

## 「賞您所想2023」客戶推廣優惠

推廣期：2023年1月3日至6月30日



合資格人壽保險計劃可享保費折扣優惠  
(須受「賞您所想2023」客戶推廣優惠之條款及細則約束)

人壽保險計劃由香港人壽保險有限公司(「香港人壽」)承保  
上海商業銀行有限公司為香港人壽之委任持牌保險代理機構





## 整付或首年保費折扣優惠

客戶及其推薦之直系親屬於推廣期<sup>3</sup>內成功投保任何一份由香港人壽保險有限公司(「香港人壽」)承保之以下指定的合資格人壽保險計劃，並符合有關優惠之條件(定義見下)，包括但不限於客戶類別、首年年度化保費要求、保費繳付方式，及保單獲成功繕發，方可獲享下列優惠列表中指定的基本計劃之整付或首年保費折扣優惠<sup>14</sup>。

### 優惠列表

客戶類別 <sup>2</sup>	一般客戶	公司客戶/ 銀行尊貴客戶	滿期保單客戶
推廣期 (投保申請書簽署及遞交日期)(包括首尾兩日)	2023年1月3日至6月30日		
保費繳付方式	所有繳付方式		只限整付或年繳方式

#### 合資格人壽保險計劃

- 「創富未來」終身保 III (3年/6年/12年繳付)
- 「家·創健」危疾保險計劃 (10年/20年繳付)
- 「家·創富」儲蓄壽險計劃 (5年/10年繳付)
- 「悅月賞」終身 (3年繳付)
- 「摯賞您」終身儲蓄保險計劃 (3年/6年/9年繳付)
- 「樂享一生」儲蓄壽險計劃
- 「創富自選」終身儲蓄壽險計劃
- 「十全十美」終身保

#### 首年年度化保費<sup>15,16,17</sup>

首年年度化保費 <sup>15,16,17</sup>		一般客戶	公司客戶/ 銀行尊貴客戶	滿期 保單客戶
港元	美元	基本計劃之首年保費折扣優惠 <sup>14</sup>		
18,000 - 49,999	2,250 - 6,249	6%	6%	
50,000 - 299,999	6,250 - 37,499		10%	
300,000 - 1,499,999	37,500 - 187,499	8%	15%	
1,500,000 - 2,999,999	187,500 - 374,999	12%	18%	
3,000,000 - 4,499,999	375,000 - 562,499	15%	20%	
4,500,000 或以上	562,500 或以上		25%	

#### 合資格人壽保險計劃

- 「盈惠您」儲蓄壽險計劃

#### 首年年度化保費<sup>15,16,17</sup>

首年年度化保費 <sup>15,16,17</sup>		一般客戶	公司客戶/ 銀行尊貴客戶	滿期 保單客戶
港元	美元	基本計劃之首年保費折扣優惠 <sup>14</sup>		
18,000 或以上	2,250 或以上	2%	5%	

#### 合資格人壽保險計劃

- 「悅月賞」18 (3年繳付)

#### 首年年度化保費<sup>15,16,17</sup>

首年年度化保費 <sup>15,16,17</sup>		一般客戶	公司客戶/ 銀行尊貴客戶	滿期 保單客戶
港元	美元	基本計劃之首年保費折扣優惠 <sup>14</sup>		
18,000 或以上	2,250 或以上	2%	3%	

## 優惠列表

客戶類別 <sup>2</sup>	一般客戶	公司客戶/ 銀行尊貴客戶	滿期保單客戶
推廣期 (投保申請書簽署及遞交日期)(包括首尾兩日)	2023年1月3日至6月30日		

### 合資格人壽保險計劃

- 「富譽」萬用壽險計劃

整付保費 <sup>15,16,17</sup>		一般客戶	公司客戶/ 銀行尊貴客戶	滿期 保單客戶
港元	美元	基本計劃之整付保費折扣優惠 <sup>14</sup>		
不設最低保費要求		0.3%	1%	

### 備註

有關合資格人壽保險計劃之完整條款及細則，請參閱相關保單。有關計劃詳情，請參閱香港人壽相關人壽保險產品小冊子。客戶於投保任何人壽保險計劃前，應詳閱及明白保單內容及條款，亦應於作出任何決定前先諮詢獨立及專業的意見。

客戶可與其推薦之直系親屬分享與香港人壽之個人真實客戶體驗，然而客戶不應鼓勵、說服或推薦其直系親屬購買香港人壽提供的任何個別人壽保險產品。客戶並未獲授權為香港人壽或銀行之保險代理人，因此不應分享任何有關個別保險產品或保險產品銷售之事項，有關事項應直接與相關銀行之保險代理人(持牌業務代表)查詢。客戶並不獲授權向其推薦之直系親屬作出建議、銷售、安排購買人壽保險計劃或提供任何銷售支援。有關客戶推薦之直系親屬不應倚賴任何由該客戶提供之資訊、建議及/或陳述而作出投保決定。

### 「賞您所想2023」客戶推廣優惠之條款及細則

#### 一般條款及細則：

- 「賞您所想2023」客戶推廣優惠(「優惠」)包括香港人壽保險有限公司(「香港人壽」)承保之相關合資格人壽保險計劃之基本計劃之整付或首年保費折扣優惠。
- 優惠適用於以下客戶類別及其推薦之直系親屬(統稱為「客戶」)：

客戶類別	申請資格
一般客戶	除以下指定客戶類別外之所有客戶
公司客戶	上海商業銀行之公司客戶、所有公司員工及其推薦之直系親屬
銀行尊貴客戶	(i) 綠色通道客戶(包括台灣居民及中國內地居民)； (ii) 慧通理財客戶； (iii) 高資產客戶(客戶於投保人壽保險時，其資產管理規模(即AUM)須達港元100萬等值或以上)； (iv) 保單逆按計劃客戶； (v) 以上客戶推薦之直系親屬
滿期保單客戶	保單於2021、2022或2023年度滿期之客戶及其推薦之直系親屬 直系親屬包括父母、配偶、子女、兄弟姐妹、祖父母及祖孫。

- 優惠之推廣期為2023年1月3日至6月30日(包括首尾兩日)(「推廣期」)。
- 為符合獲享優惠之資格，任何合資格人壽保險計劃之投保申請書必須於相關推廣期內簽署及遞交。
- 除另有註明外，享有優惠之保單可以同時享有「保險服務推廣優惠2023」、「特選備用保費戶口額外首年保證優惠年利率」客戶推廣之優惠、「尊賞禮遇」- 滿期保單客戶推廣優惠或「至筭」保費折扣優惠券，但不可同時享有香港人壽其他優惠。惟每張保單只可使用一張保費折扣優惠券。

6. 客戶可與其推薦之直系親屬分享與香港人壽之個人真實客戶體驗，然而客戶不應鼓勵、說服或推薦其直系親屬購買香港人壽提供的任何個別人壽保險產品。客戶並未獲授權為香港人壽或銀行之保險代理人，因此不應分享任何有關個別保險產品或保險產品銷售之事項，有關事項應直接與相關銀行之保險代理人(持牌業務代表)查詢。客戶並不獲授權向其推薦之直系親屬作出建議、銷售、安排購買人壽保險計劃或提供任何銷售支援。有關客戶推薦之直系親屬不應倚賴任何由該客戶提供之資訊、建議及/或陳述而作出投保決定。
7. 香港人壽保留隨時更改或終止此優惠，以及修改任何有關條款及細則而毋須對客戶作出預先通知或為此提供原因之權利。為免疑慮，如合資格保單於本優惠更改、暫停或終止前結發，所享之優惠則不受影響。
8. 有關人壽保險計劃詳情、內容、條款及細則，客戶須參閱香港人壽的網站(www.hklife.com.hk)、保險計劃的相關保單內容、保險計劃建議書、產品小冊子及其他相關文件。本推廣宣傳單張只敘述此優惠詳情，並未提及有關合資格人壽保險計劃之任何保障範圍、不保障範圍、風險披露、內容或條款及細則。客戶於投保含此優惠之任何合資格人壽保險計劃前，必須閱讀、完全明白並接受其保單及建議書之任何保障範圍、不保障範圍、風險披露、內容、條款及細則。
9. 此優惠及其相關條款及細則只適用於香港特別行政區境內及受香港法律所規管。
10. 如本推廣宣傳單張之中文及英文版本在內容上有任何歧義或抵觸，均以英文版本為準。
11. 如有任何爭議，香港人壽保留最終決定權。

#### 有關整付或首年保費折扣優惠之條款及細則：

12. 受限於一般條款及細則及本指定條款及細則，並符合所有以下規定的客戶可享優惠列表中所示的合資格人壽保險計劃之基本計劃之整付或首年保費折扣優惠：(i)基本計劃之首年年度化保費不少於優惠列表所訂明之相應金額(視情況而定)；(ii)符合優惠列表所訂明之保費繳付方式要求(視客戶類別而定)；(iii)符合於本條款及細則第23條至第24條有關優惠計劃所訂明之條款及細則(視客戶類別而定)；及(iv)保單獲成功結發。直系親屬包括父母、配偶、子女、兄弟姐妹、祖父母及祖孫。推薦次數不限。
13. 滿期保單客戶之推薦之直系親屬必須先填寫「香港人壽客戶優惠聲明書」內之相關部份(如適用)，再連同合資格人壽保險計劃之投保申請書一併遞交。
14. 整付或首年保費折扣優惠只適用於合資格人壽保險計劃之基本計劃之保費，並不適用於任何附加保障。
15. 基本計劃之整付及首年年度化保費以每張保單作獨立計算及不包括任何附加保障。首年年度化保費是指就合資格人壽保險計劃之基本計劃首年所支付的保費總額。若所選保單以月繳方式繳付，假設每月保費為港元10,000，首年年度化保費則為港元120,000 (港元10,000 × 12個月)。
16. 若首年年度化保費並非為整數時，將以四捨五入之方法調整為整數，以作計算客戶所享優惠之基本計劃之首年保費折扣優惠。
17. 香港人壽承保之合資格人壽保險計劃之整付或首年年度化保費須符合有關計劃所訂明之最低或最高之保費金額，保費詳情請參閱相關保單文件。
18. 整付或首年保費折扣優惠金額將根據合資格人壽保險計劃之保單貨幣單位計算。
19. 客戶可於投保時繳交淨保費(扣除保費折扣優惠金額後之保費)。若客戶以非整付或非年繳方式繳付合資格人壽保險計劃之保費(即月繳、季繳或半年繳方式)，保費折扣優惠金額將根據於首個保單年度內之每期保費計算。此外，若客戶以月繳方式繳付保費，須於投保時一次過繳交首兩個月之淨保費，並於首個保單週年之餘下十個月，每月繳交淨保費。其後，保費折扣優惠金額將不再適用，客戶須以毛保費金額繳付每月保費。
20. 若客戶於首個保單年度內轉換合資格人壽保險計劃至非合資格人壽保險計劃、更改繳費方式至非年繳方式(只適用於滿期保單客戶)、更改基本金額/保險金額(如適用)或作出任何更改，而導致優惠之保費折扣少於更改前之折扣或未能符合獲享相關優惠要求，香港人壽有權撤銷客戶所享之優惠，並有權向該客戶追討已提供之優惠價值。
21. 整付或首年保費折扣優惠不適用於冷靜期內取消之保單。客戶可獲退還已繳付香港人壽的保費原額(即扣除保費折扣優惠金額後之淨保費)及保費徵費(兩者均以繳付貨幣計算)，惟不附帶任何利息。
22. 整付或首年保費折扣優惠不能轉移至其他保單及兌換現金，亦不適用於現有保單的續保保費，保費折扣優惠金額只能用作繳付優惠列表中合資格人壽保險計劃之保費。

#### 有關適用於公司客戶之優惠之條款及細則：

23. 適用於公司客戶之優惠內容及申請資格包括：

申請資格	所有公司員工及其推薦之直系親屬	商業機構 (必須為保單權益人)
保單權益人	必須以個人名義持有	必須以商業機構名義持有

24. 為符合獲享整付或首年保費折扣優惠之資格，公司員工或其推薦之直系親屬必須先完成「香港人壽客戶優惠聲明書」之相關部份，並連同合資格人壽保險計劃之投保申請書一併遞交。

## **重要聲明**

### **銷售及產品爭議**

上海商業銀行有限公司(「委任持牌保險代理機構」)為香港人壽之委任持牌保險代理機構，而有關人壽保險產品是香港人壽而非委任持牌保險代理機構的產品。對於委任持牌保險代理機構與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍)，委任持牌保險代理機構須與客戶進行金融糾紛調解計劃程序；然而，對於有關人壽保險產品的合約條款的任何爭議，應由香港人壽與客戶直接解決。

如欲要求香港人壽停止使用閣下個人資料作直接促銷用途，請致電2290 2882與香港人壽的資料保護主任聯絡，或致函香港人壽保險有限公司，地址為香港皇后大道中183號中遠大廈15樓，此項安排不另收費。

如欲查詢有關計劃詳情，請致電香港人壽客戶服務熱線2290 2882，或親臨上海商業銀行有限公司各分行查詢。上海商業銀行有限公司為香港人壽之委任持牌保險代理機構。上海商業銀行有限公司分銷的人壽保險產品由香港人壽承保，香港人壽乃由香港特別行政區之保險業監管局監督授權經營人壽保險業務。

本宣傳品僅供參考，並只在香港派發，不能詮釋為在香港境外提供或出售或游說購買香港人壽的任何產品的要約、招攬及建議。



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## “Fascinating Rewards 2023” Client Promotion Incentive

Promotion Period: 3 January to 30 June 2023



**Premium Discount for Eligible Life Insurance Plans  
(Subject to the Terms and Conditions of “Fascinating Rewards 2023”  
Client Promotion Incentive)**

**The life insurance plan is underwritten by Hong Kong Life  
Insurance Limited (“Hong Kong Life”)  
Shanghai Commercial Bank Limited is the Appointed Licensed  
Insurance Agency of Hong Kong Life**





### Single or First Year Premium Discount Incentive

With successful applications submitted within the Promotion Period<sup>3</sup> for any Eligible Life Insurance Plan(s) of Hong Kong Life Insurance Limited (“Hong Kong Life”) as specified below, subject to the conditions of relevant Incentive (as defined below), including but not limited to client type, requirements on Annualized First Year Premium, premium payment mode, and the policy being successfully issued, clients and their referred Immediate Family Members may enjoy the Single or First Year Premium Discount of Basic Plan<sup>14</sup> as specified in the Incentive Table below.

**Incentive Table**

Client Type <sup>2</sup>	General Client	Corporate Client/ Bank VIP	Maturity Policy Client
<b>Promotion Period</b> (Application Signing and Submission Date)(Both Dates Inclusive)	3 January to 30 June 2023		
<b>Premium Payment Mode</b>	All Payment Modes		Single or Annual Payment Mode only

#### Eligible Life Insurance Plans

- Wealth Accelerator Whole Life Protection Plan III (3-Year/6-Year/12-Year Pay)
- Family Care Dread Disease Protection Plan (10-Year/20-Year Pay)
- Family Fortune Savings Insurance Plan (5-Year/10-Year Pay)
- Monthly Reward Whole Life (3-Year Pay)
- Prime Reward Whole Life Savings Insurance Plan (3-Year/6-Year/9-Year Pay)
- Joyful Whole Life Savings Protection Plan
- Your Wealth Whole Life Savings Protection Plan
- Perfect 10 Whole Life Protector

Annualized First Year Premium <sup>15,16,17</sup>		General Client	Corporate Client/ Bank VIP	Maturity Policy Client
HKD	USD	First Year Premium Discount of Basic Plan <sup>14</sup>		
18,000 - 49,999	2,250 - 6,249	6%	6%	
50,000 - 299,999	6,250 - 37,499		10%	
300,000 - 1,499,999	37,500 - 187,499	8%	15%	
1,500,000 - 2,999,999	187,500 - 374,999	12%	18%	
3,000,000 - 4,499,999	375,000 - 562,499	15%	20%	
4,500,000 or above	562,500 or above		25%	

#### Eligible Life Insurance Plan

- Wealth for U Savings Protection Plan

Annualized First Year Premium <sup>15,16,17</sup>		General Client	Corporate Client/ Bank VIP	Maturity Policy Client
HKD	USD	First Year Premium Discount of Basic Plan <sup>14</sup>		
18,000 or above	2,250 or above	2%	5%	

#### Eligible Life Insurance Plan

- Monthly Reward 18 (3-Year Pay)

Annualized First Year Premium <sup>15,16,17</sup>		General Client	Corporate Client/ Bank VIP	Maturity Policy Client
HKD	USD	First Year Premium Discount of Basic Plan <sup>14</sup>		
18,000 or above	2,250 or above	2%	3%	



### Incentive Table

Client Type <sup>2</sup>	General Client	Corporate Client/ Bank VIP	Maturity Policy Client
<b>Promotion Period</b> (Application Signing and Submission Date)(Both Dates Inclusive)	3 January to 30 June 2023		

#### Eligible Life Insurance Plan

- Premier Universal Life

Single Premium <sup>15,16,17</sup>		General Client	Corporate Client/ Bank VIP	Maturity Policy Client
HKD	USD	Single Premium Discount of Basic Plan <sup>14</sup>		
No Minimum Premium Requirement		0.3%	1%	

#### Remarks

Please refer to the policy documents for the full terms and conditions of the Eligible Life Insurance Plan(s), and the product leaflets of Hong Kong Life's life insurance plans for product information. Before applying for any life insurance plan, client should carefully read and understand the contents and terms of the policy documents. Client should also seek independent and professional advice before making any decision.

Clients could share with their referred Immediate Family Members about their own authentic customer experience at Hong Kong Life, but not to encourage, persuade, convince or recommend their referred Immediate Family Members to buy any specific life insurance products offered by Hong Kong Life. Clients are not authorized to act as Hong Kong Life or bank's Insurance Intermediary, and therefore should avoid sharing about any matters relating to specific insurance product or sales activities of insurance products. For such matters, Clients should inquire with relevant bank's Insurance Intermediary (licensed technical representatives) directly. Clients are not authorized to advise, sell, arrange the purchase of life insurance plans or provide any sales support to the referred Immediate Family Members of the said client. The referred Immediate Family Members of the said client should not rely on any information, advice and/or representation provided by the said client in making a purchase decision.

#### Terms and Conditions of "Fascinating Rewards 2023" Client Promotion Incentive

##### General Terms and Conditions:

1. "Fascinating Rewards 2023" Client Promotion Incentive (the "Incentive") consists of Single or First Year Premium Discount of Basic Plan of relevant Eligible Life Insurance Plans of Hong Kong Life Insurance Limited ("Hong Kong Life").
2. The Incentive is applicable to the following client types and the referred Immediate Family Member (collectively known as the "Clients"):

Client Type	Eligibility
<b>General Client</b>	All clients other than the client types as specified below
<b>Corporate Client</b>	Corporate clients of Shanghai Commercial Bank, all corporate staff and their referred Immediate Family Members
<b>Bank VIP</b>	(i) Green Channel Clients (including Taiwan Residents and Mainland Residents); (ii) SCB Smart Banking Clients; (iii) High Net-worth Clients (Clients should maintain their Asset Under Management of HKD 1 million equivalent or above at the time of life insurance application); (iv) Policy Reverse Mortgage Clients; (v) the referred Immediate Family Members of the above clients
<b>Maturity Policy Client</b>	Client who owns a policy matured in the year of 2021, 2022 or 2023 and their referred Immediate Family Members

Immediate Family Members include parents, spouses, children, siblings, grandparents and grandchildren.

3. The Promotion Period of the Incentive is from 3 January to 30 June 2023 (both dates inclusive) (the "Promotion Period").
4. To be eligible for the Incentive, the application signing date and submission date of the application for any of the Eligible Life Insurance Plans must fall within the Promotion Period.

5. Unless otherwise stated, the Incentive can be enjoyed in conjunction with “ISM Branch Roadshow Incentive 2023”, “Special Premium Deposit Account Extra First Year Guaranteed Preferential Interest Rate” Client Promotion, “Supreme Reward” Maturity Policy Client Incentive or “Fabulous” Premium Discount Voucher, but not any other incentive(s) offered by Hong Kong Life. However, only one premium discount voucher could be used for each policy.
6. Clients should share with their referred Immediate Family Members about their own authentic customer experience at Hong Kong Life, but not to encourage, persuade, convince or recommend their referred Immediate Family Members to buy any specific life insurance products offered by Hong Kong Life. Clients are not authorized to act as Hong Kong Life or bank’s Insurance Intermediary, and therefore should avoid sharing about any matters relating to specific insurance product or sales activities of insurance products. For such matters, Clients should inquire with relevant bank’s Insurance Intermediary (licensed technical representatives) directly. Clients are not authorized to advise, sell, arrange the purchase of life insurance plans or provide any sales support to the referred Immediate Family Members of the said client. The referred Immediate Family Members of the said client should not rely on any information, advice and/or representation provided by the said client in making a purchase decision.
7. Hong Kong Life reserves the right to change or terminate the Incentive and amend any terms and conditions of the Incentive at any time without giving prior notice to Clients or reason therefor. For the avoidance of doubt, the Incentive applicable to the eligible policy issued prior to such variation, suspension or termination of the Incentive will remain unaffected.
8. Clients should refer to the website of Hong Kong Life ([www.hklife.com.hk](http://www.hklife.com.hk)), the policy, proposal, product leaflet and any other relevant documents of Hong Kong Life’s life insurance plans for relevant product information, contents, terms and conditions. This promotional leaflet describes the details of the Incentive only; it does not refer to any coverage, exclusions, risk disclosure, contents nor terms and conditions of the Eligible Life Insurance Plan(s). Clients should read, fully understand and accept the coverage, exclusions, risk disclosure, contents, terms and conditions of the policies and proposals before applying for any Eligible Life Insurance Plan(s) inclusive of the Incentive.
9. This Incentive and its relevant terms and conditions are applicable within the Hong Kong Special Administrative Region only and governed by the law of Hong Kong.
10. If there is any discrepancy or inconsistency between the English version and the Chinese version of this promotional leaflet, the English version shall prevail.
11. Hong Kong Life reserves the right of final decision in case of any dispute.

**Specific Terms and Conditions of Single or First Year Premium Discount Incentive:**

12. Subject to the General Terms and Conditions and these Specific Terms and Conditions herein, Clients who fulfill all of the following requirements will be entitled to the Single or First Year Premium Discount of Basic Plan of the Eligible Life Insurance Plans as shown in the Incentive Table: (i) the Annualized First Year Premium of Basic Plan being not less than the respective amounts as set out in the Incentive Table (as the case maybe); (ii) fulfill the Premium Payment Mode requirement as stated in the Incentive Table (depending on the Client Type); (iii) fulfill the Eligibility and Terms and Conditions of the incentive program as set out in clause 23 to clause 24 hereof (depending on the Client Type); and (iv) the policy being successfully issued. Immediate Family Members include parents, spouses, children, siblings, grandparents and grandchildren. The number of referral is unlimited.
13. The referred Immediate Family Member of Maturity Policy Client must fill in relevant part(s) in the “Hong Kong Life Client Incentive Declaration Form” (if applicable) and submit it together with the application of any of the Eligible Life Insurance Plans.
14. The Single or First Year Premium Discount is applicable to the premium of the Basic Plan of the Eligible Life Insurance Plan only and does not apply to any riders thereof.
15. Single and Annualized First Year Premium of Basic Plan are counted per policy and do not include any riders. Annualized First Year Premium is the total amount of first year premium to be paid in respect of the Basic Plan of the Eligible Life Insurance Plan. If the premium of the selected plan is paid on a monthly basis, assuming the monthly premium is HKD10,000, the Annualized First Year Premium will be HKD120,000 (HKD10,000 x 12 months).
16. If the Annualized First Year Premium is not an integer, such figure will be rounded off to the nearest integer for the purpose of calculating the First Year Premium Discount on the Basic Plan of the Incentive that Clients can enjoy.
17. For the Eligible Life Insurance Plan underwritten by Hong Kong Life, the Single or Annualized First Year Premium must meet the prescribed minimum or maximum amount of the respective insurance plan. For details of the premium, please refer to the relevant policy documents.
18. The amount of the Single or First Year Premium Discount will be calculated in the currency under which the Eligible Life Insurance Plan is denominated.
19. Clients can pay the net initial premium (premium after deducting the premium discount amount) when they submit the applications. If the premium of the Eligible Life Insurance Plan is paid on a non-single premium or non-annual payment mode (i.e. monthly, quarterly or semi-annual payment mode), the premium discount amount will be counted per modal premium in the first policy year. In addition, if the premium is paid on monthly payment mode, clients are required to pay the net premium of the first two months in one-go upon application submission, and pay the net premiums for the remaining ten months of the first policy year on a monthly basis. The premium discount amount would not be applied subsequently and client is required to pay the gross premiums each month.
20. In case of any conversion of any Eligible Life Insurance Plans to non-Eligible Life Insurance Plans, change of payment mode to non-annual payment mode (applicable to Maturity Policy Client only), changes made to the amount of Principal Amount/Sum Assured (if applicable) or any changes made by Clients in the first policy year, which results in the premium discount of the Incentive being lower than the discount before the conversion or the relevant Incentive requirement being no longer applicable, Hong Kong Life reserves the right to disqualify such client’s entitlement to the Incentive and to seek compensation for the amount of the Incentive already granted to such client.
21. The Single or First Year Premium Discount is not applicable to policies withdrawn during the cooling-off period. In such case, Clients would receive a refund of any premium(s) (net premium after deduction of premium discount amount) and levy(ies) paid (both in the original payment currency) to Hong Kong Life, without any interest.
22. The Single or First Year Premium Discount is non-transferable and cannot be redeemed for cash and the Incentive is not applicable to the premium on renewal of the existing policy. The premium discount amount can only be used for paying the premium of Eligible Life Insurance Plan in the Incentive Table.

**Specific Terms and Conditions of the Incentive applicable to Corporate Clients:**

23. The details and eligibility of Incentive applicable to Corporate Clients include:

<b>Eligibility</b>	All corporate staff and their referred Immediate Family Members	Corporate as Policyowner
<b>Policy Ownership</b>	Policy must be owned by individual	Policy must be owned by corporate

24. To be eligible for the Single or First Year Premium Discount, corporate staff or their referred Immediate Family Members must complete relevant section in the “Hong Kong Life Client Incentive Declaration Form” and submit it together with the application for any of the Eligible Life Insurance Plans.

**Important Statement**

**Dispute on Selling Process and Product**

Shanghai Commercial Bank Limited (“Appointed Licensed Insurance Agency”) is the Appointed Licensed Insurance Agency of Hong Kong Life, and the life insurance product is a product of Hong Kong Life but not the Appointed Licensed Insurance Agency. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Appointed Licensed Insurance Agency and the customer out of the selling process or processing of the related transaction, Appointed Licensed Insurance Agency is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the life insurance product should be resolved between Hong Kong Life and the customer directly.

Please contact Hong Kong Life’s Data Protection Officer at 2290 2882 or mail your written request to 15/F Cosco Tower, 183 Queen’s Road Central, Hong Kong if you request Hong Kong Life Insurance Limited not to use your personal data for direct marketing purposes. No charge shall be levied on such arrangement.

Should you have any enquiry, please call Hong Kong Life Customer Services Hotline at 2290 2882, or visit any branches of Shanghai Commercial Bank Limited. Shanghai Commercial Bank Limited is an Appointed Licensed Insurance Agency of Hong Kong Life. Life insurance products distributed by Shanghai Commercial Bank Limited are underwritten by Hong Kong Life which is authorized and regulated by the Insurance Authority of the Hong Kong Special Administrative Region.

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