

【FWD Online 勁抽賞】條款及細則（「條款及細則」）

1. 【FWD Online 勁抽賞】（「本活動」）由富衛金融有限公司（「富衛金融」）於香港主辦。FWD 網上保險平台由富衛金融營運；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。參加者參加本活動時，即表示參加者已閱讀、接受及同意遵守此等條款及細則。
2. 本活動推廣期為 2025 年 1 月 6 日 00:00 至 2025 年 3 月 12 日 23:59（香港時間），包括首尾兩天（「推廣期」），所有與本活動相關之日期及時間（包括但不限於網上保險產品的投保日期及繕發日期）以富衛金融之電腦紀錄為準。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，富衛金融概不負責。
3. 參加者須於推廣期內完成所有參加本活動之申請要求方可獲得抽獎機會。
4. 參加者須符合以下條件方可合資格參加本活動（「合資格參加者」），每位合資格參加者完成指定條件可獲得（多於）一次抽獎機會：
 - i. 於推廣期內經 FWD 網上保險平台 (<https://www.fwd.com.hk/online-insurance/>) 提交指定保險產品之投保申請（「合資格保單」）；一張合資格保單可享一次抽獎機會，兩張合資格保單可享兩次抽獎機會，如此類推。投保合資格保單之富衛金融員工及理財顧問均可參與本活動。

指定保險產品		
自主保(升級版)定期保障計劃	尊衛您醫療計劃	揀易保癌症保障計劃
自主揀危疾保障計劃	更衛您醫療計劃	自心安意外保障計劃
全自主百萬醫療計劃	樂衛您保費回贈住院保障計劃	智優盛儲蓄保險計劃 2
自寫意旅遊保（單次 / 全年）		

- ii. 於推廣期內透過 FWD 網上保險平台投保以下保險產品可獲額外一次抽獎機會（「額外抽獎機會」），額外抽獎機會適用於以下網上保險產品：
 - 尊衛您醫療計劃
 - 樂衛您保費回贈住院保障計劃
 - 智優盛儲蓄保險計劃 2
 - 自寫意旅遊保（全年計劃）即一份上述保險產品之投保申請可享一次額外抽獎機會、兩份上述保險產品之投保申請可享兩次額外抽獎機會，如此類推。
- iii. FWD 網上保險平台現有人壽保險客戶於推廣期內經 FWD 網上保險平台投保指定保險產品，均可獲額外一次抽獎機會。每位 FWD 網上保險平台現有人壽保險客戶最多只能就此項條件獲額外一次抽獎機會。

5. 本活動之得獎名額共 888 名，獎品總共 888 份。富衛金融將從推廣期內投保指定保險產品的合資格參加者抽出 888 名得獎者（「得獎者」）。每名合資格參加者於本活動最多只限獲獎乙次。獎品如下：

獎品編號	獎品	價值（港元）	得獎者人數
1	iPhone 16 Pro Max 256GB（隨機顏色）	\$10,199	1
2	雙人大阪來回機票	\$8,000	1
3-5	MAX Health Shop 電子現金券	\$2,500	3
6-8	AirPods 4 主動消噪型號	\$1,499	3
9-108	百佳電子禮券	\$200	100
109-488	戶戶送電子禮品卡	\$100	380
489-888	富衛延航貴賓證（全年）	/	400

6. 如合資格參加者提交之資料，包括投保人之全名、香港身份證號碼、電郵地址、手機號碼，以及保單編號不正確、不真實、不完整、無效或重覆使用，其參加本活動的資格將會被取消，而毋須作另行通知。資料一經提交，恕不可更改或取消。
7. 如所繕發之保單在冷靜期內被取消，富衛金融只會退回實際繳交之保費及保費徵費，而抽獎資格亦會被取消。
8. 抽獎將於 2025 年 3 月 31 日以富衛金融電腦以隨機方式從合資格參加者中抽出得獎者。
9. 抽獎結果（包括得獎者姓名及手機號碼的尾 4 位數字）將於 2025 年 4 月 7 日刊登於本活動網頁、星島日報及英文虎報內公佈，並於同日透過得獎者已登記之電郵地址或手提電話號碼發出得獎通知（「得獎通知」）。於抽獎當天及獎品派發時，得獎者之保單須於冷靜期後仍然生效，否則其得獎資格將會被取消（「自寫意旅遊保」不受此限，惟「自寫意旅遊保」須於推廣期內成功投保）。
10. 1 獎及 6 獎至 8 獎：得獎者需按得獎通知上之指示時間和領獎須知前往指定地點領獎；
2 獎：得獎者需按得獎通知上之指示向 hutchgo 旅遊專員登記換領。獎品不適用於扣減任何稅項、印花成本及燃油附加費。有關款項需由乘客自付；
3 獎至 5 獎及 9 獎至 888 獎：得獎者將透過得獎通知收到相關獎品之連結或優惠碼。
11. 在任何情況下，該獎品均不可更換、轉讓、退回或兌換現金、其他產品或服務。得獎者可能需要自行安排領取獎品。
12. 獎品必須於指定領獎限期內在香港領取。不論任何原因，得獎者如沒有在指定領取獎品限期內領取獎品，其得獎資格將會被取消而不作另行通知，獎品亦將被視作放棄。獎品換領信及換領限期將於得獎通知發出後兩個月內送出。

13. 除 489 至 888 獎外，富衛金融並非獎品之製造/供應商，並毋須就獎品的任何問題（包括但不限於其品質及使用有關事宜）負上任何責任。對任何因使用或不當使用該獎品而直接或間接引致的任何損失或損害，富衛金融概不承擔任何法律責任或責任。
14. 如對於禮品數量或發送方法等事項有任何爭議，概以富衛金融的決定為準。
15. 參加者提供的個人資料會用作本活動之公佈、聯絡、核實得獎者身份及市場推廣用途，參加者同意有機會被要求拍照及分享活動感受，予富衛金融用作市場推廣之用途。參加本活動則表示明確同意富衛金融及其理財顧問根據收集個人資料聲明將參加者的資料轉移、披露予其他位於香港境內或境外的資料處理者或服務供應商共同使用。參加者有權要求查閱及查閱後有權要求更正（如適當時）富衛金融所持有之有關其個人資料。查閱或更正要求，可以透過電郵發送到 cs.hk@fwd.com。有關富衛金融的收集個人資料聲明，請參閱 <https://www.fwd.com.hk/zh/privacy-policy/fwd-financial-limited/>。
16. 如發現參加者以外掛程式、蓄意以不正當手法、空號或假帳戶，或其他違反本條款及細則的不誠實方法，富衛金融有權取消其參加及得獎資格而不作任何通知。
17. 如參加者因違規或非法行為導致富衛金融或第三方損失，有關參加者須負上一切法律責任。
18. 富衛金融對本條款及細則擁有絕對之解釋權。如有任何爭議，概以富衛金融的決定為準。
19. 如宣傳物品所載之資料與本條款及細則有任何衝突，概以本條款及細則為準。
20. 富衛金融乃獲保險業監管局授權在香港經營受規管保險活動業務之持牌保險代理機構。
21. 更衛您醫療計劃（自願醫保認可產品編號：F00015）及尊衛您醫療計劃（自願醫保認可產品編號：F00045）均由富衛（自願醫保的產品提供者註冊編號：00036）承保。
22. 自寫意旅遊保由保特保險(香港)有限公司（「保特保險」）承保，富衛金融為保特保險委任的持牌保險代理商（牌照號碼：FA2568）。
23. 如此條款及細則之中文及英文版本存有歧異，以英文版本為準。
24. 如對本抽獎活動或本條款及細則有任何查詢，請電郵至 cs.hk@fwd.com 與我們聯絡。
25. 推廣生意的競賽牌照號碼：59545-7

Terms and Conditions of “FWD Online Lucky Draw” (“Terms and Conditions”)

1. “FWD Online Lucky Draw” (“the Campaign”) is organised by FWD Financial Limited (“FWD Financial”) in Hong Kong. FWD Online Insurance Platform is operated by FWD Financial, a licenced insurance agency under the Insurance Authority with license no. FA2568. By participating in the Campaign, the participants are deemed to have read, accepted, and agreed to be bound by these terms and conditions.
2. The promotion period of the Campaign starts at 00:00 on 6 January 2025 and ends at 23:59 on 12 March 2025 (Hong Kong time), both dates are inclusive (“Promotion Period”). All relevant dates and times of the Campaign (including but not limited to the application submission date and the issuance date of online insurance products) are based on the records of FWD Financial’s computer system. 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.
3. To stand a chance to win the prize, the participants shall accomplish all the application criteria of the Campaign before the end time of the Campaign.
4. Participants are required to fulfil the following conditions to be eligible to participate in the Campaign (Eligible Participants). Each Eligible Participant can earn (more than) ONE draw chance(s) when fulfilling designated condition(s):
 - i. Apply for any designated insurance policies (Eligible Insurance Policy) through FWD Online Insurance Platform (<https://www.fwd.com.hk/online-insurance/>) during the Promotion Period will qualify. One Eligible Insurance Policy can earn one draw chance; two Eligible Insurance Policies can earn two draw chances, and so on. Employees or financial advisors of FWD Financial who apply for an Eligible Insurance Policy are also eligible to participate in the Campaign. The following are the Eligible Insurance Policies:

Designated Insurance Policies		
MyTerm Plus Term Life Insurance Plan	vPrime Medical Plan	CANsurance Cancer Protection Plan
MyCover Critical Illness Plan	vCare Medical Plan	MySafe Accident Protection Plan
MyMillion Medical Plan	Healthy Plus Refundable Hospital Income Plan	Easy WealthPlus Endowment Plan 2
MyTravel Insurance (Single Trip / Annual)		

- ii. Apply for the following insurance policies through FWD Online Insurance Platform during the Promotion Period can earn an extra draw chance (“Extra Draw Chance”). Extra Draw Chance is applicable to the following online insurance products:
 - vPrime Medical Plan
 - Healthy Plus Refundable Hospital Income Plan
 - Easy WealthPlus Endowment Plan 2
 - MyTravel Insurance (Annual Plan)Meaning that one application for the above insurance policies can earn one extra chance, two applications for the above insurance policies can earn two extra chances, and so on.

iii. Existing Life Insurance customers of the FWD Online Insurance Platform can earn an Extra Draw Chance upon applying for the designated insurance policies during the Promotion Period. Each Existing Life Insurance customers of the FWD Online Insurance Platform can only earn one Extra Draw Chance at most subject to this condition.

5. The Campaign has 888 winner quotas with 888 prizes available in total. FWD Financial will randomly draw 888 winners (“Winners”) from Eligible Participants who have applied for the designated insurance policies during the Promotion Period. Each Eligible Participant is limited to one chance of winning. The prizes include:

Prize No.	Prizes	Value (HKD)	No. of winner
1	iPhone 16 Pro Max 256GB (random colour)	\$10,199	1
2	Osaka round-trip flight tickets for 2	\$8,000	1
3-5	MAX Health Shop e-Coupon	\$2,500	3
6-8	AirPods 4 Active Noise Cancellation	\$1,499	3
9-108	PARKnSHOP e-Voucher	\$200	100
109-488	Deliveroo e-Voucher	\$100	380
489-888	FWD Delay Lounge Pass (Annual)	/	400

6. If the information provided by the Eligible Participant, including the full name of the applicant, HKID number, email address, mobile number, and the insurance policy number, is incorrect, untrue, incomplete, invalid, or repeated, their participation in the Campaign will be disqualified without further notice. All information cannot be changed or cancelled once it has been submitted.
7. If the policy issued is cancelled during the cooling off period, FWD Financial will only refund actual premium paid and levy paid by the policyholder. The chance(s) of lucky draw will also be forfeited.
8. Winners of the Campaign will be drawn from the Eligible Participants randomly by the computer system of FWD Financial on 31 March 2025.
9. The lucky draw result (including the Winners’ names and the last 4 digits of their mobile numbers) will be published on the Campaign website, Sing Tao Daily, and The Standard on 7 April 2025. Winners will be notified via registered email address on the same day (“Winner Notification”). The insurance policy of the Winner must remain in force after the cooling-off period as of the dates of lucky draw and prize distribution; otherwise, the eligibility of Winners will be cancelled without further notice (“MyTravel Insurance” is not subject to this limitation, but it must be successfully applied during the Promotion Period).
10. The 1st Prize and 6th Prize to 8th Prize: The Winners need to follow the instructions in Winner Notification and go to the designated location to claim the prize within the specified time;
The 2nd Prize: The Winner needs to follow the instructions in Winner Notification to redeem the flight tickets with hutchgo Travel Consultants. The Prize does not include any discount/deduction of applicable taxes, cost of levy and fuel surcharges. Passengers are required to settle the relevant costs;
The 3rd Prize to 5th Prize and 9th Prize to 888th Prize: The Winners will receive the link or voucher code of the relevant Prize via the Winner Notification.
11. The prize cannot be exchanged, transferred, returned or redeemed for cash, other products or services under all circumstances. The Winners may need to make own arrangement for collecting the prize.

12. Prizes must be collected in Hong Kong during the specified prize redemption period. If a Winner does not redeem nor timely redeem the prize for any reason, the eligibility of the Winner will be disqualified without further notice and the prize will be considered as forfeited. The redemption letter, along with the redemption period for the prize will be sent within two months after the Winner Notification.
13. Apart from Prize 489 to 888, FWD Financial is not the manufacturer/supplier of the prizes, and therefore will not be liable for any issues of the prizes (including but not limited to their quality and usage-related matters). FWD Financial will not assume any legal liability or loss for any direct or indirect loss or damage caused by the use or misuse of the prizes.
14. In case of any dispute about the amount or delivery of the gifts or any other matter, the decision of FWD Financial shall be final and conclusive.
15. Personal information provided by participants will be used for result announcement, communication, winner's identity verification, and marketing purpose. Participants agreed that they may be requested to take photos and share their opinions on the campaign, which may be used for marketing purposes by FWD Financial. By participating in this Campaign, participants are deemed to agree to FWD Financial and its financial advisors to transfer, disclose, grant access to or share the personal data with data processors and service providers within or outside Hong Kong in accordance with the Personal Information Collection Statement. Participants have the right to request access to, and following such access, to request correction (if appropriate) of personal information held by FWD Financial. Any such request for access and correction should be emailed to cs.hk@fwd.com. For the Personal Information Collection Statement, please refer to <https://www.fwd.com.hk/en/privacy-policy/fwd-financial-limited/>.
16. FWD Financial reserves the right to disqualify any participants without prior notice if the participants are found to use plugins, empty or fake accounts or improper practice violating these Terms and Conditions to participate in the Campaign.
17. If the participants violate any rules or commit any illegal acts that result in any losses on the part of FWD Financial or any third parties, the relevant participants will be liable for all liabilities.
18. FWD Financial reserves the right to interpret these Terms and Conditions. In case of any disputes, FWD Financial's decisions are final.
19. If there is any conflict between the information contained in the promotional materials and these Terms and Conditions, these terms and conditions shall apply and prevail.
20. FWD Financial is a licenced insurance agency authorized by the Insurance Authority to carry on regulated business in Hong Kong.
21. vCare Medical Plan (VHIS Plan Certification Number: F00015) and vPrime Medical Plan (VHIS Plan Certification Number: F00045) are underwritten by FWD (VHIS provider registration number: 00036).
22. MyTravel Insurance is underwritten by Bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance"). FWD Financial, is an appointed and licensed insurance agency (License No. FA2568) of bolttech Insurance.

23. In the event of discrepancies in the Terms and Conditions between the English and the Chinese version, the English version shall prevail.
24. If you have any enquiries about this Campaign or these Terms and Conditions, please email us at cs.hk@fwd.com.
25. Trade Promotion Competition Licence No.: 59545-7