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AXA "Spring Combo" Programme

Enjoy comprehensive
protection with
combo rewards



Enjoy up to
12 months'
premium refund

AXA "Spring Combo" Programme

Enjoy comprehensive protection with combo rewards

Spring is the season of new beginnings, so what better time is to devise new plans to protect yourself and your family. As your life-long partner, AXA supports you at different stages of life with a wide selection of protection products, ranging from health and critical illness insurance, tax savings, savings to general insurance as well as employee benefits solutions, helping you create a brighter future.

We are pleased to present you the AXA "Spring Combo" Programme. From **1 April 2024 to 30 June 2024**, both dates inclusive (the "**Promotion Period**"), if you successfully apply for any new designated basic plans / supplements / qualifying deferred annuity policy / general insurance products / employee benefits insurance package plans¹ with the required annualised first year premium ("**AFYP**") / total AFYP / single premium / accumulated paid premium stated below and satisfy other applicable requirements, you may enjoy various fabulous rewards². Seize the chance today to enjoy the rewards and get protected!



Tax Deductible* and Medical Protection Products



AXA WiseGuard Pro Medical Insurance Plan + MediEnhancer Supplement + IncomeBliss Deferred Annuity Plan Premium Refund + Special Reward - Out-patient Service

During the Promotion Period, if customer successfully submits an application for all of the following basic plan / supplement at the same time:

- (i) a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan ("**Designated AXA WiseGuard Pro Policy**") ;
- (ii) MediEnhancer Supplement associated with Designated AXA WiseGuard Pro Policy ; and
- (iii) a basic plan of IncomeBliss Deferred Annuity Plan, customer may be entitled to 12 months' premium refund on the Designated AXA WiseGuard Pro Policy.

What is more? Customer may also entitle to a one-year out-patient service which includes general practitioner consultation and specialist consultation. The total maximum number of visits of general practitioner consultation and specialist consultation per year is 10, of which there is a maximum of 5 visits for specialist consultation.

Table 1A

Designated Basic Plan / Supplement	AXA WiseGuard Pro Medical Insurance Plan + MediEnhancer Supplement + IncomeBliss Deferred Annuity Plan
Premium Refund on Each Eligible Basic Plan / Eligible Supplement of Reward 1A[#]	12 months^{3,4}
Special Reward	Out-patient Service (please refer to "Special Reward – Out-patient Service" section for details)

* For more information, please refer to www.ird.gov.hk or seek independent tax advice.

If you successfully apply for the basic plan of AXA WiseGuard Pro Medical Insurance Plan and / or IncomeBliss Deferred Annuity Plan, you can exclusively apply for the limited offer 5-Year GoalSaver which offers guaranteed return of up to 4.8% p.a. upon policy maturity subject to relevant terms and conditions as set out in the AXA "5-Year GoalSaver Maturity Bonus" Programme leaflet. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!



AXA WiseGuard Pro Medical Insurance Plan + MediEnhancer Supplement Premium Refund + Special Reward - Out-patient Service

During the Promotion Period, if customer successfully submits an application for all of the following basic plan / supplement at the same time:

- (i) a Designated AXA WiseGuard Pro Policy ; and
- (ii) MediEnhancer Supplement associated with Designated AXA WiseGuard Pro Policy, customer may be entitled to 7 months' premium refund on the Designated AXA WiseGuard Pro Policy.

What is more? Customer may also entitle to a one-year out-patient service which includes general practitioner consultation and specialist consultation. The total maximum number of visits of general practitioner consultation and specialist consultation per year is 10, of which there is a maximum of 5 visits for specialist consultation. For details, please refer to "Special Reward – Out-patient Service".

Table 1B

Designated Basic Plan / Supplement	AXA WiseGuard Pro Medical Insurance Plan + MediEnhancer Supplement
Premium Refund on Each Eligible Basic Plan / Eligible Supplement of Reward 1B [#]	7 months⁵
Special Reward	Out-patient Service (please refer to "Special Reward – Out-patient Service" section for details)

If you successfully apply for the basic plan of AXA WiseGuard Pro Medical Insurance Plan, you can exclusively apply for the limited offer 5-Year GoalSaver which offers guaranteed return of up to 4.8% p.a. upon policy maturity subject to relevant terms and conditions as set out in the AXA "5-Year GoalSaver Maturity Bonus" Programme leaflet. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!



AXA WiseGuard Pro Medical Insurance Plan Premium Refund + Special Reward - Out-patient Service

Table 1C

Designated Basic Plan / Supplement	AXA WiseGuard Pro Medical Insurance Plan
Premium Refund on Each Eligible Basic Plan / Eligible Supplement of Reward 1C [#]	4 months⁶
Special Reward	Out-patient Service (please refer to "Special Reward – Out-patient Service" section for details)

If you successfully apply for the basic plan of AXA WiseGuard Pro Medical Insurance Plan, you can exclusively apply for the limited offer 5-Year GoalSaver which offers guaranteed return of up to 4.8% p.a. upon policy maturity subject to relevant terms and conditions as set out in the AXA "5-Year GoalSaver Maturity Bonus" Programme leaflet. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!



Critical Illness Products



Designated Critical Illness Products Premium Refund + Special Reward - Out-patient Service

Table 2A

Designated Basic Plans	• LoveAssure Critical Illness Plan • LoveAssure Plus Critical Illness Plan			
Premium Payment Term	10 years	15 years	20 years	25 years
Premium Refund on Each Eligible Basic Plan of Reward 2A [#]	2 months ⁷	2 months ⁷	3 months ⁷	3 months ⁷
Special Reward	Out-patient Service (please refer to “Special Reward – Out-patient Service” section for details)			

If you successfully apply for the Designated Critical Illness Products, you can exclusively apply for the limited offer 5-Year GoalSaver which offers guaranteed return of up to 4.8% p.a. upon policy maturity subject to relevant terms and conditions as set out in the AXA “5-Year GoalSaver Maturity Bonus” Programme leaflet. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!



CareForAll Critical Illness Plan Premium Refund / CareForAll Critical Illness Plan + MediEnhancer Supplement Premium Refund

Table 2B

Designated Basic Plan	CareForAll Critical Illness Plan	
Premium Refund on Each Eligible Basic Plan [#]	Designated Basic Plan	Designated Basic Plan + MediEnhancer Supplement
	2 months ⁸	5 months ⁸

If you successfully apply for the CareForAll Critical Illness Plan, you can exclusively apply for the limited offer 5-Year GoalSaver which offers guaranteed return of up to 4.8% p.a. upon policy maturity subject to relevant terms and conditions as set out in the AXA “5-Year GoalSaver Maturity Bonus” Programme leaflet. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!



Out-patient Service



During the Promotion Period, the Eligible Insured of the designated basic plan(s) / designated supplement(s) (if applicable) of Reward 1A / 1B / 1C or 2A may be entitled to a one-year out-patient service which includes general practitioner consultation and specialist consultation after the designated basic plan(s) / supplement(s) of Reward 1A / 1B / 1C or 2A is effective and has passed the cooling-off period (the “**Special Reward**”). The total maximum number of visits of general practitioner consultation and specialist consultation per year is 10, of which there is a maximum of 5 visits for specialist.

Out-patient Service ⁹	Service Details
General Practitioner (Applicable to Hong Kong, Macau and Mainland China)	
Basic medication	<ul style="list-style-type: none">• Includes up to 3 days (limited to Hong Kong and Macau only)• Inclusive of basic medication equivalent up to RMB100 (limited to Mainland China only)
Maximum visit per day	1 visit
Maximum visit per yearⁱ	10 visits
Charge to be borne by Customer per visitⁱⁱ	HKD / MOP / RMB50
Specialist Consultation (Applicable to Hong Kong and Macau)ⁱⁱⁱ	
Basic medication	Includes up to 5 days
Maximum visit per day	1 visit
Maximum visit per yearⁱ	5 visits
Charge to be borne by Customer per visitⁱⁱ	HKD / MOP120

- i. The total maximum number of visits of general practitioner consultation and specialist consultation per year is 10.
- ii. A charge of HKD / MOP / RMB50 and HKD / MOP120 in local currency will be borne by customers for every general practitioner consultation (Hong Kong / Macau / Mainland China) and every specialist consultation (Hong Kong / Macau) respectively. If customers use the services which are out of the scope, payment will be borne by customers. The charge to be borne by customers is collected by relevant supplier in the local currency as indicated. AXA is not the supplier of the Special Reward and shall has no obligation or liability whatsoever in relation thereto, including but not limited to its quality or fitness, supply or service. Any disputes arising from the Special Reward shall be resolved between customers and the supplier directly.
- iii. Referral for specialist consultation is not required for Obstetrics Gynecology and Pediatrics.



Savings Products



Wealth Advance Savings Series II – Ultimate / Wealth Ultra Savings Plan – Premium Refund

During the Promotion Period, if customer successfully submits applications for a basic plan of Wealth Advance Savings Series II – Ultimate / Wealth Ultra Savings Plan, customer may be entitled to premium refund on future premium(s).

Table 3A

Designated Basic Plans	Wealth Advance Savings Series II – Ultimate		Wealth Ultra Savings Plan
Premium Payment Term	5 years	10 years	8 years
Total AFYP of Designated Basic Plan and its Supplements (if applicable) (USD)	USD5,000 or above		
Premium Refund Percentage on Each Eligible Policy of Reward 3A [#] (% of the total AFYP of Eligible Policy of Reward 3A)	5% ¹⁰	10% ¹⁰	7% ¹⁰



FortuneXtra Savings Plan Premium Refund

During the Promotion Period, if customer successfully submits applications for a basic plan of FortuneXtra Savings Plan, customer may be entitled to premium refund on future premium(s).

What is more? During the Promotion Period, if customer also successfully submits applications for any of the following Designated Insurance Plans and all the relevant policies are held by the same policy owner, the basic plan of FortuneXtra Savings Plan customer applies may be entitled to 3% extra premium refund on future premium(s).

Designated Insurance Plans:

- IncomeBliss Deferred Annuity Plan
- LoveAssure Critical Illness Plan / LoveAssure Plus Critical Illness Plan
- AXA WiseGuard Pro Medical Insurance Plan (basic plan / supplement)
- Global Elite II Health Plan
- CareForAll Critical Illness Plan
- JoyAhead Immediate Annuity Plan

Table 3B

Designated Basic Plan							FortuneXtra Savings Plan				
Total AFYP of Designated Basic Plan and its Supplements (if applicable)							Premium Refund Percentage on Each Eligible Policy of Reward 3B [#] (% of the total AFYP of Eligible Policy of Reward 3B)				
USD	RMB	EUR	GBP	CAD / AUD	SGD	HKD	Basic Premium Refund		Extra Premium Refund (if same policy owner successfully applies for Designated Insurance Plans)	Total	
							5-Year Pay	10-Year Pay		5-Year Pay	10-Year Pay
5,000 – 39,999	32,500 – 259,999	5,000 – 39,999	3,000 – 23,999	6,000 – 47,999	8,000 – 63,999	40,000 – 319,999	10% ¹¹	10% ¹¹	+3% ¹¹	13% ¹¹	13% ¹¹
40,000 – 79,999	260,000 – 519,999	40,000 – 79,999	24,000 – 47,999	48,000 – 95,999	64,000 – 127,999	320,000 – 639,999	18% ¹¹	20% ¹¹		21% ¹¹	23% ¹¹
80,000 or above	520,000 or above	80,000 or above	48,000 or above	96,000 or above	128,000 or above	640,000 or above	22% ¹¹	25% ¹¹		25% ¹¹	28% ¹¹



Max Wealth Insurance Plan (Lump Sum Payment) – Guaranteed Preferential Interest Rate

Reward 3C of the Promotion provides customers an offer of guaranteed preferential interest rate of 4.5% per annum[△] on the prepaid amount for the 1st policy year.

To enjoy this offer, simply opt for lump sum payment arrangement and pay a lump sum payment with levy at the time of application of Max Wealth Insurance Plan. The lump sum payment with levy to be applied as follows:

- (i) pay for annual premium of the 1st policy year and the corresponding levy ; and
- (ii) deposit fund in advance into the future premium deposit account for premium payment of the 2nd policy year (“**Prepaid Amount**”) and the corresponding levy. The Prepaid Amount will accumulate interest in the 1st policy year at a guaranteed preferential interest rate of 4.5% per annum in the future premium deposit account. At the end of the 1st policy year, the interest accrued will be credited to the future premium deposit account, and the Prepaid Amount and its accrued interest will be equal to the annual premium of the 2nd policy year and will be automatically deducted from the future premium deposit account to settle the annual premium for the 2nd policy year and the corresponding levy when due.

Table 3C

Designated Basic Plan	Max Wealth Insurance Plan [△]
Guaranteed Preferential Interest Rate on the Prepaid Amount in the 1 st Policy Year	4.5% per annum¹²

[△] The guaranteed preferential interest rate of 4.5% per annum is applicable to the Prepaid Amount only.

[△] Only applicable to Max Wealth Insurance Plan with the Lump Sum Payment arrangement selected.



Max Goal Insurance Plan Premium Discount

Table 3D

Designated Basic Plan	Max Goal Insurance Plan		
Single Premium of Designated Basic Plan (USD)	Below USD500,000	USD500,000 to USD999,999	USD1,000,000 or above
Premium Discount Percentage on Each Eligible Basic Plan of Reward 3D* (% of Single Premium of Eligible Basic Plan of Reward 3D)	1%¹³	2%¹³	3%¹³



JoyAhead Immediate Annuity Plan Premium Refund

During the Promotion Period, if customer successfully applies for the basic plan of JoyAhead Immediate Annuity Plan (“**Designated JoyAhead Immediate Annuity Basic Plan**”), customer can enjoy premium refund of 0.5% of single premium of such basic plan.

What is more? During the Promotion Period, if customer also successfully submits applications for Designated Critical Illness Plan – CareForAll Critical Illness Plan and / or Designated Saving Plans – FortuneXtra Savings Plan / Max Goal Insurance Plan or Max Wealth Insurance Plan along with all the relevant policies are held by the same policy owner or the same insured is designated as the insured of the Designated Critical Illness Plan and / or Designated Saving Plans, customer may be entitled to extra premium refund up to 1% of single premium on Designated JoyAhead Immediate Annuity Basic Plan.

Table 3E

Designated Basic Plan			JoyAhead Immediate Annuity Plan
Premium Refund Percentage on Each Eligible Basic Plan of Reward 3E[#] (% of single premium of Eligible Basic Plan of Reward 3E)	Basic Premium Refund		0.5%¹⁴
	Extra Premium Refund	If same policy owner successfully applies for Designated Critical Illness Plan or the same insured is designated as the insured of the Designated Critical Illness Plan	+0.5%¹⁴
		If same policy owner successfully applies for Designated Saving Plans or the same insured is designated as the insured of the Designated Saving Plans	+0.5%¹⁴
	Total		1.5%¹⁴

If you successfully apply for the JoyAhead Immediate Annuity Plan, you can exclusively apply for the limited offer 5-Year GoalSaver which offers guaranteed return of up to 4.8% p.a. upon policy maturity subject to relevant terms and conditions as set out in the AXA “5-Year GoalSaver Maturity Bonus” Programme leaflet. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!



General Insurance Products



HKD200 Supermarket Cash Vouchers for Designated General Insurance Products

Table 4

	Product Category	Designated General Insurance Products
Designated General Insurance Products	Leisure and travel	• SmartStudent Overseas • SmartTraveller Plus (Annual Cover) [~]
	Personal accident	• SmartProtect Plus
	Property	• SmartHome Plus [#]
	Motor	• SmartDrive Private Car (Comprehensive coverage and third party liabilities coverage)
	Liability	• SmartHelper Plus [#]
Total Accumulated Paid Premium of one or more Designated General Insurance Products (HKD)	HKD2,000 or above	
Reward for Each Eligible Applicant of Reward 4 [#]	HKD200 Supermarket Cash Vouchers ¹⁵	

[~] New customers of SmartTraveller Plus (Single Journey and / or Annual Cover), who make the purchase online through AXA Financial Consultant, can enjoy 15% instant premium discount from 1 April 2024 to 30 June 2024, both dates inclusive. Please contact AXA Financial Consultant for details. Terms and conditions apply.

[#] New customers of SmartHome Plus and / or SmartHelper Plus (Foreign Domestic Helper Prestige Plan), who make the purchase online through AXA Financial Consultant, can enjoy 10% instant premium discount from 1 April 2024 to 30 June 2024, both dates inclusive. Please contact AXA Financial Consultant for details. Terms and conditions apply.





Employee Benefits Insurance Products



Exclusive Privilege for New Customers of Designated Employee Benefits Insurance Package Plans

Table 5

Designated Employee Benefits Insurance Package Plans	Reward for each Eligible Policy of Reward 5 ^{*,16}
<ul style="list-style-type: none">• Axcellent Health Partner Employee Benefits Insurance Package Plan• CORProtect Employee Benefits Insurance Package Plan• Tailormade Group Medical Plan	<div><p>New customers (brand new) may be entitled to FORA Active Wireless plus (P30 plus BT) (Suggested Retail Price: HKD900)</p></div> <p>OR</p> <div><p>FORA Body Composition Analyzer W600 (Suggested Retail Price: HKD650)</p><p>(Total AFYP of each Eligible Policy of Reward 5 must be HKD8,000 or above)</p></div>

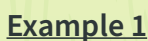
You may enjoy all of the above rewards at the same time in your best interest!

Remarks:

1. For product details of the designated health and critical illness insurance basic plans and / or supplements, the designated qualifying deferred annuity basic plan, the designated savings basic plans and their supplements (if applicable), the designated general insurance products and the designated employee benefits insurance package plans, please refer to the relevant proposals, product brochures and policy contracts.
2. For details, please refer to the relevant section(s) under Terms and Conditions of AXA "Spring Combo" Programme (the "Terms and Conditions") stated in this leaflet.
3. For details of Reward 1A, please refer to the section of Reward 1A of the Terms and Conditions stated in this leaflet.
4. Customer is only entitled to a maximum of 12 months' premium refund on each AXA WiseGuard Pro Medical Insurance Plan under Reward 1A, 1B and 1C.
5. For details of Reward 1B, please refer to the section of Reward 1B of the Terms and Conditions stated in this leaflet.
6. For details of Reward 1C, please refer to the section of Reward 1C of the Terms and Conditions stated in this leaflet.
7. For details of Reward 2A, please refer to the section of Reward 2A of the Terms and Conditions stated in this leaflet.
8. For details of Reward 2B, please refer to the section of Reward 2B of the Terms and Conditions stated in this leaflet.
9. For details of Special Reward- Out-patient Service, please refer to the section of Special Reward - Out-patient Service of the Terms and Conditions stated in this leaflet.
10. For details of Reward 3A, please refer to the section of Reward 3A of the Terms and Conditions stated in this leaflet.
11. For details of Reward 3B, please refer to the section of Reward 3B of the Terms and Conditions stated in this leaflet.
12. For details of Reward 3C, please refer to the section of Reward 3C of the Terms and Conditions stated in this leaflet.
13. For details of Reward 3D, please refer to the section of Reward 3D of the Terms and Conditions stated in this leaflet.
14. For details of Reward 3E, please refer to the section of Reward 3E of the Terms and Conditions stated in this leaflet.
15. For details of Reward 4, please refer to the section of Reward 4 of the Terms and Conditions stated in this leaflet.
16. For details of Reward 5, please refer to the section of 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).

(These examples are hypothetical and for illustrative purposes only)



(As policy owner)



Can exclusively apply for 5-Year GoalSaver

Illustrative examples

(These examples are hypothetical and for illustrative purposes only)















Example 2

Ms. On

(As policy owner)



	New Policy 1	New Policy 2	New Policy 3	New Policy 4	New Policy 5	New Policy 6
	Tax Deductible	Critical Illness Protection	Savings	Savings	Savings	General Insurance
Plan Issued	Basic Plan: AXA WiseGuard Pro Medical Insurance Plan	Basic Plan: LoveAssure Plus Critical Illness Plan	Basic Plan: Wealth Ultra Savings Plan	Basic Plan: FortuneExtra Savings Plan	Basic Plan: Max Goal Insurance Plan	SmartHome Plus (Plan 1) - Purchase online through AXA Financial Consultant
AFYP / Total AFYP / Single Premium / Accumulated Paid Premium (USD / RMB / HKD)	HKD5,000	HKD18,000	USD6,000	RMB300,000	USD588,000 (premium after 2% discount)	HKD990 (Premium after 10% discount)
Premium Payment Term	-	25 years	8 years	10 years	Single Premium	-
Reward(s)	  4 months' premium refund on the above basic plan & Special Reward – Out-patient Service	  3 months' premium refund on the above basic plan & Special Reward – Out-patient Service	  7% premium refund on the above basic plan & its supplements (if applicable)	  20% basic premium refund and 3% extra premium refund, a total of 23% premium refund on the above basic plan & its supplements (if applicable)	  2% premium discount on the above basic plan	  As its total accumulated paid premium is below HKD2,000



Can exclusively apply for 5-Year GoalSaver

Terms and Conditions of AXA “Spring Combo” Programme

- AXA “Spring Combo” 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 **1 April 2024 to 30 June 2024**, both dates inclusive (the “**Promotion Period**”), subject to the following terms and conditions.

Tax Deductible and Medical Protection Products

Reward 1A – AXA WiseGuard Pro Medical Insurance Plan + MediEnhancer Supplement + IncomeBliss Deferred Annuity Plan Premium Refund + Special Reward - Out-patient Service

- The Reward 1A (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - During the Promotion Period, customer successfully submits an application for all of the following basic plan / supplement at the same time: (i) a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan (“**Designated AXA WiseGuard Pro Policy**”); (ii) MediEnhancer Supplement associated with Designated AXA WiseGuard Pro Policy; and (iii) a basic plan of IncomeBliss Deferred Annuity Plan and is named as the same policy owner in such applications;
 - Such Designated AXA WiseGuard Pro Policy and relevant associated MediEnhancer Supplement and relevant IncomeBliss Deferred Annuity Plan basic plan must be successfully issued / have its effective date commenced during the period from 1 April 2024 to 31 August 2024, both dates inclusive;
 - For the avoidance of doubt, each IncomeBliss Deferred Annuity Plan basic plan can only pair up with one Designated AXA WiseGuard Pro Policy and relevant associated MediEnhancer for qualifying for Reward 1A. If a customer has more than one Designated AXA WiseGuard Pro Policy and relevant associated MediEnhancer, the Designated AXA WiseGuard Pro Policy and relevant associated MediEnhancer with greater / the greatest total AFYP will first be paired up with a IncomeBliss Deferred Annuity Plan basic plan. The remaining Designated AXA WiseGuard Pro Policy and relevant associated MediEnhancer which cannot be paired up will not be entitled to any Reward 1A; and
 - Annual payment mode must be selected for such Designated AXA WiseGuard Pro Policy.
(The Designated AXA WiseGuard Pro Policy satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan / Eligible Supplement of Reward 1A**”)
- An Eligible Basic Plan / Eligible Supplement of Reward 1A may be entitled to 12 months’ premium refund on future premium(s), the amount of which is equivalent to 100% of the AFYP of the relevant Eligible Basic Plan / Eligible Supplement of Reward 1A (“**Reward 1A**”) on and in accordance with the following conditions:
 - The AFYP of the Designated AXA WiseGuard Pro Policy is determined based on the benefit level of the policy as at the time the relevant batch of the premium is refunded;
 - If you have changed the benefit level of the Eligible Basic Plan / Eligible Supplement of Reward 1A after policy issuance, the AFYP of the Designated AXA WiseGuard Pro Policy applied in Reward 1A will not be equivalent to the actual amount of total premiums you paid for the first policy year. AFYP of the Designated AXA WiseGuard Pro Policy will be re-calculated based on the benefit level of Eligible Basic Plan / Eligible Supplement of Reward 1A as at the time of the respective batch of premium is refunded;
 - The amount of AFYP of the Designated AXA WiseGuard Pro Policy 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 of AFYP of Eligible Basic Plan / Eligible Supplement of Reward 1A;
 - The calculation of AFYP of the Designated AXA WiseGuard Pro Policy and Reward 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 Eligible Basic Plan / Eligible Supplement of Reward 1A; and

Conversion Table- Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- Such Eligible Basic Plan / Eligible Supplement of Reward 1A must be in annual payment mode at the time of premium refund. Such Eligible Basic Plan / Eligible Supplement of Reward 1A and relevant associated MediEnhancer Supplement and relevant IncomeBlissDeferred Annuity Plan must be in force at the time of the premium refund and all premiums due since policy effective date must be fully paid at the time of the premium refund, failing which you will not be entitled to Reward 1A. If the Eligible Basic Plan / Eligible Supplement of Reward 1A and relevant associated MediEnhancer Supplement and relevant IncomeBliss Deferred Annuity Plan basic plan shall terminate for whatever reasons before the premium refund is credited to the future premium deposit account, Reward 1A will cease to be in effect. If the Eligible Basic Plan / Eligible Supplement of Reward 1A and relevant associated MediEnhancer Supplement and relevant IncomeBliss Deferred Annuity Plan basic plan shall terminate for whatever reasons after the premium refund is credited to the future premium deposit account, any portion of such premium refund not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
- The premium refund will be given out in batch(es) according to the schedule below:

Batch of Premium	Premium Refund on Each Eligible Basic Plan / Eligible Supplement of Reward 1A	Release Schedule for Premium Refund
1 st batch	1 st – 7 th month	by 28 February 2025
2 nd batch	8 th – 12 th month	by 28 February 2026

- The policy owner must be the same person at the time of (a) policy application of the Eligible Basic Plan / Eligible Supplement of Reward 1A and relevant associated MediEnhancer Supplement and relevant IncomeBliss Deferred Annuity Plan and (b) premium refund of Reward 1A, failing which you will not be entitled to Reward 1A.
- The policy owner of the Eligible Basic Plan / Eligible Supplement of Reward 1A will receive a notification letter by mail after the relevant batch of premium refund is credited to the future premium deposit account according to the release schedule for premium refund stated above. The notification letter will set out the details of the premium refund. The Reward 1A will then be applied to the premium payments of the next policy year and onwards (if applicable) as AXA deems appropriate. Withdrawal of the premium refund from the future premium deposit account is not allowed.
- The Reward 1A will not be applicable to customers who have purchased the Designated AXA WiseGuard Pro Policy and / or relevant associated MediEnhancer Supplement and / or relevant IncomeBliss Deferred Annuity Plan before the Promotion Period but subsequently cancelled such Designated AXA WiseGuard Pro Policy and / or relevant associated MediEnhancer Supplement and / or relevant IncomeBlissDeferred Annuity Plan during its cooling off period and then re-applied for the same Designated AXA WiseGuard Pro Policy and / or relevant associated MediEnhancer Supplement and / or relevant IncomeBliss Deferred Annuity Plan during the Promotion Period.
- In respect of the out-patient service, please refer to Terms and Conditions of “Special Reward – Out-patient Service” for details.
- Only qualified premiums paid under AXA WiseGuard Pro Medical Insurance Plan and IncomeBliss Deferred Annuity Plan can be tax deductible. For the purpose of tax deduction, the amount of premium to be refunded by AXA under Reward 1A will not be considered as qualified premiums paid. For details of tax deductions, please refer to the product brochure and the website of the Inland Revenue Department (“IRD”) or to contact the IRD directly for any tax related enquiries.

Reward 1B – AXA WiseGuard Pro Medical Insurance Plan + MediEnhancer Supplement Premium Refund + Special Reward - Out-patient Service

- The Reward 1B (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - During the Promotion Period, customer successfully submits an application for all of the following basic plan / supplement at the same time: (i) a Designated AXA WiseGuard Pro Policy; and (ii) MediEnhancer Supplement associated with Designated AXA WiseGuard Pro Policy;
 - Such Designated AXA WiseGuard Pro Policy and relevant associated MediEnhancer Supplement mentioned in clause 1a. above must be successfully issued / have its effective date commenced during the period from 1 April 2024 to 31 August 2024, both dates inclusive; and
 - Annual payment mode must be selected for such Designated AXA WiseGuard Pro Policy.
(The Designated AXA WiseGuard Pro Policy satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan / Eligible Supplement of Reward 1B**”)
- An Eligible Basic Plan / Eligible Supplement of Reward 1B may be entitled to a one-off 7 months’ premium refund on future premium(s), the amount of which is equivalent to 58.33% of the AFYP of the relevant Eligible Basic Plan / Eligible Supplement of Reward 1B (“**Reward 1B**”) on and in accordance with the following conditions:
 - The AFYP of the Designated AXA WiseGuard Pro Policy is determined based on the benefit level of the policy as at the time the premium is refunded;
 - If you have changed the benefit level of the Eligible Basic Plan / Eligible Supplement of Reward 1B after policy issuance, the AFYP of the Designated AXA WiseGuard Pro Policy applied in Reward 1B will not be equivalent to the actual amount of total premiums you paid for the first policy year. AFYP of the Designated AXA WiseGuard Pro Policy will be re-calculated based on the benefit level of Eligible Basic Plan / Eligible Supplement of Reward 1B as at the time the premium is refunded;
 - The amount of AFYP of the Designated AXA WiseGuard Pro Policy 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 of AFYP of Eligible Basic Plan / Eligible Supplement of Reward 1B;

- d. The calculation of AFYP of the Designated AXA WiseGuard Pro Policy and Reward 1B 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 / Eligible Supplement of Reward 1B; and

Conversion Table - Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- e. Such Eligible Basic Plan / Eligible Supplement of Reward 1B must be in annual payment mode at the time of premium refund. Such Eligible Basic Plan / Eligible Supplement of Reward 1B and relevant associated MediEnhancer Supplement must be in force at the time of the premium refund and all premiums due since policy effective date must be fully paid at the time of the premium refund, failing which you will not be entitled to Reward 1B. If the Eligible Basic Plan / Eligible Supplement of Reward 1B and relevant associated MediEnhancer Supplement shall terminate for whatever reasons before the premium refund is credited to the future premium deposit account, Reward 1B will cease to be in effect. If the Eligible Basic Plan / Eligible Supplement of Reward 1B and relevant associated MediEnhancer Supplement shall terminate for whatever reasons after the premium refund is credited to the future premium deposit account, any portion of such premium refund not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
3. The policy owner of the Eligible Basic Plan / Eligible Supplement of Reward 1B will receive a notification letter by mail after the premium refund is credited to the future premium deposit account on or before 28 February 2025 and the notification letter will set out the details of the premium refund. The Reward 1B will then be applied to the premium payments of the second policy year and onwards (if applicable) as AXA deems appropriate. Withdrawal of the premium refund from the future premium deposit account is not allowed.
4. The Reward 1B will not be applicable to customers who have purchased the Designated AXA WiseGuard Pro Policy and / or relevant associated MediEnhancer Supplement before the Promotion Period but subsequently cancelled such Designated AXA WiseGuard Pro Policy and / or relevant associated MediEnhancer Supplement during its cooling off period and then re-applied for the same Designated AXA WiseGuard Pro Policy and / or relevant associated MediEnhancer Supplement during the Promotion Period.
5. In respect of the out-patient service, please refer to Terms and Conditions of "Special Reward – Out-patient Service" for details.
6. Only qualified premiums paid under AXA WiseGuard Pro Medical Insurance Plan can be tax deductible. For the purpose of tax deduction, the amount of premium to be refunded by AXA under Reward 1B will not be considered as qualified premiums paid. For details of tax deductions, please refer to the product brochure and the website of the Inland Revenue Department ("IRD") or to contact the IRD directly for any tax related enquiries.

Reward 1C – AXA WiseGuard Pro Medical Insurance Plan Premium Refund + Special Reward - Out-patient Service

1. The Reward 1C (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
- Customers successfully submit the applications for a Designated AXA WiseGuard Pro Policy during the Promotion Period;
 - Such Designated AXA WiseGuard Pro Policy must be successfully issued / have its effective date commenced during the period from 1 April 2024 to 31 August 2024, both dates inclusive; and
 - Annual payment mode must be selected for such Designated AXA WiseGuard Pro Policy.
- (The Designated AXA WiseGuard Pro Policy satisfying clause 1 above is hereinafter referred to as "**Eligible Basic Plan / Eligible Supplement of Reward 1C**")
2. An Eligible Basic Plan / Eligible Supplement of Reward 1C may be entitled to a one-off 4 months' premium refund on future premium(s), the amount of which is equivalent to 33.33% of the AFYP of the relevant Eligible Basic Plan / Eligible Supplement of Reward 1C ("**Reward 1C**") on and in accordance with the following conditions:
- The AFYP is determined based on the benefit level of the policy as at the time the premium is refunded;
 - If you have changed the benefit level of the Eligible Basic Plan / Eligible Supplement of Reward 1C after policy issuance, the AFYP applied in Reward 1C 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 of Eligible Basic Plan / Eligible Supplement of Reward 1C as at the time of premium is refunded;
 - 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 of AFYP of Eligible Basic Plan / Eligible Supplement of Reward 1C;
 - The calculation of AFYP and Reward 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 Eligible Basic Plan / Eligible Supplement of Reward 1C; and

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- e. The Eligible Basic Plan / Eligible Supplement of Reward 1C must be in force and in annual payment mode at the time of premium refund and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Reward 1C. If the Eligible Basic Plan / Eligible Supplement of Reward 1C shall terminate for whatever reasons before the premium refund is credited to the future premium deposit account, Reward 1C will cease to be in effect. If the Eligible Basic Plan / Eligible Supplement of Reward 1C shall terminate for whatever reasons after the premium refund is credited to the future premium deposit account, any portion of such premium refund not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
3. The policy owner of the Eligible Basic Plan / Eligible Supplement of Reward 1C will receive a notification letter by mail after the premium refund is credited to the future premium deposit account on or before 28 February 2025 and the notification letter will set out the details of the premium refund. The Reward 1C will then be applied to the premium payments of the second policy year and onwards (if applicable) as AXA deems appropriate. Withdrawal of the premium refund from the future premium deposit account is not allowed.
4. The Reward 1C will not be applicable to customers who have purchased the Designated AXA WiseGuard Pro Policy before the Promotion Period but subsequently cancelled such Designated AXA WiseGuard Pro Policy during its cooling off period and then re-applied for the same Designated AXA WiseGuard Pro Policy during the Promotion Period.
5. In respect of the out-patient service, please refer to Terms and Conditions of "Special Reward – Out-patient Service" for details.
6. Only qualified premiums paid under AXA WiseGuard Pro Medical Insurance Plan can be tax deductible. For the purpose of tax deduction, the amount of premium to be refunded by AXA under Reward 1C will not be considered as qualified premiums paid. For details of tax deductions, please refer to the product brochure and the website of the Inland Revenue Department ("IRD") or to contact the IRD directly for any tax related enquiries.

Critical Illness Products

Reward 2A – Designated Critical Illness Products Premium Refund + Special Reward - Out-patient Service

1. The Reward 2A (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
- Customers successfully submit the applications for basic plan of the designated critical illness products stated in Table 2A above ("**Designated Critical Illness Basic Plan**") during the Promotion Period;
 - Such Designated Critical Illness Basic Plan must be successfully issued during the period from 1 April 2024 to 31 August 2024, both dates inclusive;
 - Annual payment mode must be selected for Designated Critical Illness Basic Plan; and
 - Premium payment term requirements stated in the Table 2A above.
- (The Designated Critical Illness Basic Plan satisfying clause 1 above is hereinafter referred to as "**Eligible Basic Plan of Reward 2A**")
2. An Eligible Basic Plan of Reward 2A may be entitled to a one-off premium refund as stated in Table 2A above on future premium(s). For calculation of premium refund, the amount of 2 months' and 3 months' premium refund are equivalent to 16.66% and 25% respectively of the AFYP of the relevant Eligible Basic Plan of Reward 2A ("**Reward 2A**") on and in accordance with following conditions:
- The AFYP is the annualised premium payable for the first policy year determined based on the sum insured of the policy as at the time the premium is refunded;
 - If you have changed the sum insured of the Eligible Basic Plan of Reward 2A after policy issuance, the AFYP applied in Reward 2A 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 latest sum insured of Eligible Basic Plan of Reward 2A 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 of AFYP of Eligible Basic Plan of Reward 2A;
 - The calculation of AFYP and Reward 2A 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 Reward 2A; and

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- e. The Eligible Basic Plan of Reward 2A must be in force and in annual payment mode at the time of premium refund and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Reward 2A. If the Eligible Basic Plan of Reward 2A shall terminate for whatever reasons before the premium refund is credited to the future premium deposit account, Reward 2A will cease to be in effect. If the Eligible Basic Plan of Reward 2A shall terminate for whatever reasons after the premium refund is credited to the future premium deposit account, any portion of such premium refund not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
3. The policy owner of the Eligible Basic Plan of Reward 2A will receive a notification letter by mail after the premium refund is credited to the future premium deposit account on or before 28 February 2025 and the notification letter will set out the details of the premium refund. The Reward 2A will then be applied to the premium payments of the second policy year and onwards (if applicable) as AXA deems appropriate. Withdrawal of the premium refund from the future premium deposit account is not allowed.
4. The Reward 2A will not be applicable to customers who have purchased the Designated Critical Illness Basic Plan before the Promotion Period but subsequently cancelled such Designated Critical Illness Basic Plan during its cooling off period and then re-applied for the same Designated Critical Illness Basic Plan during the Promotion Period.
5. In respect of the out-patient service, please refer to Terms and Conditions of “Special Reward – Out-patient Service” for details.

Reward 2B – CareForAll Critical Illness Plan Premium Refund / CareForAll Critical Illness Plan + MediEnhancer Supplement Premium Refund

1. The Reward 2B (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customer successfully submits the application for the basic plan of CareForAll Critical Illness Plan (“**Designated Basic Plan**”) and / or MediEnhancer Supplement associated with the Designated Basic Plan during the Promotion Period;
 - b. Such Designated Basic Plan must be successfully issued during the period from 1 April 2024 to 31 August 2024 (both dates inclusive) and / or such MediEnhancer Supplement associated with the Designated Basic Plan must be successfully issued during the period from 1 April 2024 to 31 August 2024 (both dates inclusive); and
 - c. Annual payment mode must be selected for such Designated Basic Plan.
(The Designated Basic Plan satisfying clause 2 above is hereinafter referred to as “**Eligible Basic Plan of Reward 2B**”)
2. The Eligible Basic Plan of Reward 2B may be entitled to a one-off premium refund (“**Reward 2B**”) on and in accordance with the following conditions:
 - a. Eligible Basic Plan of Reward 2B may be entitled to a one-off (a) 2 months’ premium refund on future premium(s), the amount of which is equivalent to 16.66% of the annualized first year premium (“**AFYP**”) of the Eligible Basic Plan of Reward 2B (where the policy owner holds an Eligible Basic Plan of Reward 2B); or (b) 5 months’ premium refund on future premium(s), the amount of which is equivalent to 41.67% of the AFYP of the Eligible Basic Plan of Reward 2B (where the policy owner holds any Eligible Basic Plans of Reward 2B and relevant MediEnhancer Supplement associated with the Eligible Basic Plan of Reward 2B);
 - b. The AFYP is determined based on the sum insured of the Eligible Basic Plan of Reward 2B as at the time the premium is refunded;
 - c. If you have changed the sum insured of the Eligible Basic Plan of Reward 2B after policy issuance, the AFYP applied in Reward 2B 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 latest sum insured of Eligible Basic Plan as at the time of premium refund;
 - d. 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 of AFYP of Eligible Basic Plan of Reward 2B;
 - e. The calculation of AFYP and Reward 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 Eligible Basic Plan of Reward 2B; and

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- f. The Eligible Basic Plan of Reward 2B must be in annual payment mode at the time of premium refund. The Eligible Basic Plan of Reward 2B must be in force at the time of premium refund and all premiums due since policy effective date must be fully paid at the time of the premium refund, failing which you will not be entitled to Reward 2B. If the Eligible Basic Plan of Reward 2B shall terminate for whatever reasons before the premium refund is credited to the future premium deposit account, Reward 2B will cease to be in effect. If the Eligible Basic Plan of Reward 2B shall terminate for whatever reasons after the premium refund is credited to the future premium deposit account, any portion of such premium refund not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
3. The policy owner of the Eligible Basic Plan of Reward 2B will receive a notification letter by mail after the premium refund is credited to the future premium deposit account on or before 28 February 2025 and the notification letter will set out the details of the premium refund. The Reward 2B will then be applied to the premium payments of the second policy year and onwards (if applicable) as AXA deems appropriate. Withdrawal of the premium refund from the future premium deposit account is not allowed.
4. The premium refund will not be applicable to customers who have purchased the basic plan of CareForAll Critical Illness Plan before the Promotion Period but subsequently cancelled such basic plan of CareForAll Critical Illness Plan during its cooling off period and then re-applied for the same basic plan of CareForAll Critical Illness Plan during the Promotion Period.

Special Reward - Out-patient Service

1. The out-patient service (as defined in clause 2 below) is only applicable if the following requirements are satisfied:
 - a. During the Promotion Period, customer successfully submits an application for designated basic plan(s) / designated supplement(s) (if applicable) of Reward 1A / 1B / 1C or 2A;
 - b. Such designated basic plan(s) / designated supplement(s) (if applicable) of Reward 1A / 1B / 1C or 2A of must be successfully issued during the period from 1 April 2024 to 31 August 2024, both dates inclusive;
 - c. Annual payment mode must be selected for such designated basic plan(s) / designated supplement(s) (if applicable) of Reward 1A / 1B / 1C or 2A; and
 - d. Designated basic plan(s) / designated supplement(s) (if applicable) of Reward 1A / 1B / 1C or 2A must be in force and have passed its cooling-off period at the time when the redemption letter is mailed to policy owner.
(The designated basic plan(s) / designated supplement(s) (if applicable) of Reward 1A / 1B / 1C or 2A satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan / Eligible Supplement of Out-patient Service**”)
2. An Eligible Basic Plan / Eligible Supplement of Out-patient Service may be entitled to a one-year out-patient service which includes general practitioner consultation and specialist consultation (the “**Special Reward**”). The total maximum number of visits of general practitioner consultation and specialist consultation per year is 10, of which there is maximum of 5 visits for specialist consultation. The relevant redemption letter for the Special Reward will be mailed to policy owners after one month from the date of issuance or the effective date (as the case may be) of the Eligible Basic Plan / Eligible Supplement of Out-patient Service. Customers must register for the Special Reward at the designated website of the supplier 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 by AXA and / or the supplier. Any inaccurate and incomplete information may affect the processing and approval of the registration. Late registration will not be accepted, and the registration deadline will be determined by the date and time of the supplier’s server. Once the Special Reward is registered, no change will be allowed.
3. The Special Reward is only available for the Eligible Insured of the Eligible Basic Plan / Eligible Supplement of Out-patient Service and is non-transferrable. The Eligible Insured refers to a person who is (i) aged between 15 days and 65 years old at policy issuance and (ii) designated as the insured of Eligible Basic Plan / Eligible Supplement of Out-patient Service. The Special Reward will cease to be available once the Eligible Basic Plan / Eligible Supplement of Out-patient Service is not in effect.
4. The Special Reward will be provided in Hong Kong, Macau and Mainland China, and the available type of service vary by locations. For details of the Special Reward, please refer to the terms and conditions during the registration at the designated website of the supplier.
5. A charge of HKD / MOP / RMB50 and HKD / MOP120 in local currency will be borne by customers is for every general practitioner consultation (Hong Kong / Macau / Mainland China) and every specialist consultation (Hong Kong / Macau) respectively. If customers use the services which are out of the scope, payment will be borne by customers. The charge to be borne by customers is collected by relevant supplier in the local currency as indicated.
6. AXA is not the supplier of the Special Reward and shall has no obligation or liability whatsoever in relation thereto, including but not limited to its quality or fitness, supply or service. Any disputes arising from the Special Reward shall be resolved between customers and the supplier directly.

7. The Special Reward will not be applicable if a policy of the Eligible Basic Plan / Eligible Supplement of Out-patient Service in respect of an insured is cancelled during its cooling off period and an application for the same basic plan / supplement in respect of the same insured is made during the Promotion Period.

Savings Products

Reward 3A – Wealth Advance Savings Series II – Ultimate / Wealth Ultra Savings Plan – Premium Refund

- The premium refund of Reward 3A (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - Customer successfully submits the applications for a basic plan of Wealth Advance Savings Series II – Ultimate / Wealth Ultra Savings Plan and its supplements (if applicable) (“**Designated Savings Policy**”) during the Promotion Period;
 - Such Designated Savings Policy must be successfully issued during the period from 1 April 2024 to 31 August 2024, both dates inclusive;
 - Such Designated Savings Policy have met the total AFYP requirement stated in Table 3A above; and
 - Premium payment term requirements stated in the Table 3A above.(Designated Savings Policy satisfying clause 1 above are hereinafter referred to as “**Eligible Policy of Reward 3A**”)
- An Eligible Policy of Reward 3A may be entitled to a one-off premium refund on future premium(s), the amount of which will be calculated by multiplying the total AFYP of the Eligible Policy of Reward 3A by the applicable premium refund percentage for premium refund stated in Table 3A above (“**Premium Refund of Reward 3A**”) on and in accordance with following conditions:
 - The total AFYP of Eligible Policy of Reward 3A is the annualised premium payable for the first policy year determined based on the premium payment mode and the notional amount of the policy as at the time the premium is refunded. If the premium payment mode is not annual payment mode, the total AFYP of Eligible Policy of Reward 3A will be calculated as follows:
 - For monthly payment mode, by multiplying the monthly premium payable for the first policy year by 12; or
 - For semi-annual payment mode, by multiplying the semi-annual premium payable for the first policy year by 2;
 - If you have changed the notional amount or premium payment mode of the Eligible Policy of Reward 3A after policy issuance, the total AFYP applied in the Premium Refund of Reward 3A will not be equivalent to the actual amount of total premiums you paid for the first policy year. The total AFYP will be re-calculated based on the latest premium payment mode and the latest notional amount of Eligible Policy of Reward 3A as at the time of premium refund;
 - The amount of total AFYP of Eligible Policy of Reward 3A 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 of total AFYP of Eligible Policy of Reward 3A;
 - The calculation of total AFYP and the Premium Refund of Reward 3A shall be rounded up to the nearest 2 decimal places; and
 - Premium of Smart Medimoney First Year \$1 Supplement (Economy Level) (if any), attached to the Eligible Policy of Reward 3A, will be included in calculating the total AFYP of the Eligible Policy of Reward 3A. 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, will be excluded in calculating the total AFYP of the Eligible Policy of Reward 3A.
- The Eligible Policy of Reward 3A must be in force at the time of the premium refund and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Premium Refund of Reward 3A. If the Eligible Policy of Reward 3A shall terminate for whatever reasons before the Premium Refund of Reward 3A is credited to the future premium deposit account, the Premium Refund of Reward 3A will cease to be in effect. If the Eligible Policy of Reward 3A shall terminate for whatever reasons after the Premium Refund of Reward 3A is credited to the future premium deposit account, any portion of such Premium Refund of Reward 3A not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
- The policy owner of the Eligible Policy of Reward 3A will receive a notification letter by mail after the premium refund of Premium Refund of Reward 3A is credited to the future premium deposit account on or before 28 February 2025 and the notification letter(s) will set out the details of the premium refund. The Premium Refund of Reward 3A will then be applied to the next premium due subsequently as AXA deems appropriate. Withdrawal of the Premium Refund of Reward 3A from the future premium deposit account is not allowed.
- The Premium Refund of Reward 3A will not be applicable to customers who have purchased the Designated Savings Plan before the Promotion Period but subsequently cancelled such Designated Savings Plan during its cooling off period and then re-applied for the same Designated Savings Plan during the Promotion Period.

Reward 3B – FortuneXtra Savings Plan Premium Refund

- The Basic Premium Refund of Reward 3B (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - Customer successfully submits the application for a basic plan of FortuneXtra Savings Plan and its supplements (if applicable) (“**Designated FortuneXtra Savings Policy**”) during the Promotion Period;
 - Such Designated FortuneXtra Savings Policy must be successfully issued during the period from 1 April 2024 to 31 August 2024, both dates inclusive;
 - Such Designated FortuneXtra Savings Policy has met the total AFYP requirement stated in Table 3B above (or its equivalent in foreign currency); and
 - Premium payment term requirements stated in the Table 3B above.(Designated FortuneXtra Savings Policy satisfying clause 1 above are hereinafter referred to as “**Eligible Policy of Reward 3B**”)
- An Eligible Policy of Reward 3B may be entitled to a one-off premium refund on future premium(s), the amount of which will be calculated by multiplying the total AFYP of the Eligible Policy of Reward 3B by the applicable premium refund percentage for Basic Premium Refund stated in Table 3B above (“**Basic Premium Refund of Reward 3B**”) on and in accordance with following conditions:
 - The total AFYP of Eligible Policy of Reward 3B is the annualised premium payable for the first policy year determined based on the premium payment mode and the notional amount of the policy as at the time the premium is refunded. If the premium payment mode is not annual payment mode, the total AFYP of Eligible Policy of Reward 3B will be calculated as follows:
 - For monthly payment mode, by multiplying the monthly premium payable for the first policy year by 12; or
 - For semi-annual payment mode, by multiplying the semi-annual premium payable for the first policy year by 2;
 - If you have changed the notional amount or premium payment mode of the Eligible Policy of Reward 3B after policy issuance, the total AFYP applied in the Basic Premium Refund of Reward 3B will not be equivalent to the actual amount of total premiums you paid for the first policy year. The total AFYP will be re-calculated based on the latest premium payment mode and the latest notional amount of Eligible Policy of Reward 3B as at the time of premium refund;
 - The amount of total AFYP of Eligible Policy of Reward 3B 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 of total AFYP of Eligible Policy of Reward 3B;
 - The calculation of total AFYP and the Basic Premium Refund of Reward 3B shall be rounded up to the nearest 2 decimal places;
 - Premium of Smart Medimoney First Year \$1 Supplement (Economy Level) (if any), attached to the Eligible Policy of Reward 3B, will be included in calculating the total AFYP of the Eligible Policy of 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 3B, will be excluded in calculating the total AFYP of the Eligible Policy of Reward 3B.
- In addition to the Basic Premium Refund of Reward 3B, an Eligible Policy of Reward 3B may be entitled to a one-off 3% premium refund 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 3% (“**Extra Premium Refund of Reward 3B**”) on and in accordance with following conditions:
 - Customer must also successfully submit applications for any basic plan / supplement of IncomeBliss Deferred Annuity Plan / LoveAssure Critical Illness Plan / LoveAssure Plus Critical Illness Plan / AXA WiseGuard Pro Medical Insurance Plan / Global Elite II Health Plan / CareForAll Critical Illness Plan / JoyAhead Immediate Annuity Plan (“**Designated Insurance Plan**”) during the Promotion Period, and all the relevant policies are held by the same policy owner. Such Designated Insurance Plan must be successfully issued during the period from 1 April 2024 to 31 August 2024, both dates inclusive, with the requirements under clauses 1 and 2 being satisfied;
 - For the avoidance of doubt, each Designated Insurance Plan can only pair up with one Eligible Policy of Reward 3B for qualifying 3% extra premium refund. If a customer has more than one Eligible Policy of Reward 3B, the Eligible Policy of Reward 3B with greater / the greatest total AFYP will first be paired up with a Designated Insurance Plan, to be entitled to 3% extra premium refund. The remaining Eligible Policy of Reward 3B which cannot be paired up will not be entitled to the Extra Premium Refund of Reward 3B; and
 - The policy owner must be the same person at the time of (a) policy application of the Eligible Policy of Reward 3B and relevant Designated Insurance Plan and (b) premium refund of Extra Premium Refund of Reward 3B, failing which you will not be entitled to Extra Premium Refund of Reward 3B.

- The Eligible Policy of Reward 3B and Designated Insurance Plan (if any) must be in force at the time of the Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any) and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any). If the Eligible Policy of Reward 3B and Designated Insurance Plan (if any) shall terminate for whatever reasons before the Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any) is credited to the future premium deposit account, the Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any) will cease to be in effect. If the Eligible Policy of Reward 3B and Designated Insurance Plan (if any) shall terminate for whatever reasons after the Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any) is credited to the future premium deposit account, any portion of such Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any) not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
- The policy owner of the Eligible Policy of Reward 3B will receive a notification letter by mail after the premium refund of Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any) is credited to the future premium deposit account on or before 28 February 2025 and the notification letter(s) will set out the details of the premium refund. The Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any) will then be applied to the next premium due subsequently as AXA deems appropriate. Withdrawal of the Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any) from the future premium deposit account is not allowed.
- The Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B will not be applicable to customers who have purchased the Designated FortuneXtra Savings Policy and / or Designated Insurance Plan before the Promotion Period but subsequently cancelled such Designated FortuneXtra Savings Policy and / or Designated Insurance Plan during its cooling off period and then re-applied for the same Designated FortuneXtra Savings Policy and / or Designated Insurance Plan during the Promotion Period.

Reward 3C – Max Wealth Insurance Plan (Lump Sum Payment) – Guaranteed Preferential Interest Rate

- The Reward 3C of the Promotion is only applicable if the following requirements are satisfied:
 - Customer successfully submits the applications for a basic plan of Max Wealth Insurance Plan and selected lump sum payment arrangement (“**Designated Max Wealth Insurance Basic Plan**”) during the Promotion Period;
 - The print date on the proposal signed by the customer must be within the Promotion Period;
 - Such Designated Max Wealth Insurance Basic Plan must be successfully issued during the period from 1 April 2024 to 31 August 2024, both dates inclusive;
 - Annual payment mode must be selected for such Designated Max Wealth Insurance Basic Plan; and
 - The lump sum payment with levy must be paid in full to the Company prior to policy inception. Otherwise, the policy will not be issued.
 (The Designated Max Wealth Insurance Basic Plan satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan of Reward 3C**”)
- The Prepaid Amount of an Eligible Basic Plan of Reward 3C may be entitled to the guaranteed preferential interest rate of 4.5% per annum for the first policy year in the future premium deposit account. The Prepaid Amount will accumulate interest in the 1st policy year at a guaranteed preferential interest rate of 4.5% per annum in the future premium deposit account. At the end of the 1st policy year, the interest accrued will be credited to the future premium deposit account, and the Prepaid Amount and its accrued interest will be equal to the annual premium of the 2nd policy year and will be automatically deducted from the future premium deposit account to settle the annual premium for the 2nd policy year and the corresponding levy when due.
- The guaranteed preferential interest rate is 4.5% per annum and such rate is applicable to the Prepaid Amount only. The Prepaid Amount is equal to the annual premium of the second policy year $\div (1 + 4.5\%)$, which does not include levy. For the avoidance of doubt, the applicable guaranteed preferential interest rate is the one printed on the relevant proposal.
- Any amount paid in excess of the Prepaid Amount in the future premium deposit account will not be entitled to the guaranteed preferential interest rate. For the avoidance of doubt, corresponding levy on the annual premium of the second policy year will not be entitled to any interest.
- No withdrawal from the future premium deposit account is allowed. The amount deposited in future premium deposit account under this lump sum payment arrangement will be refunded upon policy surrender, cancellation or death of insured during the first policy year.
- In the event of termination (except due to the death of the Insured) or surrender of the Eligible Basic Plan of Reward 3C, the amount deposited in future premium deposit account will be refunded to the owner directly; in the event of death of the Insured, the amount deposited in future premium deposit account will be refunded by paying out to the beneficiary. In any of these events, the amount to be refunded will not include any interest.
- The Reward 3C will not be applicable to customers who have purchased the Designated Max Wealth Insurance Basic Plan before the Promotion Period but subsequently cancelled such Designated Max Wealth Insurance Basic Plan during its cooling off period and then re-applied for the same Designated Max Wealth Insurance Basic Plan during the Promotion Period.

Reward 3D – Max Goal Insurance Plan Premium Discount

- The Reward 3D (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - Customer successfully submits the applications for basic plan of Max Goal Insurance Plan (“**Designated Max Goal Insurance Basic Plan**”) during the Promotion Period;
 - The print date on the proposal signed by the customer must be within the Promotion Period;
 - Such Designated Max Goal Insurance Basic Plan must be successfully issued during the period from 1 April 2024 to 31 August 2024, both dates inclusive;
 - Such Designated Max Goal Insurance Basic Plan has met the single premium requirement stated in Table 3D above; and
 - The campaign form of Max Goal Insurance Plan Premium Discount Offer is submitted together with the insurance application form and proposal at the same time.
 (The Designated Max Goal Insurance Basic Plan satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan of Reward 3D**”)
- An Eligible Basic Plan of Reward 3D may be entitled to a premium discount on single premium under such Designated Max Goal Insurance Basic Plan, the amounts of which will be calculated by multiplying the single premium of the relevant Eligible Basic Plan of Reward 3D by the applicable premium discount percentage stated in Table 3D above (“**Reward 3D**”) on and in according with following conditions:
 - To be eligible for the premium discount, you shall pay in full the “amount of total initial premium with levy payable by you after premium discount” as set out in the campaign form and AXA will pay the balance of total premium to your policy on your behalf; and
 - The calculation of single premium and Reward 3D shall be rounded up to the nearest 2 decimal places according to the policy currency of the Eligible Basic Plan of Reward 3D.
- For the avoidance of doubt, in the event that the Company is to refund any premiums paid under the policy, including without limitation pursuant to the “Suicide Exclusion” provision, “Cooling-Off Right Endorsement” and “Cross-Border” provision, the balance of the total premium paid by the Company to your policy on your behalf under the Promotion will not be included in the amount to be refunded.
- The Reward 3D will not be applicable to customers who have purchased the Designated Max Goal Insurance Basic Plan before the Promotion Period but subsequently cancelled such Designated Max Goal Insurance Basic Plan during its cooling off period and then re-applied for the same Designated Max Goal Insurance Basic Plan during the Promotion Period.

Reward 3E – JoyAhead Immediate Annuity Plan Premium Refund

- The Reward 3E of the Promotion is only applicable if the following requirements are satisfied:
 - Customer successfully submits the applications for basic plan of JoyAhead Immediate Annuity Plan (“**Designated JoyAhead Immediate Annuity Basic Plan**”) during the Promotion Period;
 - Such Designated JoyAhead Immediate Annuity Basic Plan must be successfully issued during the period from 1 April 2024 to 31 August 2024, both dates inclusive.
 (Designated JoyAhead Immediate Annuity Basic Plan satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan of Reward 3E**”)
- An Eligible Basic Plan of Reward 3E may be entitled to a one-off premium refund of single premium of such plan, the amount of which will be calculated by multiplying the single premium of the relevant Eligible Basic Plan of Reward 3E by the applicable premium refund percentage stated in Table 3E above (“**Basic Premium Refund of Reward 3E**”), provided that the Eligible Basic Plan of Reward 3E must be in-force at the time of premium refund, failing which the customer will not be entitled to the premium refund.
- In addition to the Basic Premium Refund of Reward 3E, an Eligible Basic Plan of Reward 3E may be entitled to an extra one-off 0.5% or 1% (as applicable) premium refund on single premium of such plan, the amount of which will be calculated by multiplying the single premium of Eligible Basic Plan of Reward 3E and the applicable premium refund percentage stated in Table 3E (“**Extra Premium Refund of Reward 3E**”) on and in accordance with following conditions:

- a. Extra 0.5% premium refund: Customers must also successfully submit applications for (i) CareForAll Critical Illness Plan (“**Designated Critical Illness Plan of Reward 3E**”) or (ii) FortuneXtra Savings Plan / Max Goal Insurance Plan or Max Wealth Insurance Plan (“**Designated Saving Plans of Reward 3E**”) during the Promotion Period, and all the relevant policies are held by the same policy owner or the same insured is designated as the insured of the Designated Critical Illness Plan of Reward 3E;
 - b. Extra 1% premium refund: Customers must also successfully submit applications for (i) CareForAll Critical Illness Plan (“**Designated Critical Illness Plan of Reward 3E**”) and (ii) FortuneXtra Savings Plan / Max Goal Insurance Plan or Max Wealth Insurance Plan (“**Designated Saving Plans of Reward 3E**”) during the Promotion Period, and all the relevant policies are held by the same policy owner or the same insured is designated as the insured of the Designated Critical Illness Plan of Reward 3E;
 - c. Such Designated Critical Illness Plan of Reward 3E and / or Designated Savings Plans must be successfully issued during the period from 1 April 2024 to 31 August 2024, both dates inclusive, with the requirements under clause 1 being satisfied.
4. The Eligible Basic Plan of Reward 3E must be in force at the time of premium refund of Basic Premium Refund of Reward 3E and Extra Premium Refund of Reward 3E (if any) and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Basic Premium Refund of Reward 3E and Extra Premium Refund of Reward 3E (if any). If the Eligible Policy of Reward 3E shall terminate for whatever reasons before the Basic Premium Refund of Reward 3E and Extra Premium Refund of Reward 3E (if any) is delivered, the Basic Premium Refund of Reward 3E and Extra Premium Refund of Reward 3E (if any) will cease to be in effect.
 5. The premium refund of the Eligible Basic Plan of Reward 3E will be delivered in the form of Hong Kong dollar cheque by post to customers directly on or before 31 December 2024.
 6. The premium refund will not be applicable to customers who have purchased the basic plan of JoyAhead Immediate Annuity Plan and / or CareForAll Critical Illness Plan / FortuneXtra Savings Plan / Max Goal Insurance Plan / Max Wealth Insurance Plan before the Promotion Period but subsequently cancelled such basic plan of JoyAhead Immediate Annuity Plan and / or Care ForAll Critical Illness Plan / FortuneXtra Savings Plan / Max Goal Insurance Plan / Max Wealth Insurance Plan during its cooling off period and then re-applied for the same basic plan of JoyAhead Immediate Annuity Plan and / or CareForAll Critical Illness Plan / FortuneXtra Savings Plan / Max Goal Insurance Plan / Max Wealth Insurance Plan during the Promotion Period.

General Insurance Products

Reward 4 – HKD200 Supermarket Cash Vouchers for Designated General Insurance Products

1. HKD200 Supermarket Cash Vouchers (the “**Gift**”) under Reward 4 of the Promotion is only applicable if the following requirements are satisfied:
 - a. Individual customer aged 18 or above (excluding corporate customer) applies for one or more of the designated general insurance products stated in Table 4 above through AXA financial consultants as the policyholder during the Promotion Period;
 - b. All designated general insurance products stated in Table 4 above must be successfully issued and effected during the period from 1 April 2024 to 31 July 2024, both dates inclusive; and
 - c. The designated general insurance products and the total accumulated paid premium within the Promotion Period of all designated general insurance products have met the requirements 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 Gift will be mailed to the Eligible Applicant of Reward 4’s last known correspondence address in AXA’s record on or before 31 August 2024. The Gift will not be replaced if lost, damaged or unused before expiry date. 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 supplier(s). The Gift is subject to the Terms and Conditions as stipulated in the Gift and / or by AXA and / or the relevant supplier(s). 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 its quality or fitness, supply or service. Any disputes arising from the Gift shall be resolved between customers and the respective supplier(s) directly.

Employee Benefits Insurance Products

Reward 5 – Exclusive Privilege for New Customers of Designated Employee Benefits Insurance Package Plans

1. The exclusive privilege for new customers under Reward 5 of the Promotion is only applicable if the following requirements are satisfied:
 - a. For the designated employee benefits insurance package plans stated in Table 5, customers must successfully submit an application during the Promotion Period;
 - b. Such designated employee benefits insurance package plan has met the relevant total AFYP requirement (if applicable); and
 - c. The policy effective date should be between the period from 1 April 2024 to 1 July 2024, both dates inclusive.

(The designated employee benefits insurance package plans satisfying clause 1 above is hereinafter referred to as “**Eligible Policy of Reward 5**”)
2. New customers (brand new) refer to customers who submit a new application of the designated employee benefits insurance package plans with AXA during the Promotion Period of Reward 5.
3. New customers (brand new) who successfully apply for the Eligible Policy of Reward 5 (“**Eligible new customers (brand new) of Reward 5**”) may be entitled to receive a FORA Active Wireless plus (P30 plus BT) or a FORA Body Composition Analyzer W600 (“**Gift for brand new customers**”), and each Eligible new customers of Reward 5 will be entitled to the Gift for brand new customers once only.
4. Reward 5 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.
5. The Gift for brand new customers is provided by relevant supplier(s), not provided by AXA. AXA shall have no obligation or liability whatsoever in relation thereto, including but not limited to its quality or fitness, supply or service. Any disputes arising from the Gift shall be resolved between customers and the respective suppliers directly. The suggested retail price and product images are provided by respective suppliers and are for reference only.
6. If the Gift for brand new customers is out of stock or not available, AXA reserves the right to replace the Gift with another gift of which the value and nature may differ from those of the Gift. In case of any disputes, the decision of AXA shall be final.

General provisions

1. All the rewards under this Promotion are non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
2. 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.
3. This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement (if applicable). For detailed terms, conditions and exclusions of the relevant basic plan and supplement (if applicable), please refer to the relevant proposals, product brochures and policy contracts.
4. All the rewards under this Promotion are 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:

1. 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.
2. The premium refund(s) under the Promotion will form part of the relevant policy contract(s) upon the respective basic plan(s) and / or the supplement(s) (if applicable) being issued, and the requirements of the relevant premium refund(s) under the terms and conditions of the Promotion having been fulfilled.



AXA “Spring Combo” Programme

April 2024



For more details, please contact or visit:

 **Your Financial Consultant**

 **Customer Service Hotline:**

- 1. Tax Deductible, Medical Protection, Critical Illness 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)

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