

AXA “Wonderful Life” Programme

Exclusive Reward for Civil Servants and Non-Civil Servants Employed by the Government of Hong Kong Special Administrative Region and their Families

AXA, as a trusted partner, is always committed to providing quality protection, covering health and protection, to empower customers to move forward. We are pleased to introduce you the AXA “Wonderful Life” Programme which offers comprehensive health protection. **From 1 July 2021 to 30 June 2022**, both dates inclusive (the “Promotion Period”), if you successfully apply for any new designated basic plan¹ and satisfy other applicable requirements, you can enjoy fabulous reward² with protection. Act Now!

Exclusive Reward – Designated Medical & Critical Illness Products Premium Refund

Designated Basic Plans	<ul style="list-style-type: none"> AXA WiseGuard Pro Medical Insurance Plan Smart Medicare MultiPro Critical Illness Plan (with 20/25 years premium payment term) MultiPro Plus Critical Illness Plan (with 20/25 years premium payment term)
Premium Refund on Each Eligible Basic Plan of Exclusive Reward[#]	<ul style="list-style-type: none"> Extra 10% of annualised first year premium in addition to the offer under the relevant reward of prevailing AXA customer campaign; or 25% of the annualised first year premium <p>(whichever is higher)</p>

Remarks:

- For product details of the designated medical and critical illness basic plans, please refer to the relevant proposals, product brochures and policy contracts.
- For details, please refer to the relevant section(s) under Terms and Conditions of AXA “Wonderful Life” Promotion Programme (the “Terms and Conditions”) stated in this leaflet.

[#]Please refer to the Terms and Conditions stated in this leaflet for the definition(s).

Terms and Conditions of AXA “Wonderful Life” Programme:

- AXA “Wonderful Life” Programme (the “Promotion”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively referred to as “Company” / “AXA”), **from 1 July 2021 to 30 June 2022**, both dates inclusive (the “Promotion Period”), subject to the following terms and conditions.
- The Promotion is not applicable to the supplements (if applicable) attached to the Eligible Basic Plan of Exclusive Reward (as defined in clause 3 below) and any plan which is purchased as a supplement.
- The Exclusive Reward (as defined in clause 4 below) of the Promotion is only applicable if the following requirements are satisfied:
 - The Promotion is applicable to the following eligible customers (the “Eligible Customer”):
 - Civil servants / non-civil servants employed by the Government of Hong Kong Special Administrative Region; or
 - Spouse, parents, parents in law and sibling of person specified under clause 3a(i) above; or
 - Children of person specified under clause 3a(i) above (including those of divorced / legally separated), step children, illegitimate children; and they must be either:
 - under 18 years old; or
 - unmarried and under 21 years old and full-time student or in full-time vocational training; or
 - dependent of the person specified under clause 3a(i) above as a result of physical or mental infirmity.
 - Eligible Customer successfully submits the applications for basic plan of the designated medical & critical illness products (“Designated Basic Plan”) during the Promotion Period;
 - Such Designated Basic Plan must be successfully issued during the period from 1 July 2021 to 31 July 2022, both dates inclusive; and

- d. Annual payment mode must be selected for such Designated Basic Plan before any of the premium refund under Exclusive Reward is released.

(The Designated Basic Plan satisfying clause 3 above is hereinafter referred to as “**Eligible Basic Plan of Exclusive Reward**”)

4. Each Eligible Basic Plan of Exclusive Reward may be entitled to the reward equivalent to (i) extra 10% of annualised first year premium (“**AFYP**”) of the relevant Eligible Basic Plan in addition to the offer under the relevant reward of the prevailing customer campaign stated on axa.com.hk; or (ii) 25% of AFYP of the relevant Eligible Basic Plan, whichever is higher (“**Exclusive Reward**”) of the relevant Eligible Basic Plan. Such Exclusive Reward cannot be enjoyed in conjunction with any other AXA customer campaigns. The Eligible Customer can enjoy Exclusive Reward on and in accordance with following conditions:
- The Exclusive Reward will be given out in the 10th month from the issuance of the Eligible Basic Plan and it will be applied to the premium payments of the second policy year or onwards as AXA deems appropriate;
 - Policy owners of the Eligible Basic Plan of Exclusive Reward will receive a notification letter by mail after the premium refund is credited into the future premium deposit account and the notification letter(s) will set out the details of the premium refund of the Exclusive Reward.
 - The AFYP is determined based on the benefit level / sum insured of the Eligible Basic Plan of Exclusive Reward as at the time the relevant premium refund is credited into the future premium deposit account;
 - If you have changed the benefit level / sum insured of the Eligible Basic Plan of Exclusive Reward after policy issuance, the AFYP applied in the Exclusive Reward will not be equivalent to the actual amount of total premiums you paid for the first policy year. AFYP will be re-calculated based on the benefit level / sum insured of Eligible Basic Plan of Exclusive Reward as at the time of premium refund;
 - The amount of AFYP is calculated by adding the standard premium and premium loading imposed due to underwriting (if any) of the policy. Levy will not be included in the calculation;
 - The calculation of AFYP and Exclusive Reward shall be rounded up to the nearest 2 decimal places according to the policy currency (based on the AXA’s conversion table, if applicable) of the Eligible Basic Plan of Exclusive Reward; and Conversion Table – Exchange rate of foreign currencies against HKD
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| USD1 = HKD8.0 |
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- The Eligible Basic Plan of Exclusive Reward must be in force at the time of the premium is refunded and all premiums due since policy effective date must be fully paid in order to be entitled to Exclusive Reward. If Eligible Basic Plan of Exclusive Reward shall terminate for whatever reasons before / after the premium refund is fully applied on the policy, any portion of such premium refund not yet applied, and / or the Exclusive Reward will be forfeited and cannot be withdrawn or transferred.
5. The Exclusive Reward will not be applicable to customer who has purchased the Designated Basic Plan before the Promotion Period but subsequently cancelled the same during its cooling off period and then re-applied for the same Designated Basic Plan during the Promotion Period.
6. All the rewards under this Promotion are non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
7. AXA reserves the right to alter or terminate the Promotion (in whole or in part) and/or amend the relevant terms and conditions of the Promotion at any time without prior notice. Any application under the Promotion previously approved will not be affected by subsequent alteration or termination of the Promotion and / or amendments to its terms and conditions.
8. This leaflet contains general information only. It does not constitute any offer for a basic plan. For detailed terms, conditions and exclusions of the relevant basic plan, please refer to the relevant proposals, product brochures and policy contracts.
9. The reward under this Promotion is not guaranteed. Such application is subject to AXA’s approval. In case of any disputes, the decision of AXA shall be final and conclusive.

Notes:

- The words and expressions “insured”, “policy owner” shown in this promotion leaflet shall carry the same meanings as “insured person”, “policy holder” and “rider” (respectively and where applicable) stated in the policy contract of AXA WiseGuard Pro Medical Insurance Plan/ Smart Medicare.
- The premium refund(s) under the Promotion will form part of the relevant policy contract(s) upon the respective basic plan(s) being issued, and the requirements of the relevant premium refund(s) under the terms and conditions of the Promotion having been fulfilled.

For more details, please contact our Customer Service Hotline: (852) 2519 1213
(9am to 8pm, Monday to Friday, except Public holidays)

(Only for use in Hong Kong Special Administrative Region)