

Thank you for your interest in the insurance product  
多謝你對有關保險產品的支持

For more information, please feel free to contact us  
如欲瞭解更多詳情，歡迎隨時與我們聯絡



### Customer Service Hotline

客戶服務熱線

**8209 0098**

(Monday to Friday 9:00 am - 6:00pm,  
except Public Holidays)

星期一至五上午九時至晚上六時  
(公眾假期除外)



[cs.clubcare@pccw.com](mailto:cs.clubcare@pccw.com)

### Remarks

HKT Financial Services (IA) Limited ("HKTIA") is a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability), arranging for a wide range of life insurance and general insurance products under the brand of Club Care. HKTIA is a licensed insurance agency in Hong Kong and regulated by the Insurance Authority of Hong Kong (Licensed insurance Agency License No. FA2474). HKTIA is an appointed licensed insurance agent of FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability).

### 備註

HKT Financial Services (IA) Limited (「HKTIA」) 為香港電訊有限公司 (香港電訊有限公司是一家於開曼群島註冊成立的有限公司) 旗下的全資附屬公司，以 Club Care 品牌安排多元化的人壽保險及一般保險產品。HKTIA 為香港的持牌保險代理機構並受香港之保險業監管局監管 (持牌保險代理牌照號碼：FA2474)。HKTIA 獲富衛人壽保險 (百慕達) 有限公司 (於百慕達註冊成立之有限公司) 委任為持牌保險代理人。

## Important Notes

- The insurance plan is provided and underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD Life"). Club Care is a service brand operated by HKT Financial Services (IA) Limited ("HKTIA"), a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability). HKTIA, being registered with the Insurance Authority of Hong Kong ("IA") as a licensed insurance agency (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agency for FWD Life to distribute and arrange a wide range of insurance products and services.
- The product information is provided by FWD Life. The product information does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details, and risk disclosures and exclusions of the relevant insurance plan, please refer to the relevant policy documents (including the policy provisions and the product brochure). Policy provisions shall prevail in case of inconsistency.
- Please read the related product brochure, policy provisions, Personal Information Collection Statement of FWD Life and Personal Information Collection Statement of HKTIA before purchasing the insurance product. For enquiries relating to the insurance product, please contact Club Care Customer Service Hotline at 8209 0098.
- The premiums of the insurance product will be payable to FWD Life, (or through HKTIA on behalf of FWD Life in respect of online applications made on Club Care's website (where applicable)), and HKTIA will receive commission from FWD Life for acting as an appointed licensed insurance agency for FWD Life.
- The insurance product is intended to be offered in Hong Kong only. The information on Club Care's website are not intended to be used by persons located or resident outside of Hong Kong. The information on Club Care's website shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sell or provision of any insurance products by FWD Life or HKTIA outside Hong Kong. All selling and application procedures must be conducted and completed in Hong Kong.
- Under the Insurance Ordinance (Cap. 41), the IA has started to collect the levy on insurance premiums from policyholders through insurance companies from January 1, 2018. For more details, please refer to the IA's official website at [ia.org.hk/en/levy](http://ia.org.hk/en/levy).
- HKTIA's role is limited to the distribution and arrangement of the insurance products of FWD Life only and HKTIA shall not be responsible for any matters in relation to the provision of the insurance products.
- Insurance products are products and obligations of FWD Life and not of HKTIA.
- Any dispute over the contractual terms of insurance products should be resolved directly between you and FWD Life.
- All insurance applications are subject to FWD Life's underwriting and acceptance.
- FWD Life is solely responsible for all features, policy approvals, coverage, account maintenance and benefit payment in connection with the insurance product.
- HKTIA will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
- You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary. In case of any inconsistency between the English and Chinese versions, the English version shall prevail.

## 重要事項

- 此保險計劃由富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）（「富衛人壽」）提供及承保。Club Care 為 HKT Financial Services (IA) Limited（「HKTIA」）所經營的一個服務品牌。HKTIA 為香港電訊有限公司（香港電訊有限公司是一家於開曼群島註冊成立的有限公司）旗下的全資附屬公司。HKTIA 為香港特別行政區保險業監管局（「IA」）下的持牌保險代理機構（持牌保險代理牌照號碼：FA2474），亦獲富衛人壽委任為持牌保險代理機構，代理及安排多元化的保險產品及服務。
- 此產品資訊由富衛人壽提供。產品資訊不包括相關保險計劃的完整條款，有關相關保險計劃的完整之條款、詳細資料、主要風險及不保事項，請細閱相關保單文件（包括保單條款及產品小冊子）；如有不一致之處，應以保單文件為準。
- 購買保險產品前，請參閱相關保險小冊子、保單條款、富衛人壽之個人資料收集聲明及 HKTIA 的個人資料收集聲明。如有關於保險產品的查詢，請致電 Club Care 客戶服務熱線 8209 0098。
- 保險產品之保費將會被支付予富衛人壽（或透過 HKTIA 代富衛人壽於 Club Care 網站完成之網上申請（如適用）），而 HKTIA 作為富衛人壽委任的持牌保險代理機構，將從富衛人壽獲取佣金。
- 此保險產品旨在只於香港境內提供。Club Care 網站上之保險產品資料並不在為位於或居住在香港以外的人仕使用。於 Club Care 網站上之保險產品資料不能被詮釋為在香港以外提供或出售或游說購買富衛人壽或 HKTIA 的任何保險產品的要約、招攬及建議。所有銷售及申請程序必須在香港境內進行及完成。
- 根據《保險業條例》（第 41 章），由 2018 年 1 月 1 日起，IA 開始透過保險公司向保單持有人按保費收取徵費。有關更多詳細資訊，請瀏覽 IA 之官方網站 [ia.org.hk/tc/levy](http://ia.org.hk/tc/levy)。
- HKTIA 之角色只限於富衛人壽的保險產品的代理及安排，而 HKTIA 對有關保險產品的提供的任何事項概不負責。
- 保險產品是富衛人壽之產品和責任，而非 HKTIA 之產品和責任。
- 有關保險產品的合約條款的任何爭議應由您與富衛人壽直接解決。
- 所有保險申請以富衛人壽的承保及接納為準。
- 富衛人壽全面負責一切有關保險產品的所有特點、保單批核、保障、帳戶維護及賠償事宜。
- HKTIA 將不會向您提供任何法律、會計或稅務意見。建議您諮詢自己的專業顧問以獲取與您的情況有關的建議。
- 您應細閱向您提供之有關產品資料並在必要時尋求獨立建議。
- 如中英文版本有任何差異，一概以英文版本為準。

## Easy WealthPlus Endowment Plan 2 (Online application version)

Enjoy guaranteed return and turn your medium-term goals  
into your next milestones

Savings • Non-participating life



**FWD Life Insurance Company (Bermuda) Limited**  
(Incorporated in Bermuda with limited liability)

We all have different life goals with different time frames. While we are prepared to build a carefree retirement over a couple of decades or longer, there are also things on our to-do lists that can't wait that long.

A bigger home for your growing family, an overseas education for your teenage kids, capital for an online startup. These are all goals that will require considerable financial resources in the near future. Even if you're not working on any medium-term goals, accelerating your savings is always a priority worth pursuing.

That's why you may need the extra financial capability offered by a targeted savings plan with guaranteed return.

Limited offer<sup>1</sup>

Easy WealthPlus Endowment Plan 2 (the "Plan") is designed to support your medium-term goals with a 2-year premium payment period and an 8-year benefit term. By providing you with a guaranteed maturity return of up to 3.51% per annum as well as life protection, the Plan can help you take control of your financial future.



### Achieve your savings target in 8 years with 2 years payment

You only need to pay premiums for the first 2 years, the Plan offers 8 years' benefit term to meet your different medium-term saving needs. You can pay your premiums either by annual pay or prepay option (i.e. paying a lump sum with 1<sup>st</sup> year premium and a prepayment amount<sup>2</sup> for the 2<sup>nd</sup> year premium) upon policy application. If you choose prepay option, we will deposit your prepayment amount into the premium deposit account (PDA)<sup>2</sup>.

When the policy matures in 8 years' time, and at that time if the policy is in force and the insured is alive, you may receive 100% of notional amount<sup>3</sup> as maturity benefit with a guaranteed maturity return<sup>4</sup> as follow:

Policy currency	Benefit term	Guaranteed maturity returns <sup>4</sup>	
		Annual pay option	Prepay option
US\$	8 years	3.51% p.a.	3.29% p.a.

You may enjoy premium discount offer and higher guaranteed maturity return within the designated promotion period. Please refer to the relevant promotional leaflet for the details of terms and conditions.



### Life Protection for peace of mind

The Plan provides life coverage. A lump sum death benefit will be payable to the beneficiary if the insured passes away. The death benefit is equivalent to the higher of (i) 105% of total premium paid<sup>5</sup> or (ii) guaranteed cash value as at the date of insured's death, and less any indebtedness and any outstanding levy.

If the insured dies before the first policy anniversary (if the prepay option is chosen), any balance of PDA<sup>2</sup> will be returned to you or your estate (if you are also the insured).



### Unlimited times for change of insured

After the end of the 1<sup>st</sup> policy year and the insured is alive, you may exercise the change of insured option<sup>6</sup> for unlimited times until the policy matures. After the change of insured, the benefit term and policy values remain unchanged.



### **Contingent insured and contingent policy owner for continuous policy extension**

You may nominate a contingent insured<sup>7</sup> while the policy is in force and the insured is alive. In the event of the death of the insured, the nominated contingent insured will become the new insured, eliminating the possibility of policy termination resulting from the unexpected death of the original insured. In addition, you can nominate a contingent policy owner<sup>8</sup> while the policy is in force so that the policy can be managed by the contingent policy owner in the event of the death of the original policy owner.



### **Easy application without medical examination**

Application for the Plan is simple and no medical examination is required.

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## Summary of plan features

Issue age (age next birthday) (applicable to online application only)	Age 19 - 65
Policy currency	US\$
Benefit term	8 years
Premium payment term	2 years
Premium payment method	<ul style="list-style-type: none"> <li>• Annual pay</li> <li>• Prepay option (pay the 1<sup>st</sup> year premium together with the prepayment amount for 2<sup>nd</sup> year premium upon policy application)</li> </ul>
Minimum notional amount <sup>3</sup> (applicable to online application only)	US\$ 8,098 (per policy) (equivalent to minimum annual premium of US\$3,125 (per policy))
Maximum notional amount <sup>3</sup> (applicable to online application only)	US\$64,787 (per product per insured via online application) <sup>12</sup> (equivalent to maximum annual premium of US\$25,000 (per policy owner))
Death benefit <sup>9</sup>	<p>If the insured dies while the policy is in effect, and before the maturity date, provided that there is no contingent insured, death benefit will be paid which is equal to:</p> <p>The higher of:</p> <p>(i) guaranteed cash value; or</p> <p>(ii) 105% of total premium paid<sup>5</sup>, less any indebtedness and any outstanding insurance levy.</p> <p>If the insured dies before the first policy anniversary (if the prepay option is chosen), any balance of PDA<sup>2</sup> will be returned to you or your estate (if you are also the insured).</p>
Surrender benefit <sup>10</sup>	<p>The guaranteed cash value of the policy as at the date of surrender and less any indebtedness and any outstanding insurance levy.</p> <p>If you surrender the policy before the first policy anniversary (if the prepay option is chosen), any balance of PDA<sup>2</sup> will also be returned to you subject to an administrative charge which is equal to 3.5% of the balance of the PDA. The Plan does not accept partial surrender.</p>
Maturity benefit <sup>11</sup>	If the policy is in force and the insured is alive at the maturity, you will be entitled to 100% of the notional amount <sup>3</sup> less any indebtedness and any outstanding insurance levy.

**This product material is for reference only and is indicative of the key features of the product. For the exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.**

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## Important to know

## Notes

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1. This Plan is offered for a limited period and on a limited quota basis, and its availability is at the discretion of FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD"). FWD reserves the right to decline applications for this Plan with a full refund of any premium paid and any insurance levy paid without interest.
2. The prepayment amount is an amount which is equivalent to the first year premium and will be deposited by FWD into a PDA which earns no interest. The balance of PDA will be the prepayment amount paid by you. On the first policy anniversary, FWD will automatically use the balance of the PDA to settle the second year premium. Any amount held in the PDA is independent of the policy, and will not be taken into account when calculating any benefit and the total premiums paid under the policy. If you surrender the policy before the first policy anniversary, FWD will return the balance of the PDA to you, subject to an administrative charge which is equal to 3.5% of the balance of the PDA as at the surrender date. No monies can be withdrawn from the PDA before the first policy anniversary unless the policy is also cancelled, surrendered or otherwise terminated. If you cancel the policy during cooling-off period or FWD cancels your policy for whatever reason(s), the prepayment amount deposited in the PDA will be returned to you without interest. If the insured dies while the policy is in force and before the first policy anniversary, the balance of the PDA will be returned to you or your estate (if you are also the Insured). In this case, the administrative charge will not be imposed on the balance of the PDA. The beneficiary is not entitled to any amount held in the PDA.
3. Notional amount is used to calculate the premium payable and the guaranteed cash value as at the relevant time. The notional amount (after deducting any amount owed to FWD and any outstanding insurance levy) will be paid to policy owner as maturity benefit if the policy is in force and the insured is alive at the end of the benefit term. It is not related to death benefit and will not be paid upon the death of the insured.
4. The guaranteed maturity return has been rounded to two decimal places and is calculated based on the actual amount paid including first year premium, second year premium and any prepayment amount deposited into PDA and the maturity benefit (which is equal to 100% of notional amount).
5. Total premium paid refers to the total amounts paid for premiums under your policy (but not including any prepayment amount) as at the relevant date.
6. After the end of 1<sup>st</sup> policy year and the insured is alive, you can apply in writing to change the insured. Any change to the insured must fulfill FWD's relevant policies and procedures as determined in FWD's sole discretion from time to time. Any change of the insured will not have any effect on the notional amount, guaranteed cash value, policy years or benefit terms. The age of new proposed insured should fulfill the issue age (age next birthday) age 19 – age 65. The new insured must have an insurable interest with the policy owner.
7. Any nomination of the contingent insured must fulfill FWD's relevant policies and procedures as determined in FWD's sole discretion from time to time. The age of the contingent insured at the time of application should fulfill the issue age (age next birthday) age 19 – age 65. Only one person can be named as the contingent insured each time. The contingent insured must have an insurable interest with the policy owner. Upon the death of the insured, the contingent insured will become the insured subject to FWD's approval based on relevant policies and procedures as determined in FWD's sole discretion from time to time. The contingent insured should be alive and fulfill the issue age requirement and have an insurable interest with the policy owner upon FWD's approval.
8. Any nomination of the contingent policy owner must fulfill FWD's relevant policies and procedures as determined in FWD's sole discretion from time to time. The age of the contingent policy owner at the time of application should be higher than the minimum age determined by FWD. Only one person can be named as the contingent policy owner each time. Upon the death of the original policy owner, the contingent policy owner will become the policy owner subject to FWD's approval based on relevant policies and procedures as determined in FWD's sole discretion from time to time and that the contingent policy owner is alive.

## Notes

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9. Death benefit is the higher of (i) 105% of total premiums paid or (ii) guaranteed cash value as at the date of insured's death, and will be payable to the beneficiary(ies) designated by you. Any benefit payable will be deducted by any indebtedness and any outstanding insurance levy.
10. If the policy is surrendered after the cooling-off period and before the maturity of policy, FWD will pay the guaranteed cash value as at the date of surrender to you. The guaranteed cash value received may be considerably less than total premium paid. If the prepay option is chosen, FWD will return the balance of the PDA, subject to an administrative charge of 3.5% of the balance of the PDA. No partial surrender is allowed for this Plan.
11. Maturity benefit is equal to 100% of the notional amount less any indebtedness and outstanding insurance levy.
12. The maximum notional amount of US\$64,787 per insured is applicable to online application of Easy WealthPlus Endowment Plan 2 only. You may apply for more than one policy of this Plan via different distribution channels (if any) while the aggregate of the maximum notional amount (per product (meaning Easy Fortune series and Easy WealthPlus series) per insured) should be US\$6,478,700 (age 1 (15 days) – 70) and US\$1,295,740 (age 71 – 80). The age refers to the age of the insured on his or her next birthday.

## Key product risks

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### Credit risk

This product is an insurance policy issued by FWD. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under this insurance contract.

### Liquidity risk

This product is a 8 years term insurance policy starting from the commencement date to the maturity date. The policy contains cash value and, if you surrender your policy in the early policy years or before its maturity date, the amount you get back may be considerably less than the total premiums plus prepayment amount (if the prepay option is chosen) that you have paid. Further, if you choose the prepay option, you will not be able to withdraw or get back the prepayment amount or any part of it unless the policy is also cancelled, surrendered or otherwise terminated. You should ensure that you intend to keep your policy for the entire benefit term and (if you also choose the prepay option) to leave your prepayment amount in the PDA. Application of the Plan may constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with the Plan.

### Exchange rate and currency risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

### Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if FWD fulfills all of its contractual obligations.

### Early surrender risk

If you surrender your policy before its maturity date, the amount of the benefit and the balance of the PDA (if the prepay option is chosen) you will get back may be considerably less than the total amount of the premiums and any prepayment amount (if the prepay option is chosen) that you have paid.

## Key product risks

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### Premium term and non-payment of premium

The premium payment term of the policy is 2 years. FWD allows a grace period of 30 days from the premium due date of the premium for the second policy year. If a premium is still unpaid at the expiration of the grace period, FWD will forcibly surrender the policy effective from the date the unpaid premium was due. FWD will pay the policy owner the guaranteed cash value as at the premium due date less unpaid premiums and outstanding insurance levy (if any). Your policy cannot be reinstated once it is terminated due to non-payment of premium. Please note that once the policy is terminated on this basis, you will lose all of your other benefits. Under the prepay option, prepayment amount must be paid at the time of policy application. On the first policy anniversary, FWD will automatically use the balance of the PDA to settle the second year's premium.

### Termination conditions

The policy shall terminate on the earliest of the following:

1. when the insured dies, provided there is no contingent insured;
2. the maturity date;
3. when you surrender the policy (we will determine the surrender date based on our policies and procedures at that time); or
4. when the premium grace period expires, we have not received the due premium payment.

### Exclusion from suicide

If the insured commits suicide within 13 calendar months from the policy date, our legal responsibility will be limited to the total premium amount paid to us without interest, after deducting any policy benefits that we have paid and any outstanding amounts owed to us. This applies regardless of whether the insured was sane or insane when committing suicide.

## Important notes

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### Your right under the cooling-off period

If you are not fully satisfied with this policy, you have the right to change your mind.

We trust that this policy will satisfy your financial needs. However, if you are not completely satisfied, you have the right to cancel and obtain a full refund of the insurance premium paid by you and levy paid by you without interest by giving us written notice. Such notice must be signed by you and received directly by the office of FWD within 21 calendar days immediately following either the day of delivery of the policy or a Cooling-off Notice to you or your nominated representative, whichever is the earlier. The notice is the one sent to you or your nominated representative (separate from the policy) notifying you of your right to cancel within the stated 21 calendar day period. No refund can be made if a claim payment under the policy has been made prior to your request for cancellation. Should you have any further queries, you may (1) call our Customer Service Hotline on 3123 3123; (2) visit our FWD Insurance Solutions Centres; or (3) email to cs.hk@fwd.com and we will be happy to explain your cancellation rights further.

While the policy is in force, the policy owner may surrender or terminate the policy by sending a written request to FWD.

### Declaration relating to the Foreign Account Tax Compliance Act and Automatic Exchange of Financial Account Information

FWD is obliged to comply with the following legal and/or regulatory requirements in various jurisdictions as promulgated and amended from time to time, such as the United States Foreign Account Tax Compliance Act, and the automatic exchange of financial account information regime ("AEOI") followed by the Inland Revenue Department (the "Applicable Requirements"). These obligations include providing information of clients and related parties (including personal information) to relevant local and international authorities and/or to verify the identity of the clients and related parties. In addition, our obligations under the AEOI are to:

- i. identify accounts as non-excluded "financial accounts" ("NEFAs");
- ii. identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
- iii. determine the status of NEFA-holding entities as "passive non-financial entities (NFEs)" and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- iv. collect information on NEFAs ("Required Information") which is required by various authorities; and
- v. furnish Required Information to the Inland Revenue Department.

The policy owner must comply with requests made by FWD to comply with the above Applicable Requirements.

## Declarations

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1. This product is underwritten by FWD. FWD is solely responsible for all features, policy approval, coverage and benefit payment under the product. FWD recommends that you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risk involved in the product before submitting your application. You should not apply for or purchase the product unless you fully understand it and you agree it is suitable for you. Please read through the related risks before making any application of the product.
2. The offer of this product is limited and its availability is at the discretion of FWD. FWD reserves the right to decline applications for this product with a full refund of any premium paid and any insurance levy paid without interest.
3. This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Hong Kong Special Administrative Region ("Hong Kong") only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside Hong Kong. All selling and application procedures of this product must be conducted and completed in Hong Kong.
4. This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. This product is not protected under the Deposit Protection Scheme in Hong Kong.
5. This product is a non-participating life product with a savings element. The costs of insurance and the related costs of the policy are included in the premium paid under this Plan despite the product brochure/leaflet and/or the illustration documents of this Plan having no schedule/section of fees and charges or no additional charge noted other than the premium.
6. This product is a savings insurance product. If you surrender your policy before its maturity date, the amount you get back may be less than the total premiums and prepayment amount paid (if the prepay option is chosen).
7. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the insured in the insurance application to decide to accept or decline the application with a full refund of any premium, insurance levy and prepayment amount (if the prepay option is chosen) paid without interest. FWD reserves the right to accept/reject any insurance application and can decline your insurance application without giving any reason.
8. Any unpaid premium(s) and outstanding insurance levy will be deducted from any benefit payable under your policy.
9. No policy loan is allowed for this product.
10. To surrender the policy, you need to send FWD a completed surrender form or by any other means acceptable by FWD.

## For more information

Please contact your financial advisor,  
call our Service Hotline or  
simply check out our website.

fwd.com.hk



Service Hotline  
**3123 3123**