

我想自己及摯愛有  
周全的保障

I want  
comprehensive  
protection for  
myself and  
my loved  
ones



守護您的摯愛  
Born to protect  
your family

AXA 安盛



AXA "Combo Rewards" Programme

AXA 安盛

redefining / standards



# AXA安盛「摯愛共享」推廣計劃

AXA安盛深明您對自己及家人的保障同樣關心，因此，我們推出多元化的保障產品，為您及您摯愛家人，預早作出準備。現在，我們更特別獻上AXA安盛「摯愛共享」推廣計劃。

於**2014年12月29日至2015年4月27日**期間，您或與您家人成功投保2份或以上指定之基本計劃<sup>ii</sup>並符合下列任何一個組合，而每份指定基本計劃及其附加契約(如適用)之總首年年繳保費達5,000港元或以上（或其等值外幣），每份合資格保單即有機會獲享**高達1,200港元之保費回贈<sup>iii</sup>**！

**組合一** 投保2份或以上**嚴重疾病或醫療保障計劃**；及/或

**組合二** 投保**嚴重疾病或醫療保障計劃**及**人壽保障或儲蓄計劃**各一份，亦可一同獲享保費回贈。即投保每份人壽保障或儲蓄計劃，須同時投保最少一份嚴重疾病或醫療保障計劃，方可獲享保費回贈。

## 指定基本計劃

嚴重疾病或醫療保障計劃	人壽保障或儲蓄計劃
康采嚴重疾病保障	「真智珍寶 III」儲蓄系列（簡化版除外）
康諾嚴重疾病保障	「真智豐盛 III」儲蓄系列（簡化版除外）
安盛安心醫療計劃	「真智惠保II」人壽保障系列
寰宇特選 II 醫療計劃	「享未來」人壽保障
真智醫療保障	「惠未來」人壽保障
	「全蓄 II」儲蓄系列

## 指定總首年年繳保費

每份基本計劃及其附加契約（如適用） 之總首年年繳保費（港元）	保費回贈金額(以每份保單計算)（港元）
5,000 – 9,999	300
10,000 – 14,999	600
15,000或以上	1,200

詳情請聯絡您的理財顧問，致電客戶服務熱線 **☎ (852) 2802 2812**  
或瀏覽網頁 **www.axa.com.hk**。

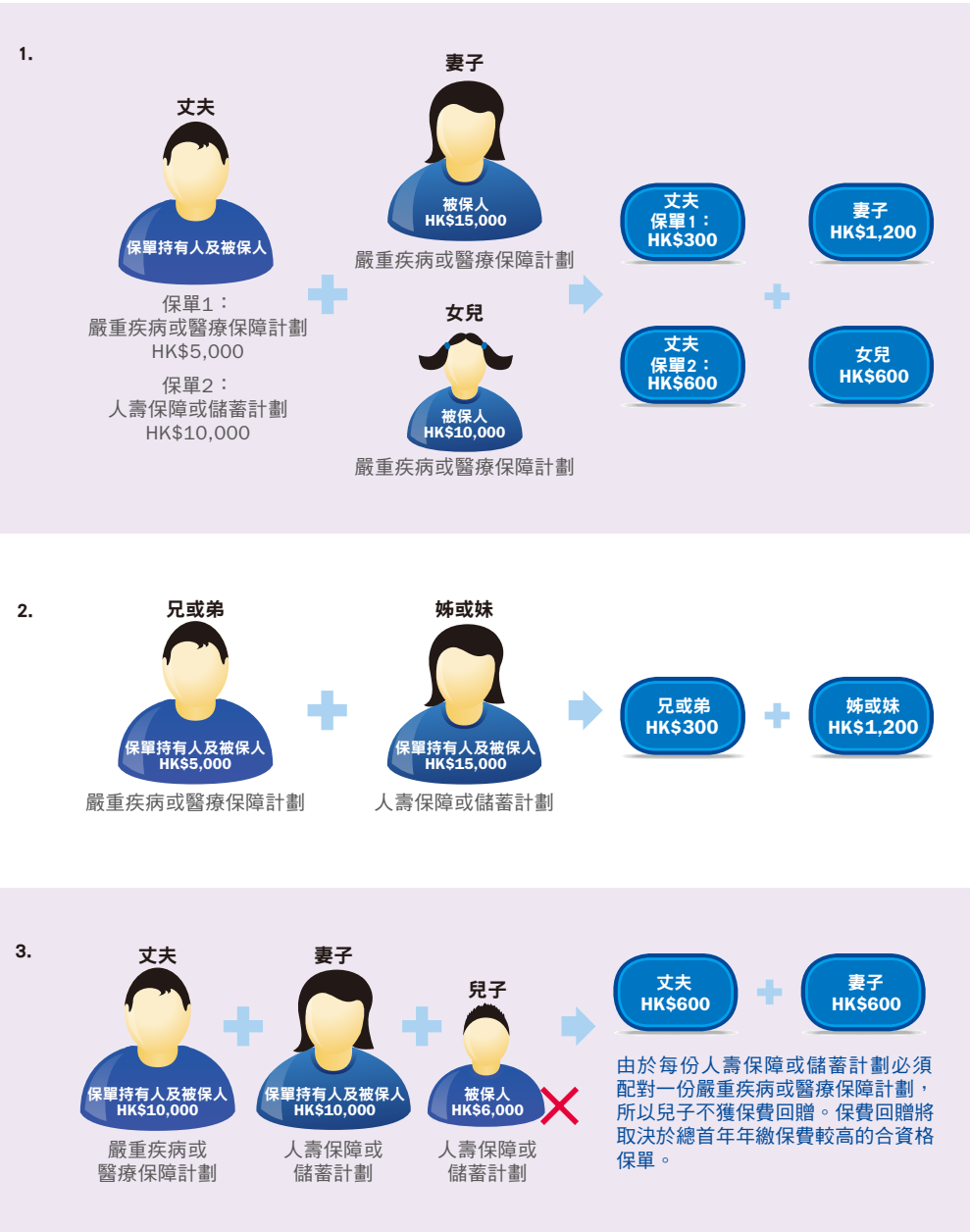
- 家庭成員包括客戶於AXA安盛「摯愛共享」推廣計劃參加表格上所填報的第一保單持有人的配偶、子女、父母及兄弟姊妹。
- 有關基本計劃之產品詳情，請參閱相關產品說明書及保單合約。
- 有關保費回贈之詳情，請參閱本單張所載之條款及細則。

說明例子

(僅供參考)

家庭成員關係及總首年年繳保費

保費回贈將於合資格保單獲成功續發後  
3個月內存入至相關保費儲備金戶口



# AXA “Combo Rewards” Programme

AXA understands you not only care about your own protection but also your family's. Therefore, we always provide you with comprehensive protection, giving you and your beloved family peace of mind. As such, we are pleased to present you the AXA “Combo Rewards” Programme for you and your loved ones.

From **29 December 2014 to 27 April 2015**, you and/or your family member(s)<sup>i</sup> who successfully apply for 2 or more designated basic plans<sup>ii</sup> under either of the options stated below and with a total annualised first year premium of each basic plans and supplement (if applicable) of HK\$5,000 or above (or its equivalent in foreign currency), may enjoy **up to HK\$1,200 Premium Rebate**<sup>iii</sup> on each Eligible Policy!

**Option 1** Enrol in 2 or more **Major Illness or Medical Protection Plan**; and/or

**Option 2** For each **Major Illness or Medical Protection Plan** enrolment, you and/or the family member(s) can enrol in a **Life Protection or Savings Plan** to enjoy the Premium Rebates for both policies. Hence, for each Life Protection or Savings Plan enrolment, you and/or the family member(s) must enrol in at least one Major Illness or Medical Protection Plan to enjoy the Premium Rebates.

## Designated basic plans

Major Illness or Medical Protection Plan	Life Protection or Savings Plan
HealthVital Major Illness Insurance	Smart Jumbo Saver III Savings Series (excludes simplified version)
HealthSelect Major Illness Insurance	Smart Saver III Savings Series (excludes simplified version)
MediPartner Health Plan	Smart Protector II Life Insurance Series
Global Elite II Health Plan	Fortune Guard Life Insurance
Smart Medical Insurance	Fortune Protector Life Insurance
	MAXX II Savings Series

## Designated total annualised first year premium

Total Annualised First Year Premium of Each Basic Plan and its Supplements (if applicable) (HK\$)	Premium Rebate Amount (for each Eligible Policy) (HK\$)
5,000 – 9,999	300
10,000 – 14,999	600
15,000 or above	1,200

**Please contact your Financial Consultant, call our Customer Service Hotline at 📞 (852) 2802 2812 or visit [www.axa.com.hk](http://www.axa.com.hk) for more details.**

i Family member(s) include spouse, children, parents and siblings of the 1st policyowner as stated in the AXA “Combo Rewards” Programme Enrolment Form.

ii For product details of the basic plans, please refer to the relevant product brochures and policy contracts.

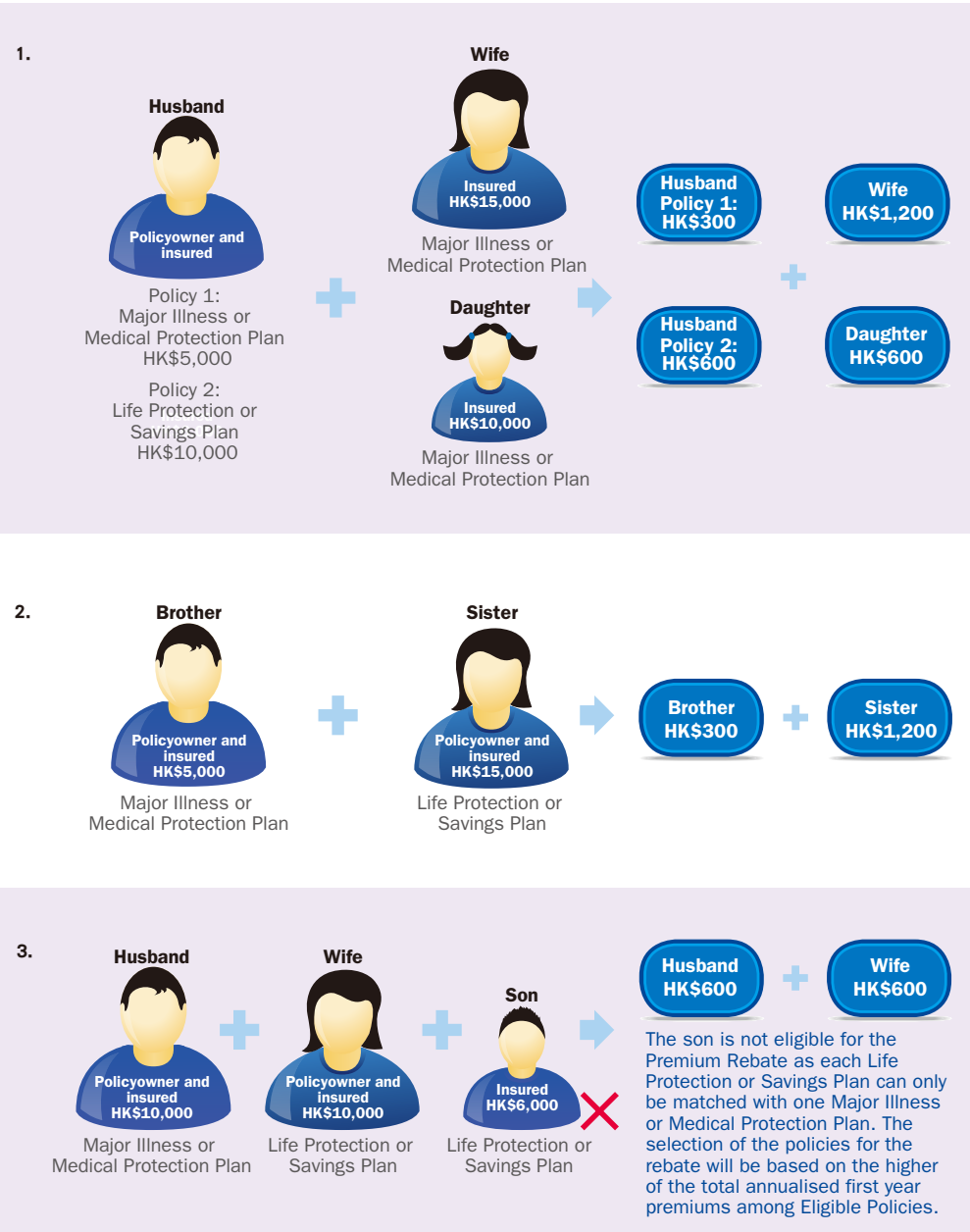
iii For details of the offer, please refer to the relevant Terms and Conditions stated on this leaflet.

Illustrative examples

(For reference only)

Premium Rebates will be credited to the relevant Accounts within 3 months after the Eligible Policies have been successfully issued

Family relationship and total annualised first year premium



## AXA安盛「摺愛共享」推廣計劃之條款及細則

- AXA安盛「摺愛共享」推廣計劃（「推廣計劃」）由安盛保險（百慕達）有限公司（於百慕達註冊成立的有限公司）（「AXA 安盛」）提供，推廣期由2014年12月29日至2015年4月27日，包括首尾兩天（「推廣期」），並受下列條款及細則約束。
- 本推廣計劃只適用於當所有下列條件已符合時：
  - 客戶（包括其家庭成員）於推廣期內申請及成功投保2份或以上指定基本計劃，並符合下列任何一組合：

### 組合一：

投保2份或以上載列於下表的嚴重疾病或醫療保障計劃；及/或

### 組合二：

投保(i)嚴重疾病或醫療保障計劃及(ii)人壽保障或儲蓄計劃各一份，亦可一同獲享保費回贈。即投保每份人壽保障或儲蓄計劃，須同時投保最少一份嚴重疾病或醫療保障計劃，方可獲享保費回贈。

嚴重疾病或醫療保障計劃	人壽保障或儲蓄計劃
康采嚴重疾病保障	「真智珍寶 III」儲蓄系列（簡化版除外）
康諾嚴重疾病保障	「真智豐盛 III」儲蓄系列（簡化版除外）
安盛安心醫療計劃	「真智惠保II」人壽保障系列
寰宇特選 II 醫療計劃	「享未來」人壽保障
真智醫療保障	「惠未來」人壽保障
	「全蓄 II」儲蓄系列

- 每份指定基本計劃及其附加契約（如適用）之總首年年繳保費達5,000港元或以上（或其等值外幣，須以下列AXA安盛釐訂之兌換表計算）。

兌換表－外幣兌港元兌換價

澳元	加元	瑞士法郎	英鎊	紐元	美元	歐元	澳門元
7.3	7.3	8.7	13.2	6.7	7.8	10.6	1.0

- 符合此條款及細則第2a及2b點的基本計劃及其附加契約（如適用）須於2014年12月29日至2015年5月29日期間（包括首尾兩天）獲成功續發（合稱為「合資格保單」，及個別稱為「合資格保單」，包括基本計劃及其附加契約（如適用））。不包括「十年續保真智精選定期保險首年免繳附加契約」及「十年續保真智定期保險首年免繳附加契約」。
  - 用以釐訂合資格保單之總首年年繳保費金額如下：
    - 若客戶選擇以月繳方式付款，將以月繳保費乘以12計算；或
    - 若客戶選擇以半年繳方式付款，將以半年繳保費乘以2計算。
- 符合第2點所有條件之每份合資格保單將獲發保費回贈以作繳交未來保費之用。保費回贈金額將按照下列表格內所述的每份合資格保單之總首年年繳保費計算（「保費回贈」），保費回贈存入戶口時，金額將以相關合資格保單貨幣計算，並以四捨五入方式調整至小數點後2位顯示於合資格保單之保費儲備金戶口（「戶口」）。

每份合資格保單之總首年年繳保費（港元） <sup>a</sup>	保費回贈金額（以每份合資格保單計算）（港元） <sup>a</sup>
5,000 – 9,999	300
10,000 – 14,999	600
15,000或以上	1,200

<sup>a</sup>或其等值外幣，須以上列AXA安盛釐訂之兌換表計算。

- 家庭成員包括客戶於AXA安盛「摺愛共享」推廣計劃參加表格（「表格」）上所釐訂的第一保單持有人的配偶、子女、父母及兄弟姊妹。客戶（包括其家庭成員）必須填妥及簽署表格並於2015年5月15日或之前遞交此表格以申報家庭成員關係。每個家庭只須遞交一份表格（人數為五位或以上之家庭除外）。家庭關係將以AXA安盛根據客戶於表格上所述的第一保單持有人作釐訂。AXA安盛保留權利要求客戶提供更多資料以證明親屬關係及此推廣計劃之參加資格。
- 本推廣計劃不適用於以公司名義作保單持有人之保單。
- 保費回贈將於合資格保單獲成功續發後3個月內存入相關戶口（日期將以同一家庭之家庭成員中，最後獲成功續發之合資格保單計算），有關安排須以AXA 安盛最終批核為準。每份合資格保單必須於保費回贈存入相關戶口時仍然生效及已通過冷靜期，並且全數繳清到期保費，才符合保費回贈之獲享資格，否則保費回贈將不獲存入相關戶口。合資格保單之保單持有人將於保費回贈發放後，獲另函通知有關保費回贈存入相關戶口之詳情。
- 保費回贈只可作抵銷合資格保單的基本計劃及其附加契約（如適用）之未來保費之用。AXA安盛 (i) 不允許保單持有人從戶口中提取保費回贈金額；及 (ii) 以戶口中全部或部分保費回贈金額抵銷合資格保單的未來保費，一切以AXA安盛認為合適為準（如適用）。若合資格保單的基本計劃及其附加契約（如適用）因任何原因終止，在戶口中仍未用以抵銷合資格保單保費的保費回贈（如有）將被沒收並退回予AXA安盛。
- 在任何情況下，保費回贈均不得轉換或兌換現金，亦不得轉讓予他人。
- AXA安盛有權隨時更改或終止本推廣計劃（部分或全部）及/或更改有關之條款及細則而不作事先通知。若本推廣計劃被更改或終止，或是其條款及細則有任何修訂，有關更改/終止/修訂前已獲批核的合資格保單將不受其影響。
- 本單張只載有一般資料，並不構成任何銷售建議。有關基本計劃及附加契約（如適用）之條款、細則及不保事項的詳情，請參閱有關之產品說明書及保單合約。
- 如有任何爭議，AXA安盛將保留最終決定權。

如閣下不願意接收AXA安盛的宣傳或直接促銷材料，敬請聯絡香港銅鑼灣勿地臣街1號時代廣場1座16樓1601-6室安盛保險（百慕達）有限公司（於百慕達註冊成立的有限公司）個人資料保護主任。AXA安盛會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

（只適合於香港特別行政區使用）

## Terms and Conditions of AXA "Combo Rewards" Programme

1. AXA "Combo Rewards" Programme (the "Promotion") is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("AXA"), from 29 December 2014 to 27 April 2015, both dates inclusive (the "Promotion Period"), subject to the following terms and conditions.
2. This Promotion is only applicable if all the following requirements are satisfied:
  - a. Customers (including their family member(s)) enrol and submit the applications of 2 or more designated basic plans during the Promotion Period under either option set out below.

**Option 1:** Enrol in 2 or more Major Illness or Medical Protection Plan as set out in the table below; **and/or**

**Option 2:** For each (i) Major Illness or Medical Protection Plan enrolment, customer and/or the family member(s) can enrol in (ii) a Life Protection or Savings Plan to enjoy the Premium Rebates for both policies. Hence, for each Life Protection or Savings Plan enrolment, the customer and/or the family member(s) must enrol in at least one Major Illness or Medical Protection Plan to enjoy the Premium Rebates.

Major Illness or Medical Protection Plan	Life Protection or Savings Plan
HealthVital Major Illness Insurance	Smart Jumbo Saver III Savings Series (excludes simplified version)
HealthSelect Major Illness Insurance	Smart Saver III Savings Series (excludes simplified version)
MediPartner Health Plan	Smart Protector II Life Insurance Series
Global Elite II Health Plan	Fortune Guard Life Insurance
Smart Medical Insurance	Fortune Protector Life Insurance
	MAXX II Savings Series

- b. Every basic plan and its supplements (if applicable) has a total annualised first year premium of HK\$5,000 or above (or its equivalent in foreign currency based on AXA's Conversion Table below).

Conversion Table - Exchange rate of foreign currencies against HK\$

AUD	CAD	CHF	GBP	NZD	USD	EUR	MOP
7.3	7.3	8.7	13.2	6.7	7.8	10.6	1.0

- c. Such basic plans and supplements (if applicable) have met the requirements as set out in clause 2a & 2b, must be successfully issued during the period from 29 December 2014 to 29 May 2015, both dates inclusive (collectively "Eligible Policies" and individually an "Eligible Policy", including basic plan and supplements (if applicable)). Excluding "Smart Elite 10-Year Term First (1st) Year Free Supplement" and "Smart 10-Year Term First (1st) Year Free Supplement".
- d. The applicable total annualised first year premium of Eligible Policy for the calculation of eligibility under this Promotion will be determined as follows:
  - (1) For monthly payment mode, by multiplying the monthly premium payment amount by 12; or
  - (2) For semi-annual payment mode, by multiplying the semi-annual premium payment amount by 2.
3. An Eligible Policy that has met all requirements as set out in clause 2 will be entitled to a Premium Rebate intended for settlement of future premium. Premium Rebate will be calculated only on the total annualised first year premium of the Eligible Policy as mentioned in the table below ("Premium Rebate"), and the amount of Premium Rebate shall be rounded to 2 decimal places according to the policy currency of the relevant Eligible Policy, showing in the future premium deposit account of the Eligible Policy (the "Account").

Total Annualised First Year Premium of Each Eligible Policy (HK\$) <sup>a</sup>	Premium Rebate Amount (for each Eligible Policy) (HK\$) <sup>a</sup>
5,000 – 9,999	300
10,000 – 14,999	600
15,000 or above	1,200

<sup>a</sup> or its equivalent in foreign currency based on AXA's Conversion Table above.

4. Family member(s) include spouse, children, parents and siblings of the 1st policyowner as stated in the AXA "Combo Rewards" Programme Enrolment Form (the "Form"). Customers (including their family member(s)) have to complete and sign the Form to declare the family relationship, and the Form must be submitted on or before 15 May 2015. Each family is advised to submit one Form only (except the family size of five persons or above). The family relationship will be determined by AXA with reference to the 1st policyowner as stated in the Form. AXA reserves the right to request customers to provide documentary proof to verify the family relationship for the eligibility of this Promotion.
5. This Promotion is not applicable to companies as policyowners.
6. Premium Rebate will be credited to the relevant Accounts within 3 months after the Eligible Policies have been successfully issued (the last issued date of the Eligible Policy among the family will be used), such arrangement is subject to AXA's approval. To be eligible for the Premium Rebate, each Eligible Policy must be in force and has passed its cooling-off period at the time when the relevant Premium Rebate is credited to the Account. All the premiums due under the Eligible Policies must be fully paid in order to be entitled to the Premium Rebate, failing which the Premium Rebate will not be credited to the Account. Policyowner of the Eligible Policy will receive a notification letter by mail upon the credit of the Premium Rebate into the Account. The notification letter will set out the Premium Rebate credit details.
7. Premium Rebate is intended for settlement of future premium only, if any, of the basic plans and its supplements (if applicable) of a relevant Eligible Policy. AXA (i) restricts withdrawal of Premium Rebate from the Account; and (ii) applies all or part of the same remaining in the Account to offset any part of future premium of the Eligible Policy from time to time as AXA deems appropriate (if applicable). If the relevant basic plans and supplements (if applicable) of the Eligible Policy shall terminate for whatever reasons, Premium Rebate in the Account not yet used to settle future premium of the relevant Eligible Policy (if any) will be forfeited and refunded to AXA.
8. The Premium Rebate is non-transferable and cannot be exchanged or redeemed for cash under any circumstances.
9. AXA reserves the right to alter or terminate the Promotion (in whole or in part) and / or amend the relevant terms and conditions of this Promotion at any time without prior notice. An application for any Eligible Policy previously approved will not be affected by subsequent alteration or termination of this Promotion and / or amendments to its terms and conditions.
10. This leaflet contains general information only. It does not constitute any offer. For detailed terms, conditions and exclusions of the relevant basic plan and supplements (if applicable), please refer to the relevant product brochures and policy contracts.
11. 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 1601-6, 16/F, Tower One, 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.

(Only for use in Hong Kong Special Administrative Region)

**(852) 2802 2812**  
**[www.axa.com.hk](http://www.axa.com.hk)**