此優惠：（1）須於指定推廣期內成功提交申請；（2）須於指定推廣期內透過FWD 平台使用指定推廣編號進行網上申請；（3）申請須獲富衛人壽接納；（4）投保人須於投保日前12個月內未曾投保過由富衛人壽承保之同一產品。
3. 上述提及之保費尚未包括保險業監管局收取的保費徵費。保費徵費會以折扣後之保費計算。有關資料，可瀏覽 <https://www.fwd.com.hk/tc/insurance-levy> 或致電富衛人壽服務熱線 3123 3338。
4. 如所繕發之保單在冷靜期內被取消，富衛人壽只會退回實際繳交之保費及保費徵費。
5. 此優惠不適用於與富衛人壽續保現有指定產品保單的保單持有人。
6. 此優惠不可更換、退回、轉換其他禮品或折換現金，或與其他優惠及/或現金券同時使用。
7. 指定優惠編號可以轉讓，但不可以轉售或轉讓以換取任何形式的回報。
8. 富衛金融有限公司（「富衛金融」）及/或富衛人壽保留隨時修改、暫停或取消此優惠以及修訂有關係款及細則的酌情權而毋須事先通知。
9. 客戶提供之所有資料必須為真確、正確及完整。否則富衛金融及富衛人壽保留權利將此優惠作廢。
10. 此優惠之參加紀錄（包括但不限於日期及時間），均以富衛人壽系統之紀錄為準。任何因電腦及/或網絡的連接、技術問題、故障或意外而引致的遲延、遺失、錯誤或無法辨識等情況，富衛金融及/或富衛人壽概不負責。
11. 指定產品將受其正式保單文件及條款所約束，詳情請參閱 <https://www.fwd.com.hk/online-insurance/vhis-vcare-medical-plan/>（FWD 平台上的指定產品網站）。

12. 如有任何爭議，概以富衛金融及/或富衛人壽的決定為準。

重要事項：

- (i) 富衛人壽乃獲保險業監管局授權在香港經營保險業務之保險公司。
- (ii) FWD 平台由富衛金融經營，富衛金融為富衛人壽委任的保險代理商。富衛金融是於保險業監管局登記之持牌保險代理商，牌照號碼為 FA2568。
- (iii) 此優惠由富衛金融及富衛人壽提供及只在香港以內派發，不能詮釋為在香港以外提供或出售或遊說購買富衛人壽的任何產品的要約、招攬及建議。請參閱富衛人壽繕發的銷售文件、保單文件及條款。
- (iv) 此推廣優惠或宣傳材料應與相關產品小冊子和條款及細則同時參閱。您不應單憑此推廣優惠或宣傳材料而投保此產品。有關相關保險計劃的詳細資料及風險，請細閱其產品小冊子及保單文件。

FWD 網上保險平台 - FWD X MIRROR 尊屬應援卡

條款及細則

1. FWD X MIRROR 尊屬應援卡（「尊屬應援卡」）計劃為一項由富衛金融有限公司（「富衛金融」）營運之客戶尊享計劃（「本計劃」）。
2. 本計劃之有效期為 2023 年 4 月 19 日凌晨零時至 2023 年 7 月 18 日晚上 11 時 59 分止（包括首尾兩天）（「指定日期」）。
3. 客戶於指定日期內透過 FWD 網上保險平台成功投保任何個人保險產品(個人意外保險除外)，即可免費獲發尊屬應援卡一張。每張保單可獲發尊屬應援卡一張，兩張保單則可獲發尊屬應援卡兩張，如此類推。
4. 個人保險產品由富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）（「富衛人壽」）所承保之產品，有關相關保險計劃之完整之條款，詳細資料及主要產品風險，請參閱相關產品小冊子及保單文件。
5. 客戶須符合以下條件方可獲發尊屬應援卡：
 - 須於指定日期內成功提交申請；
 - 須透過 FWD 網上保險平台進行網上申請；
 - 申請須獲富衛人壽批核；及
 - 該保單於冷靜期後仍然生效
6. 如申請符合上述第 5 項的全部條件，富衛金融會於保單繕發起四個月內以電郵發出換領信到合資格客戶於申請時所登記的電郵地址。
7. 個人保險產品保單的投保日期及繕發日期均以富衛人壽的紀錄為準。任何因電腦及/或網絡的連接、技術問題、故障或意外而引致的延遲、遺失、錯誤或無法辨識等情況，富衛人壽及/或富衛金融概不負責。
8. 尊屬應援卡共有 12 款，款式將隨機發送，不設挑選及退換。尊屬應援卡不設轉讓，亦不可更換或兌換現金、其他禮物或服務。
9. 如合資格客戶於保單之首個保單年度終結前取消保單或退保，富衛金融有權要求客戶退回已簽發之尊屬應援卡。
10. 如所繕發之保單在冷靜期內被取消，富衛人壽只會退回實際繳交之保費及保費徵費。
11. 富衛金融擁有絕對酌情權隨時撤銷或調整本計劃而不作另行通知。
12. 就本計劃內容有任何爭議，富衛金融擁最終詮釋權。
13. 本計劃是由富衛金融發行及只在香港派發，並不能詮釋為在香港以外提供或出售或遊說購買富衛人壽的任何產品的要約、招攬及建議。在本計劃內之保險產品及服務的銷售及申請程序必須在香港境內進行及透過 FWD 網上保險平台完成手續。
14. 如對於尊屬應援卡數量、發送方法等事項有任何爭議，概以富衛金融的決定為準。
15. 富衛人壽乃獲保險業監管局授權在香港經營保險業務之保險公司。
16. FWD 網上保險平台由富衛金融經營，富衛金融為富衛人壽委任的保險代理商。富衛金融是於保險業監管局登記之持牌保險代理商，牌照號碼為 FA2568。

17. 本計劃應與相關產品小冊子和條款及細則同時參閱，客戶不應單憑本計劃而投保。有關相關保險計劃的詳細資料及風險，請細閱其產品小冊子及保單文件。
18. 中英文版如有歧義，概以英文版為準。

FWD Online Insurance Platform – FWD x MIRROR Exclusive Card

Terms & Conditions

1. FWD x MIRROR Exclusive Card (“Exclusive Card”) Program (“the Program”) is an exclusive customer program operated by FWD Financial Limited (“FWD Financial”).
2. The Program is valid from 12am on 19 Apr 2023 to 11:59pm on 18 July 2023 (both dates inclusive) (“Designated Period”).
3. Customer will receive a physical Exclusive Card upon successful application of any individual insurance product (except Personal Accident Insurance) through FWD Online Insurance Platform during the Designated Period. An Exclusive Card will be issued per policy; two Exclusive Card will be issued for two policies and so on.
4. Individual insurance products are underwritten by FWD Life Insurance (Bermuda) Company Limited (incorporated in Bermuda with limited liability) (“FWD Life”). For full terms and conditions, details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.
5. To become eligible for receiving an Exclusive Card, customers have to meet the following requirements:
 - Successfully submit the application during the Designated Period;
 - Perform online application through FWD Online Insurance Platform;
 - Have the application approved by FWD Life; and
 - Have the policy remain in force after the cooling-off period
6. If the application meets all the criteria listed in clause 5 hereof, FWD Financial will issue a redemption letter within 4 calendar months after the issuance of the policy to customer’s email address registered during the policy application.
7. The application submission date and the issuance date of the policy of the individual insurance products are based on the records of FWD Life. FWD Life and/or FWD Financial will not be responsible for any delay, loss, error, or unrecognized situation due to computer and/or Internet’s connection, technical problem, malfunction, or accident.
8. Exclusive Card consists of 12 styles. Style of the Exclusive Card will be allocated on a random basis, selection and exchange is not permitted. Exclusive Card cannot be transferred, changed, or redeemed for cash, exchanged for other gifts or services.
9. If the policyholder cancels or surrenders the policy issued before the end of the first policy year, FWD Financial reserves the right to ask the customer return the issued Exclusive Card.
10. If the policy issued is cancelled during the cooling off period, FWD Life will only refund actual premium paid and levy paid by the policyholder.
11. FWD Financial reserves its absolute discretion to vary, suspend or terminate the Program without further notice.
12. In case of any dispute arise in the Program, FWD Financial has final interpretation right.
13. The Program is issued by FWD Financial and is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products or services of FWD Life outside Hong Kong. All selling and application procedures of the insurance plans and services in promotion must be conducted and completed online via FWD Online Insurance Platform in Hong Kong.
14. In case of any dispute about the amount/delivery of the Exclusive Card or any other matter, the decision of FWD Financial shall be final and conclusive.
15. FWD Life is authorized by the Insurance Authority to carry on insurance business in Hong Kong.
16. FWD Online Insurance Platform is operated by FWD Financial. FWD Financial is an appointed insurance agency of FWD Life. FWD Financial is a licensed insurance agency under the Insurance Authority with license no. FA2568.

17. The Program should be read in conjunction with terms and conditions of the relevant product(s). Customer should not purchase this product solely on the basis of the Program. For full terms and conditions, details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.
18. Should there be any discrepancy between English and Chinese version, the English version shall prevail.