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AXA “Multi-Protection” Programme

**Brighten your life with  
multiple privileges**



**Enjoy up to  
7 months'  
premium discount**

# AXA “Multi- Protection” Programme

Plan ahead to enjoy all-round protections!

As a trusted partner to our customers, AXA Hong Kong is committed to providing comprehensive insurance solutions to empower you to live a stable and prosperous life in a rapidly changing environment.

We are delighted to present you the AXA “Multi- Protection” Programme with fabulous rewards and all-round protections. **From 28 September 2020 to 31 October 2020**, both dates inclusive (the “Promotion Period”), if you successfully apply for any new designated basic plan and supplement (if applicable)<sup>1</sup> with the required annualised first year premium (“AFYP”) / annualised premium / accumulated premium stated below and satisfy other applicable requirements, you may enjoy various fabulous rewards<sup>2</sup>. Don’t miss this chance!

## Health and Protection Products



Table 1A

### CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan Premium Discount

Designated Basic Plan	CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan with 20 / 25 years premium payment term
Premium Discount on Each Eligible Basic Plan of Reward 1A <sup>#</sup>	2 months <sup>3</sup>



Table 1B

### MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan (“MultiPro Series”) First 10 Years Support Benefit

The First 10 Years Support Benefit will be added to an eligible MultiPro Series policy. Under this benefit, if the insured is first diagnosed of late stage cancer (Stage III or Stage IV) of breast (for female) / prostate (for male) before: (i) the 10<sup>th</sup> policy anniversary or (ii) the policy anniversary on or immediately following the insured’s 75<sup>th</sup> birthday (whichever is earlier), in addition to the Refund of Premium Benefit for such cancer under your MultiPro Series policy, we will pay the First 10 Years Support Benefit in accordance with the terms and conditions of Reward 1B.

The benefit payable under the First 10 Years Support Benefit is equivalent to 30% of the basic sum insured of your MultiPro Series policy as at the time when the relevant Refund of Premium Benefit becomes payable.<sup>4</sup>

Designated Basic Plan	MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan
Amount of extra benefit for late stage cancer of breast (for female) / prostate (for male)	30% of basic sum insured <sup>4</sup>





Table 1C

**MultiPro Series Premium Discount**

During the Promotion Period, if you successfully apply for:

- (a) a new basic plan under Category A stated in Table 1C; and
- (b) a new basic plan/supplement under Category B stated in Table 1C or you already hold an in-force policy under Category B stated in Table 1C,

you shall be entitled to 2 months' premium discount on your MultiPro Series basic plan subject to the terms and conditions of Reward 1C<sup>5</sup>.

	New application during Promotion Period	+ New application during Promotion Period <u>OR</u> holding an In-force policy on
	Category A	Category B
<b>Designated Basic Plan / supplement</b>	MultiPro Critical Illness Plan/ MultiPro Plus Critical Illness Plan with 20/25 years premium payment term	AXA WiseGuard Pro Medical Insurance Plan
<b>Premium Discount on Eligible Basic Plan of Reward 1C<sup>#</sup></b> (based on the annualised premium of Eligible Basic Plan of Reward 1C )	2 months' premium discount on the Category A basic plan <sup>*,5</sup>	

\* If a customer is applying for more than 1 basic plan under Category A stated in Table 1C, the Category A basic plan stated in Table 1C with greater / the greatest annualised premium will be paired with the basic plan / supplement of Category B stated in Table 1C for the purpose of claiming eligibility of Reward 1C.



Table 1D

**CritiPartner Critical Illness Plan /  
CritiPartner Plus Critical Illness Plan Premium Discount****NEW**

During the Promotion Period, if you successfully apply for:

- (a) a new basic plan under Category A stated in Table 1D; and
  - (b) a new basic plan under Category B stated in Table 1D with annual payment mode,
- you shall be entitled to 1 month's premium discount on the basic plan of CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan subject to the terms and conditions of Reward 1D<sup>6</sup>.

	New application during Promotion Period	+ New application during Promotion Period
	Category A	Category B
<b>Designated Basic Plan</b>	MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan	CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan with 20 / 25 years premium payment term
<b>Premium Discount on Eligible Basic Plan of Reward 1D<sup>#</sup></b> (based on the annualised premium of Eligible Basic Plan of Reward 1D )	1 month's premium discount on the Category B basic plan <sup>**,6</sup>	

\*\* If a customer is applying for more than 1 basic plan under Category B stated in Table 1D, the Category B basic plan stated in Table 1D with greater / the greatest annualised premium will be paired with the basic plan of Category A stated in Table 1D for the purpose of claiming eligibility of Reward 1D.

Applicants of the basic plan of CritiPartner Critical Illness Plan/ CritiPartner Plus Critical Illness Plan with 20/25 years premium payment term fulfilling the respective applicable requirements of Reward 1A & Reward 1D may enjoy up to **3** months' premium.



Table 2A

AXA WiseGuard Pro Medical Insurance Plan / Smart Medicare First Year Instant Premium Discount	
Designated Basic Plan	AXA WiseGuard Pro Medical Insurance Plan / Smart Medicare
First Year Instant Premium Discount on Each Eligible Policy of Reward 2A <sup>*</sup>	3.5 months <sup>7</sup>
From now until 31 December 2020, both dates inclusive, if you apply for any basic plan of AXA WiseGuard Pro Medical Insurance Plan / Smart Medicare, you can enjoy simplified underwriting provided by AXA "Act for Health" Campaign, please contact your Financial Consultant for more details.	



Table 2B

Pink Medical Insurance Plan Premium Discount				
During the Promotion Period, if you successfully apply for:				
(a) a new basic plan / supplement under Category A stated in Table 2B with annual payment mode; and				
(b) a new basic plan / supplement under Category B stated in Table 2B or you already hold an in-force policy under Category B stated in Table 2B,				
you shall be entitled to 3.5 months' premium discount on your Pink Medical Insurance Plan basic plan / supplement, subject to the terms and conditions of Reward 2B <sup>8</sup> .				
Designated Basic Plan / supplement	New application during Promotion Period	New application during Promotion Period <b>OR</b> holding an in-force policy on		
	Category A	Category B		
	Pink Medical Insurance Plan	CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan with 20/25 years premium payment term / MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan with 20/25 years premium payment term	AXA WiseGuard Pro Medical Insurance Plan / Smart Medicare	Wealth Advance Savings Series II – Ultimate with 5/10 years premium payment term / Wealth Ultra Savings Plan with 8 years premium payment term
Premium Discount on Eligible Basic Plan / Eligible Supplement of Reward 2B <sup>*</sup> (based on the annualised premium of Eligible Basic Plan / Eligible Supplement of Reward 2B)	3.5 months' premium discount on the Category A basic plan / supplement <sup>*,8</sup>			

<sup>\*</sup> If a customer has more than 1 basic plan / supplement under Category B stated in Table 2B, the basic plan / supplement under Category B stated in Table 2B with the greatest annualised premium will be paired with the Pink Medical Insurance Plan once only. If a customer has more than 1 Pink Medical Insurance Plan, the Pink Medical Insurance Plan with the greatest annualised premium will be paired with the basic plan / supplement under Category B stated in Table 2B. Each Eligible Basic Plan / Eligible Supplement of Reward 2B can entitle the premium discount of Reward 2B once only.

Applicants of Pink Medical Insurance Plan supplement fulfilling the respective applicable requirements of Reward 2A & Reward 2B may enjoy up to **7** months' premium discount on the supplement of Pink Medical Insurance Plan.



Table 3A


Wealth Advance Savings Series II – Ultimate Premium Discount		
Designated Basic Plan	Wealth Advance Savings Series II – Ultimate	
Total AFYP of Designated Basic Plan and its Supplements (if applicable) (USD)	USD5,000 or above	
Premium Discount Percentage on Each Eligible Policy of Reward 3A <sup>#</sup> (% of the total AFYP of Eligible Policy of Reward 3A)	5 years premium payment term	10 years premium payment term
	4% <sup>9</sup>	15% <sup>9</sup> +5% 



Table 3B

Wealth Ultra Savings Plan Premium Discount		
Designated Basic Plan	Total AFYP of Designated Basic Plan and its Supplements (if applicable) (USD)	Premium Discount Percentage on Each Eligible Policy of Reward 3B <sup>10,#</sup> (% of the total AFYP of Eligible Policy of Reward 3B)
Wealth Ultra Savings Plan with 8 years premium payment term	300,000 or above	8%+5% 
	125,000 – 299,999	7%+5%
	40,000 – 124,999	6%
	20,000 – 39,999	5%
	5,000 – 19,999	4%

What is more? During the Promotion Period, if you successfully apply Wealth Advance Savings Series II – Ultimate (10 years premium payment term) / Wealth Ultra Savings Plan (8 years premium payment term) and its supplements (if applicable) with the total AFYP of USD 125,000 or above, each eligible policy may enjoy an additional 5% premium discount<sup>9,10</sup>.



## General Insurance Products



Table 4

Turbo Italy UV Sterilisation Bed Cleaner for Designated General Insurance Products		
Designated General Insurance Products	Product category	Designated General Insurance Products
	Leisure and travel	Golfer's Insurance / Overseas Student Care / SmartTraveller Plus (Annual Cover)
	Liability	SmartHelper
	Personal accident	SmartCare Prime / SmartCare Shield
	Property	All Risks (Residential) / Fire (Residential) / SmartHome Plus <sup>^</sup> / ArtPlus Household Insurance
	Motor	SmartDrive Private Car (comprehensive coverage and third party liabilities coverage)
Total Accumulated Premium of one or more Designated General Insurance Products <sup>11</sup> (HKD)		HKD1,600 or above
Reward for each Eligible Applicant of Reward 4 <sup>#</sup>		Turbo Italy UV Sterilisation Bed Cleaner (Suggested Retail Price: HKD798) <sup>11</sup>



<sup>^</sup> In addition to Reward 4, the designated home contents insurance customers may enjoy additional "Cleaning and Sanitising Benefit", for free. Please visit [www.axa.com.hk/en/axa-novel-coronavirus-outbreak](http://www.axa.com.hk/en/axa-novel-coronavirus-outbreak) or contact AXA Financial Consultant for details. Terms and Conditions apply.

## SME Insurance Products



Table 5

A Free Interior Sani-Mist Germicidal Treatment for Designated SME Insurance Plans		
	Category A	Category B
Designated SME Insurance Plans	SmartPlan Shop / SmartPlan Office	Axcellent Health Partner Employee Benefits Insurance Package Plan / CORProtect Employee Benefits Insurance Package Plan
Annualised Premium of Designated SME Insurance Plan (HKD)	HKD2,000 or above	
Reward for each Eligible Policy of Reward 5 <sup>#</sup>	A Free Interior Sani-Mist Germicidal Treatment (values at HKD3,200) <sup>12</sup>	

**Extra Reward**

In addition, if you successfully apply for 2 Designated SME Insurance Plans<sup>1</sup> with 1 plan under Category A and 1 plan under Category B, you may also enjoy an additional HKD1,000 premium coupon for SME Insurance Plans provided under AXA "Support the SME" Programme. For details, please refer to the AXA "Support the SME" Programme leaflet. Terms and Conditions apply.

**You may enjoy all of the above rewards at the same time in your best of interest!**

### Remarks

1. For product details of the designated health and protection insurance basic plans and / or supplements, the designated savings basic plans and their supplements (if applicable), the designated general insurance products and designated SME insurance plans, please refer to the relevant proposals, product brochures and policy contracts. 2. For details of the Promotion, please refer to the relevant section(s) under Terms and Conditions of AXA "Multi-Protection" Programme (the "Terms and Conditions") stated in this leaflet. 3. For details of Reward 1A, please refer to clauses 1 to 4 under Reward 1A of the Terms and Conditions stated in this leaflet. 4. For details of Reward 1B, please refer to clauses 1 to 4 under Reward 1B of the Terms and Conditions stated in this leaflet. 5. For details of Reward 1C, please refer to clauses 1 to 3 under Reward 1C of the Terms and Conditions stated in this leaflet. 6. For details of Reward 1D, please refer to clauses 1 to 3 under Reward 1D of the Terms and Conditions stated in this leaflet. 7. For details of Reward 2A, please refer to clauses 1 to 5 under Reward 2A of the Terms and Conditions stated in this leaflet. 8. For details of Reward 2B, please refer to clauses 1 to 3 under Reward 2B of the Terms and Conditions stated in this leaflet. 9. For details of Reward 3A, please refer to clauses 1 to 3 under Reward 3A of the Terms and Conditions stated in this leaflet. 10. For details of Reward 3B, please refer to clauses 1 to 3 under Reward 3B of the Terms and Conditions stated in this leaflet. 11. The surcharge paid for the Motor Insurers' Bureau of Hong Kong will be included in the accumulated premium of the designated general insurance products. Such designated general insurance products must be applied via AXA financial consultants. For details of Reward 4, please refer to clauses 1 to 6 under Reward 4 of the Terms and Conditions stated in this leaflet. 12. For details of Reward 5, please refer to clauses 1 to 7 under Reward 5 of the Terms and Conditions stated in this leaflet. # Please refer to the Terms and Conditions stated in this leaflet for the definition(s).







# Illustrative examples

(These examples are hypothetical and for illustrative purposes only)

## Example 1:








**Mr. Hong** (As policy owner)

	New Policy 1	New Policy 2	New Policy 3	New Policy 4	New Policy 5	New Policy 6
	Critical Illness Protection	Critical Illness Protection	Medical Protection	Medical Protection	Savings	General Insurance Product
Plans Issued	Basic Plan: CritiPartner Plus Critical Illness Plan	Basic Plan: MultiPro Critical Illness Plan	Basic Plan: AXA WiseGuard Pro Medical Insurance Plan	Supplement: Pink Medical Insurance Plan (attached to AXA WiseGuardPro Medical Insurance Plan Basic Plan)	Basic Plan: Wealth Ultra Savings Plan	SmartTraveller Plus (Annual Cover)
AFYP or Total Accumulated Premium (HKD) (or its equivalent in foreign currency) /(USD)	-	-	-	-	USD130,000	HKD1,600
Premium Payment Term	20 years	20 years	-	-	8 years	-
Reward(s)	 <b>Reward 1A</b> + <b>Reward 1D</b> A total of 3 months' Premium Discount on the above basic plan	 <b>Reward 1B</b> + <b>Reward 1C</b> First 10 Years Support Benefit and 2 months' Premium Discount on the above basic plan	 <b>Reward 2A</b> 3.5 months' First Year Instant Premium Discount on the above basic plan and its supplements (i.e. Supplement Pink Medical Insurance Plan)	 <b>Reward 2B</b> 3.5 months' premium discount on the above supplement	 <b>Reward 3B</b> 7% + extra 5%, a total of 12% Premium Discount on the above basic plan and its supplements (if applicable)	 <b>Reward 4</b> A Turbo Italy UV Sterilisation Bed Cleaner for the policy owner of the above General Insurance Product

## Example 2:



**Ms. On** (As policy owner)

	Existing in-force policy	New Policy 1	New Policy 2	New Policy 3	New Policy 4
	Medical Protection	Critical Illness Protection	Medical Protection	Savings	General Insurance Product
<b>Plans Issued</b>	<b>Basic Plan:</b> AXA WiseGuard Pro Medical Insurance Plan	<b>Basic Plan:</b> MultiPro Plus Critical Illness Plan	<b>Basic Plan:</b> Pink Medical Insurance Plan	<b>Basic Plan:</b> Wealth Advance Savings Series II - Ultimate	SmartHome Plus
<b>AFYP or Total Accumulated Premium</b> (HKD) (or its equivalent in foreign currency) /(USD)	–	–	–	USD3,000	HKD1,200
<b>Premium Payment Term</b>	–	25 Years	–	5 Years	–
<b>Reward(s)</b>	 <b>Reward 2A</b> (As the above Basic plan was not applied during the Promotion Period)	 <b>Reward 1B</b> + <b>Reward 1C</b> <b>First 10 Years Support Benefit and 2 months' Premium Discount on the above basic plan</b> (As Ms. On already hold an in-force AXA WiseGuard Pro Medical Insurance Plan)	 <b>Reward 2B</b> <b>3.5months' Premium Discount on the above basic plan</b>	 <b>Reward 3A</b> (As its AFYP is below USD5,000)	 <b>Reward 4</b> (As its accumulated premium is below HKD1,600)



## Terms and Conditions of AXA “Multi-Protection” Programme

- AXA “Multi-Protection” 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 / AXA General Insurance Hong Kong Limited (collectively “AXA”), from 28 September 2020 to 31 October 2020, both dates inclusive (the “Promotion Period”), subject to the following Terms and Conditions.

### Health and Protection Products

#### Reward 1A – CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan Premium Discount

- The Premium Discount 1A (as defined in clause 2 below) under Reward 1A of the Promotion is only applicable if the following requirements are satisfied:
  - Customers successfully submit the applications for basic plan of CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan during the Promotion Period;
  - Such basic plan must be successfully issued during the period from 28 September 2020 to 30 November 2020, both dates inclusive;
  - Annual payment mode must be selected for such basic plan; and
  - Premium payment term requirements stated in the Table 1A above.  
(CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan satisfying clause 1 above is hereinafter referred to as “Eligible Basic Plan of Reward 1A”)
- An Eligible Basic Plan of Reward 1A that has met the above requirements as set out in clause 1 may be entitled to a one-off premium discount stated in Table 1A above on future premium(s) (“Premium Discount 1A”). For the calculation of Premium Discount 1A, 2 months’ premium discount shall be equal to 16.66% of the annualised premium of the relevant Eligible Basic Plan of Reward 1A.
- The amount of annualised premium 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 annualised premium and Premium Discount 1A 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 relevant Eligible Basic Plan of Reward 1A.

#### Conversion Table – Exchange rate of foreign currencies against HKD

USD
8.0

#### Reward 1B – MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan First 10 Years Support Benefit

- The First 10 Years Support Benefit under Reward 1B of the Promotion is only applicable if all of the following requirements are satisfied:
  - Your application for basic plan of MultiPro Critical Illness Plan or MultiPro Plus Critical Illness Plan is successfully submitted during the Promotion Period;
  - Such basic plan must be issued during the period from 28 September 2020 to 30 November 2020, both dates inclusive; and
  - At the time when the First 10 Years Support Benefit becomes payable, all premiums due under your MultiPro Series basic plan and its supplements (if applicable), must be fully paid.  
(MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan satisfying clause 1 above is hereinafter referred to as “Eligible Basic Plan of Reward 1B”)
- The First 10 Years Support Benefit will be added to each Eligible Basic Plan of Reward 1B. Under this benefit, AXA will pay the First 10 Years Support Benefit, in addition to the Refund of Premium Benefit under your Eligible Basic Plan of Reward 1B, on and in accordance with the following conditions:
  - If the insured is first diagnosed of late stage cancer of breast (for female) / prostate (for male) (each a “Late Stage Cancer”) before (i) the 10<sup>th</sup> policy anniversary or (ii) the policy anniversary on or immediately following the insured’s 75<sup>th</sup> birthday (whichever is earlier);
  - The Refund of Premium Benefit becomes payable for the relevant Late Stage Cancer. For the avoidance of doubt, the First 10 Years Support Benefit will not be available if the Refund of Premium Benefit has already been paid or is payable in respect of a major illness other than the Late Stage Cancer under your policy;
  - The amount payable under the First 10 Years Support Benefit is equivalent to 30% of the basic sum insured of your Eligible Basic Plan of Reward 1B as at the time the Refund of Premium Benefit becomes payable. Any portion of the basic sum insured which is increased by the Index-linked Increase Endorsement attached to the Eligible Basic Plan of Reward 1B (if any) shall be excluded in the calculation of the benefit payable;
  - Any diagnosis of a Late Stage Cancer for the purpose of claiming the First 10 Years Support Benefit must fulfil the meaning together with the Terms and Conditions stated in the definitions of cancer in the policy provisions and in addition must be a malignant tumour with pathological staging of Stage III or Stage IV under the American Joint Committee on Cancer (AJCC) cancer staging system or its equivalent; and
  - Any outstanding premiums will be deducted from the benefit payable.
- The First 10 Years Support Benefit will automatically cease and no longer be available upon the earliest occurrence of any of the followings:
  - the 10<sup>th</sup> policy anniversary; or
  - the policy anniversary on or immediately following the insured’s 75<sup>th</sup> birthday; or
  - your Eligible Basic Plan of Reward 1B is terminated.
- For details of the First 10 Years Support Benefit, please refer to the terms and conditions of the relevant policy document to be provided to you separately after the policy issuance.

#### Reward 1C – “MultiPro Series” Premium Discount

- The Premium Discount 1C (as defined in clause 2 below) under Reward 1C of the Promotion is only applicable if all of the following requirements are satisfied:
  - Your application for the basic plan of MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan with a premium payment term of 20 / 25 years (“Designated MultiPro Series Policy”) is successfully submitted during the Promotion Period; and
  - (i) Your application for the basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan is also successfully submitted during the Promotion Period; or  
(ii) Alternatively, you already hold an in-force AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement as the date of application of the Designated MultiPro Series Policy; and
  - The Designated MultiPro Series Policy and the AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement must be successfully issued / effective during the period from 28 September 2020 to 30 November 2020, both dates inclusive.  
(The Designated MultiPro Series Policy satisfying clause 1 above is hereinafter referred to as “Eligible Basic Plan of Reward 1C”)  
For determining eligibility for the Reward 1C, any AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement shall only be paired with a Designated MultiPro Series Policy for once only. In the event that the number of Designated MultiPro Series Policies exceeds the number of AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement, the Designated MultiPro Series Policy with the greater / greatest (as the case maybe) annualised premium shall be deemed the Eligible Basic Plan of Reward 1C. Each Eligible Basic Plan of Reward 1C can entitle the premium discount of 1C once only.
- An Eligible Basic Plan of Reward 1C shall be entitled to a one-off 2 months’ premium discount on future premium(s) (“Premium Discount 1C”) on and in accordance with the following conditions:
  - The amount of Premium Discount 1C shall be equal to 16.66% of the annualised premium of the relevant Eligible Basic Plan of Reward 1C;
  - The Premium Discount will be applied to the premium payments of the third policy year or onwards (as AXA deems appropriate);
  - The amount of annualised premium 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 annualised premium of the Eligible Basic Plan of Reward 1C will be determined in accordance with the premium payment mode as at the time when the premium is discounted. If the payment mode is not annual payment mode, the annualised premium of the Eligible Basic Plan of Reward 1C will be calculated as follows:
    - For monthly payment mode, by multiplying the monthly premium payment amount by 12; or
    - For semi-annual payment mode, by multiplying the semi-annual premium payment amount by 2.
  - The calculation of annualised premium and Premium Discount 1C 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 relevant Eligible Basic Plan of Reward 1C.

**Conversion Table – Exchange rate of foreign currencies against HKD**

USD
8.0

- f. As at the time the Premium Discount 1C is applied, the Eligible Basic Plan of Reward 1C and AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement must remain in-force and all premiums due must be fully paid since inception.
3. The Premium Discount 1C will not be available to customers who have purchased any AXA WiseGuard Pro Medical Insurance Plan basic plan / supplement before the Promotion Period but subsequently cancelled such plan(s) during the cooling off period and then re-apply for the same basic plan / supplement during the Promotion Period.

**Reward 1D – CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan Premium Discount**

1. The Premium Discount 1D (as defined in clause 2 below) under Reward 1D of the Promotion is only applicable if all of the following requirements are satisfied:
  - a. Your application for the basic plan of MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan is successfully submitted during the Promotion Period; and
  - b. Your application for the basic plan of CritiPartner Critical Illness Plan / CritiPartner Plus Critical Illness Plan with a premium payment term of 20/25 years (“Designated CritiPartner Series Policy”) is also successfully submitted during the Promotion Period; and
  - c. The MultiPro Series policy and the Designated CritiPartner Series Policy must be successfully issued during the period from 28 September 2020 to 30 November 2020, both dates inclusive; and
  - d. Annual payment mode must be selected for the Designated CritiPartner Series Policy.  
(The Designated CritiPartner Series Policy satisfying the eligibility criteria under clause 1 above is hereinafter referred to as “Eligible Basic Plan of Reward 1D”)  
For determining eligibility for the Reward 1D, any MultiPro Series policy shall only be paired with a Designated CritiPartner Series Policy for once only. In the event that the number of Designated CritiPartner Series Policies exceeds the number of MultiPro Series policy, the Designated CritiPartner Series Policy with the greater / greatest (as the case maybe) annualised premium shall be deemed the Eligible Basic Plan of Reward 1D. Each Eligible Basic Plan of Reward 1D is entitled to the premium discount of Reward 1D once only.
2. An Eligible Basic Plan of Reward 1D shall be entitled to a one-off 1 month’s premium discount on future premium(s) (“Premium Discount 1D”) on and in accordance with the following conditions:
  - a. The amount of Premium Discount 1D shall be equal to 8.33% of the annualised premium of the relevant Eligible Basic Plan of Reward 1D.
  - b. The Premium Discount 1D will be applied to the premium payments of the third policy year or onwards (as AXA deems appropriate).
  - c. The amount of annualised premium 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.
  - d. The calculation of annualised premium and Premium Discount 1D 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 relevant Eligible Basic Plan of Reward 1D.

**Conversion Table – Exchange rate of foreign currencies against HKD**

USD
8.0

- e. As at the time the Premium Discount 1D is applied, Eligible Basic Plan of Reward 1D and the MultiPro Series policy must remain in-force and all premiums due must be fully paid since inception.
3. The Premium Discount 1D will not be available to any customer who has purchased any Designated CritiPartner Series Policy before the Promotion Period but subsequently cancelled such plan(s) during the cooling-off period and then re-apply for the same basic plan during the Promotion Period.

**Reward 2A – AXA WiseGuard Pro Medical Insurance Plan / Smart Medicare First Year Instant Premium Discount**

1. The Instant Premium Discount 2A (as defined in clause 2 below) under Reward 2A of the Promotion is only applicable if the following requirements are satisfied:
  - a. Customers successfully submit the applications for any basic plan and its supplements (if applicable) of AXA WiseGuard Pro Medical Insurance Plan or Smart Medicare during the Promotion Period;
  - b. Every such basic plan and its supplements (if applicable) must be successfully issued during the period from 28 September 2020 to 30 November 2020, both dates inclusive; and
  - c. Annual payment mode must be selected for every such basic plan and its supplements (if applicable).  
(Basic plan of AXA WiseGuard Pro Medical Insurance Plan or Smart Medicare and its supplements (if applicable) satisfying clause 1 above is hereinafter referred to as “Eligible Policy of Reward 2A”)
2. An Eligible Policy of Reward 2A that has met the above requirements as set out in clause 1 may be entitled to a one-off first year instant premium discount stated in Table 2A above (“Instant Premium Discount 2A”). For the calculation of Instant Premium Discount 2A, 3.5 months’ premium discount shall be equal to 29.16% of the AFYP of the relevant Eligible Policy of Reward 2A.
3. Levy on insurance premium to be collected by the Insurance Authority is calculated based on the total AFYP before the Instant Premium Discount 2A.
4. Instant Premium Discount 2A is only applicable whenever the campaign form of this Promotion is submitted along with the insurance application form at the same time.
5. If there are any adjustments to the total AFYP paid of the Eligible Policy of Reward 2A, the Instant Premium Discount 2A entitled by the customer will be re-calculated, and shall be adjusted accordingly to the Table 2A above.

**Reward 2B – Pink Medical Insurance Plan Premium Discount**

1. The Premium Discount 2B (as defined in clause 2 below) under Reward 2B of the Promotion is only applicable if all of the following requirements are satisfied:
  - a. Your application for the basic plan / supplement of Pink Medical Insurance Plan is successfully submitted during the Promotion Period; and
  - b. (i) Your application for the basic plan / supplement of Category B stated in Table 2B above (“Designated Category B Policy in Table 2B”) is also successfully submitted during the Promotion Period; or  
(ii) Alternatively, you are already holding an in-force Designated Category B Policy in Table 2B as the date of application of the Pink Medical Insurance Plan; and
  - c. The basic plan / supplement of Pink Medical Insurance Plan and the Designated Category B Policy must be successfully issued / remain effective during the period from 28 September 2020 to 30 November 2020, both dates inclusive; and
  - d. Annual payment mode must be selected for the basic plan / supplement of Pink Medical Insurance Plan.  
(Basic plan / supplement of Pink Medical Insurance Plan satisfying clause 1 above is hereinafter referred to as “Eligible Basic Plan / Eligible Supplement of Reward 2B”)  
For determining eligibility for and amount of the Reward 2B, if a customer has more than 1 Designated Category B Policy in Table 2B, the Designated Category B Policy in Table 2B with the greatest annualised premium will be paired with the Eligible Basic Plan / Eligible Supplement of Reward 2B once only. If a customer has more than 1 Eligible Basic Plan / Eligible Supplement of Reward 2B, the Eligible Basic Plan / Eligible Supplement of Reward 2B with the greatest annualised premium will be paired with the Designated Category B policy in Table 2B. Each Eligible Basic Plan / Eligible Supplement of Reward 2B can entitle to the premium discount of Reward 2B once only.
2. An Eligible Basic Plan / Eligible Supplement of Reward 2B shall be entitled to a one-off 3.5 months’ premium discount on future premium(s) (“Premium Discount 2B”) on and in accordance with the following conditions:
  - a. The amount of Premium Discount 2B shall be equal to 29.16% of the annualised premium of the relevant Eligible Basic Plan / Eligible Supplement of Reward 2B;
  - b. The Premium Discount 2B will be applied to the premium payments of the third policy year or onwards (as AXA deems appropriate);
  - c. The amount of annualised premium 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;

- d. The calculation of annualised premium and Premium Discount 2B 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 relevant Eligible Basic Plan / Eligible Supplement of Reward 2B.

**Conversion Table – Exchange rate of foreign currencies against HKD**

USD
8.0

- e. As at the time the Premium Discount 2B is applied, the Eligible Basic Plan / Eligible Supplement of Reward 2B and the Designated Category B Policy in Table 2B must remain in-force and all premiums due must be fully paid since inception.
3. The Premium Discount 2B will not be available to customers who has purchased any Designated Category B Policy in Table 2B before the Promotion Period but subsequently cancelled such plan(s) during the cooling off period and then re-apply for the same basic plan / supplement during the Promotion Period.

**Savings Products**

**Reward 3A – Wealth Advance Savings Series II – Ultimate Premium Discount**

1. The Premium Discount 3A (as defined in clause 2 below) under Reward 3A of the Promotion is only applicable if the following requirements are satisfied:
  - a. Customers successfully submit the applications for a basic plan of Wealth Advance Savings Series II – Ultimate and its supplements (if applicable) during the Promotion Period;
  - b. Such basic plan and its supplements (if applicable) must be successfully issued during the period from 28 September 2020 to 30 November 2020, both dates inclusive;
  - c. Such basic plan and its supplements (if applicable) have met the total AFYP requirement stated in Table 3A above (or its equivalent in foreign currency based on AXA's Conversion Table below); and

**Conversion Table – Exchange rate of foreign currencies against USD**

HKD
8.0

- d. For all payment modes, all premiums due within the first 13 months under such basic plan and its supplements (if applicable) must be fully paid when due. (Wealth Advance Savings Series II – Ultimate and its supplements (if applicable) satisfying clause 1 above is hereinafter referred to as “Eligible Policy of Reward 3A”)
2. An Eligible Policy of Reward 3A that has met the above requirements as set out in clause 1 may be entitled to a one-off premium discount on future premium(s), the amount of which will be calculated by multiplying the total AFYP of the relevant Eligible Policy of Reward 3A by the applicable premium discount percentage stated in Table 3A above (“Premium Discount 3A”).
3. During the Promotion Period, if the total AFYP of the Eligible Policy of Reward 3A (the premium payment term must be 10 years) is USD125,000 or above, each Eligible Policy of Reward 3A may be entitled to an additional 5% on top of the 15% premium discount stated in Table 3A. The total sum is up to 20% premium discount.

**Reward 3B – Wealth Ultra Savings Plan Premium Discount**

1. The Premium Discount 3B (as defined in clause 2 below) under Reward 3B of the Promotion is only applicable if the following requirements are satisfied:
  - a. Customers successfully submit the applications for a basic plan of Wealth Ultra Savings Plan (8 years premium payment term) and its supplements (if applicable) during the Promotion Period;
  - b. Such basic plan and its supplements (if applicable) must be successfully issued during the period from 28 September 2020 to 30 November 2020, both dates inclusive;
  - c. Such basic plan and its supplements (if applicable) have met the total AFYP requirement stated in Table 3B above (or its equivalent in foreign currency based on AXA's Conversion Table below); and

**Conversion Table – Exchange rate of foreign currencies against USD**

HKD
8.0

- d. For all payment modes, all premiums due within the first 13 months under such basic plan and its supplements (if applicable) must be fully paid when due. (Wealth Ultra Savings Plan and its supplements (if applicable) satisfying clause 1 above is hereinafter referred to as “Eligible Policy of Reward 3B”)
2. An Eligible Policy of Reward 3B that has met the above requirements as set out in clause 1 may be entitled to a one-off premium discount on future premium(s), the amount of which will be calculated by multiplying the total AFYP of the relevant Eligible Policy of Reward 3B by the applicable premium discount percentage stated in Table 3B above (“Premium Discount 3B”).
3. During the Promotion Period, if the total AFYP of the Eligible Policy of Reward 3B is USD125,000 or above, each Eligible Policy of Reward 3B may be entitled to an additional 5% on top of the 7% or above premium discount stated in Table 3B. The total sum is up to 13% premium discount.

**General Insurance Products**

**Reward 4 – Turbo Italy UV Sterilisation Bed Cleaner for Designated General Insurance Products**

1. The Turbo Italy UV Sterilisation Bed Cleaner (the “Gift”) under Reward 4 of the Promotion is only applicable if the following requirements are satisfied:
  - a. Individual customer aged 18 or above and the same person as the policyholder (excluding corporate customer) applies for one or more of the designated general insurance products stated in Table 4 above through AXA Financial Consultants during the Promotion Period;
  - b. All the designated general insurance products stated in Table 4 above must be successfully issued and effected during the period from 28 September 2020 to 30 November 2020, both dates inclusive; and
  - c. The designated general insurance products and the total accumulated premium of all the designated general insurance products have met the requirement stated in Table 4 above.
 (Individual customer satisfying clause 1 above is hereinafter referred to as “Eligible Applicant of Reward 4”. The designated general insurance products satisfying clause 1 above is hereinafter referred to as “Eligible General Insurance Products of Reward 4”)
2. An Eligible Applicant of Reward 4 that has met the above requirements as set out in clause 1 may be entitled to receive one Gift. For the avoidance of doubt, each Eligible Applicant of Reward 4 will be entitled to the Gift once only.
3. Reward 4 is not applicable to any renewal policy, replacement policy, re-activation of lapsed policy within 3 months from expiry date, or a policy switching from any policy underwritten by AXA.
4. The redemption letter for the Gift will be mailed to the Eligible Applicant of Reward 4's last known correspondence address in AXA's record on or before 31 December 2020. The redemption letter will not be replaced if lost, damaged or unused before expiry date. The Gift shall be redeemed at the designated locations by presenting the redemption letter. If the Eligible Applicant of Reward 4 is also entitled to other prevailing promotion reward(s) in respect of the same policy, AXA reserves the right to provide only one of such rewards to the customer, at AXA sole discretion.
5. The Gift is provided by relevant suppliers. The Gift must be redeemed on or before the expiry date printed on the redemption letter and is subject to the Terms and Conditions as stipulated in the redemption letter and / or by AXA and / or the relevant suppliers. Once the Gift is redeemed, no change will be allowed.
6. AXA is not the supplier of the Gift and shall have no obligation or liability whatsoever in relation thereto, including but not limited to their quality or fitness, supply or service. Any disputes arising from the Gift shall be resolved between customer and the respective suppliers directly. The Suggested Retail Price and product images are provided by respective suppliers and are for reference only.

**SME Insurance Products**

**Reward 5 – A Free Interior Sani-Mist Germicidal Treatment for Designated SME Insurance Plans**

1. The Free Interior Sani-Mist Germicidal Treatment under Reward 5 of the Promotion is only applicable if the following requirements are satisfied:
  - a. For such insurance plan under Category A as stated in Table 5, the policy effective date should be within the period from 28 September 2020 to 31 October



2020, both dates inclusive (the “Programme Period of Reward 5”); or

- b. For such insurance plan under Category B as stated in Table 5, customers must successfully submit an application during the Programme Period of Reward 5;
- c. Such insurance plan under Category B must be successfully issued during the period from 28 September 2020 to 31 December 2020, both dates inclusive; and
- d. Such insurance plan has met the respective annualised premium requirement as stated in Table 5.

(The designated SME Insurance plans satisfying clause 1 above is hereinafter referred to as “Eligible Policy of Reward 5”)

- 2. Customers of the Eligible Policy of Reward 5 will be entitled to a free Interior Sani-Mist Germicidal Treatment (“Free Treatment”). The Free Treatment can only be used for the insured premises of the designated insurance plan under Category A or policyholder's or affiliate's registered address of the designated insurance plan under Category B, and the interior area is not larger than 1,500 square feet.
- 3. AXA is not the supplier of the Free Treatment and shall have no obligation or liability whatsoever in relation thereto, including but not limited to their quality or fitness, supply or service. Any disputes arising from the Free Treatment shall be resolved between customer and the respective supplier directly.
- 4. The voucher of the Free Treatment will be delivered to the customers of the Eligible Policy of Reward 5 within 2 months from the date of issuance or the effective date (as the case may be) of the Eligible Policy of Reward 5. For the Terms and Conditions of the Free Treatment, please refer to the voucher.
- 5. For other special Terms and Conditions that will be applicable (if any), please refer to the relevant communication documents sent to the customer of the Eligible Policy of Reward 5 or the financial consultant.
- 6. If the customer of the Eligible Policy of Reward 5 has claimed the Additional Coverage / Free Treatment / Premium Coupon under the AXA “Support the SME” Programme, the customer of the Eligible Policy of Reward 5 cannot claim similar or same privilege offered by AXA under this Promotion. Similarly, if the customer of the Eligible Policy of Reward 5 has claimed similar or same benefit offered by AXA under this Promotion, the customer of the Eligible Policy of Reward 5 cannot claim the Additional Coverage / Free Treatment / Premium Coupon under the AXA “Support the SME” Programme.
- 7. Reward 5 will not be applicable if a policy of the relevant insurance plan is cancelled during its cooling off period or cancelled within 3 months prior to a subsequent application for the same relevant insurance plan in respect of the same insured.

#### **General provisions that apply to all rewards**

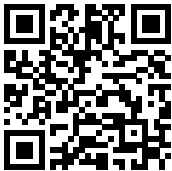
- 1. The amount of Premium Discount 1A and / or Premium Discount 1C and / or Premium Discount 1D and / or Premium Discount 2B and / or Premium Discount 3A and / or Premium Discount 3B will be applied to the premium payments of the third policy year or onwards as AXA deems appropriate.
- 2. The total AFYP of the Eligible Policy of Reward 3A and / or Reward 3B will be determined in accordance with the payment mode and the notional amount as at the time when the premium is discounted. If the payment mode is not annual payment mode, the total AFYP of the Eligible Policy of Reward 3A and / or Reward 3B will be calculated as follows:
  - a. For monthly payment mode, by multiplying the monthly premium payment amount by 12; or
  - b. For semi-annual payment mode, by multiplying the semi-annual premium payment amount by 2.
- 3. Premium of Smart Medimoney First Year \$1 Supplement (Economy Level) (if any), attached to the Eligible Policy of Reward 3A and / or Reward 3B, will be included in calculating the total AFYP of the Eligible Policy of Reward 3A and / or Reward 3B. Premiums of Smart Elite 10-year Term First Year Free Supplement, Smart 10-year Term First Year Free Supplement and Accident Protector First 3 Years Free Supplement, if any, attached to the Eligible Policy of Reward 3A and / or Reward 3B, will be excluded in calculating the total AFYP of the Eligible Policy of Reward 3A and / or Reward 3B.
- 4. 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.
- 5. The Eligible Basic Plan of Reward 1A and / or the Eligible Basic Plan of Reward 1B and / or the Eligible Policy of Reward 3A and / or the Eligible Policy of Reward 3B and / or the Eligible General Insurance Products of Reward 4 and / or the Eligible Policy of Reward 5 (as the case may be) must be in force at the time of the respective reward and all premiums due must be fully paid since inception, failing which Reward 1A and / or Reward 1B and / or Reward 3A and / or Reward 3B and / or Reward 4 and / or Reward 5 will not be entitled. If the Eligible Basic Plan of Reward 1A and / or the Eligible Basic Plan of Reward 1B and / or the Eligible Basic Plan of Reward 1C and / or the Eligible Basic Plan of Reward 1D and / or the Eligible Policy of Reward 2A and / or the Eligible Basic Plan / Eligible Supplement of Reward 2B and / or the Eligible Policy of Reward 3A and / or the Eligible Policy of Reward 3B and / or the Eligible General Insurance Products of Reward 4 and / or the Eligible Policy of Reward 5 (as the case may be) shall terminate for whatever reasons, any portion of such Premium Discount not yet applied and / or the respective reward will be forfeited.
- 6. The calculation of AFYP and Instant Premium Discount 2A and / or Premium Discount 3A and / or Premium Discount 3B shall be rounded up to the nearest 2 decimal places according to the policy currency based on the AXA conversion table (if applicable) of the relevant Eligible Policy of Reward 2A and / or the Eligible Policy of Reward 3A and / or the Eligible Policy of Reward 3B.
- 7. The Premium Discount 1A and / or Instant Premium Discount 2A and / or Premium Discount 3A and / or Premium Discount 3B will not be applicable to customers who submitted applications before the respective promotion periods of this Promotion but cancelled the designated basic plan and its supplements (if applicable) during its cooling off period and then re-apply for the same designated plan during the respective promotion periods of this Promotion.
- 8. Policy owner of the Eligible Basic Plan of Reward 1A and / or Reward 1C and / or Reward 1D and / or the Eligible Basic Plan / Eligible Supplement of Reward 2B and / or the Eligible Policy of Reward 3A and / or the Eligible Policy of Reward 3B will receive a notification letter by mail on or before 31 January 2022. The notification letter(s) will set out the details of Premium Discount 1A and / or Premium Discount 1C and / or Premium Discount 1D and / or Premium Discount 2B and / or Premium Discount 3A and / or Premium Discount 3B and the premium discount will be credited in the future premium deposit account.
- 9. Premium Discount 1A and / or Reward 1B and / or Premium Discount 1C and / or Premium Discount 1D and / or Instant Premium Discount 2A and / or Premium Discount 2B and / or Premium Discount 3A and / or Premium Discount 3B and / or Reward 4 and / or Reward 5 is / are non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
- 10. Reward 1A and / or Reward 1B and / or Reward 1C and / or Reward 1D and / or Reward 2A and / or Reward 2B and / or Reward 3A and / or Reward 3B and / or Reward 4 is / are not applicable to companies as policy owners.
- 11. 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.
- 12. This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement. For detailed terms, conditions and exclusions of the relevant basic plan and supplement, please refer to the relevant proposals, product brochures and policy contracts.
- 13. The eligibility of Reward 1A, Reward 1B, Reward 1C, Reward 1D, Reward 2A, Reward 2B, Reward 3A, Reward 3B, Reward 4 and Reward 5 is not guaranteed. Such application is subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.

Note: The words and expressions “insured”, “policy owner” and “supplement” 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.



## “Multi-Protection” Programme

September 2020



**For more details, please contact or visit:**

 **Your Financial Consultant**

 **Customer Service Hotline:**

**1. Health & Protection and Savings Products: (852) 2802 2812**

**2. General and SME Insurance Products: (852) 2523 3061**

**(9am to 5:30pm, Monday to Friday, except public holidays)**

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

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