



Offers for
Civil Servants and
their Family Members

Taiping Life VHIS Plans

From now until 30 June 2026, you will enjoy the first year premium discount upon successful application of the following VHIS plans.

| Plan | First Year Premium Discount |
|--|-----------------------------|
| Taiping Life VHIS Standard Plan / Taiping Life VHIS Flexi Plan / Taiping Life VHIS Priority Plan | 50% |

Apply now!

Terms and conditions:**Premium discount:**

1. The promotion period is from 1 July 2025 to 30 June 2026, both days inclusive (the "Promotion Period").
2. Civil servants means aged 18-64 years employees (applicable to civil servants of the Hong Kong government or non-civil service contract staff with a minimum of one year uninterrupted employment history and contract term with the Hong Kong government.)
3. Family members mean the civil servants' spouse who aged 18 - 64 years and child who aged under 18 years, or below 25 years if not in full-time employment and unmarried.
4. The premium discount is applicable to Taiping Life VHIS Standard Plan, Taiping Life VHIS Flexi Plan and Taiping Life VHIS Priority Plan (collectively, the "VHIS Plans") and subject to the following conditions:
 - a) The application form and proposal (if any) of the VHIS Plans must be signed and submitted to China Taiping Life Insurance (Hong Kong) Company Limited (the "Company") during promotion period; and
 - b) The relevant application and policy must be approved and issued by the Company and become effective on or before 31 August 2026.
5. The offer of premium discount is applicable to all premium modes.
6. Customers will be entitled to the first year premium discount once for each policy only.
7. The calculation of premium discount: the standard annual premium for the first policy year x designated premium discount rate.
8. Premium discount is not applicable to loading premium and levy (if any).

General terms and conditions:

1. The Promotion is only applicable to the application submitted via designated agent of direct channel.
2. Except as otherwise stated herein, the premium discount cannot be withdrawn, transferred or redeemed for cash.
3. Except as otherwise stated herein, the Promotion cannot be used in conjunction with other promotion offers.
4. The premium discount of the Promotion is not eligible for tax deductions. For eligibility and details on tax deductions for the Plan, please visit www.vhis.gov.hk.
5. Policy holders must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department (the "IRD") of the Hong Kong Special Administrative Region of the People's Republic of China (the "HKSAR") before they can claim the relevant tax deduction. You should contact the IRD directly or consult professional tax advisor if you have any doubts.
6. The date regarding policy application, policy approval and issuance are based on the records of the Company. The records of the Company shall be conclusive.
7. The Company shall have the right to decide whether or not to accept the insurance application based on information provided by the applicant or the insured upon application. The Company reserves the right of final decision on approval of any applications and any disputes that may arise from the Promotion.
8. The Company reserves the right to suspend, vary or terminate the Promotion and to amend the terms and conditions of the Promotion, including, without limitation, discontinuing or extending the Promotion, at any time without prior notice. The Company also reserves the right of final decision on all matters relating to the Promotion, which shall be binding on all parties concerned.
9. The promotional offer on the relevant product(s) distributed through different sales channels may be different. Please refer to the promotion materials of the relevant sales channel.
10. The VHIS Plans are insurance products. All premiums paid are used for the insurance and related costs of the policy. The premiums paid are not the savings deposit or time deposit of the bank. It is not protected deposit under the Deposit Protection Scheme in the HKSAR. The VHIS Plans are intended only for sale in the HKSAR.
11. The VHIS Plans are underwritten by the Company.
12. The Company is authorized and regulated by Insurance Authority to carry on long-term life insurance business in the HKSAR.
13. This leaflet is issued by the Company and is intended to be distributed in the HKSAR only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of the Company outside the HKSAR.
14. The Chinese version of this leaflet is available upon request. Should there be any discrepancy between the English and Chinese versions of this leaflet, the English version shall apply and prevail.
15. The above information is for reference only. The VHIS plans are subject to all the terms and conditions of its policy, please refer to the relevant terms and conditions set out in the product brochures and policy provisions for more details.

Customer Enquiry

Customer Service Hotline : (852) 800 961 589 ; (86) 95589 **Website :** <https://tplhk.cntaiping.com>

Customer Service Centre : 7/F, China Taiping Tower Phase I, 8 Sunning Road, Causeway Bay, Hong Kong