



安盛

AXA “Stand by You” Programme

Plan ahead to enjoy
diversified protection
for your family



Enjoy up to
7 months'
premium refund

AXA "Stand by You" Programme

Stand by you to plan ahead for your loved family with all-round protections!

As your life-long partner, AXA is always committed to providing quality protection, ranging from health, savings and general insurance as well as employee benefits solutions to empower customers to move forward.

Entering into a new season, we are pleased to present you the AXA "Stand by You" Programme. **From 25 April 2022 to 30 June 2022**, both dates inclusive (the "**Promotion Period**"), if you successfully apply for any new designated basic plan / supplement¹ with the required annualised premium / annualised first year premium ("**AFYP**") / accumulated paid premium stated below and satisfy other applicable requirements, you may enjoy various fabulous rewards². Act now to protect yourself and your family!



Health and Critical Illness Insurance Products

Reward

1A

Designated Critical Illness Products Premium Refund

Table 1A

Designated Basic Plans	<ul style="list-style-type: none">LoveAssure Critical Illness PlanLoveAssure Plus Critical Illness Plan	
Premium Payment Term	10 / 15 years	20 / 25 years
Premium Refund on Each Eligible Basic Plan of Reward 1A [#]	2 months³	3 months³

Reward

1B

AXA WiseGuard Pro Medical Insurance Plan Premium Refund

Table 1B

Designated Basic Plan / Supplement	<ul style="list-style-type: none">AXA WiseGuard Pro Medical Insurance Plan	
Premium Refund on Each Eligible Basic Plan / Eligible Supplement of Reward 1B [#]	4 months⁴	



Privilege for Existing Customer of Designated Health Insurance Products



AXA WiseGuard Pro Medical Insurance Plan Additional Premium Refund

If

- during the Promotion Period, customer successfully submits an application for designated basic plan / supplement under Category A stated in Table 1C (“**Designated AXA WiseGuard Pro Policy**”) and is named as the proposed insured person in such application; and
- customer is named as the insured person in an in-force policy of designated basic plan / supplement under Category B stated in Table 1C (“**Designated Category B Policy in Table 1C**”) on 24 April 2022,

customer may be entitled to 3 months’ premium refund in addition to the 4 months’ premium refund offered in Reward 1B on the Designated AXA WiseGuard Pro Policy applied during Promotion Period, subject to the terms and conditions of Reward 1C^{5,6}.

Table 1C

	New application during Promotion Period		An in-force policy on 24 April 2022
	Category A		Category B
Designated Basic Plan / Supplement	<ul style="list-style-type: none"> AXA WiseGuard Pro Medical Insurance Plan (customer is named as the proposed insured person of above policies) 	+	<ul style="list-style-type: none"> AXA WiseGuard Medical Insurance Plan Smart Medicare MediPartner Health Plan Smart Start Medical Insurance HealthPak Insurance HealthCare Super Hospitalization Plan Hospitalization Benefit / Juvenile Hospitalization Benefit Complementary Medical Benefit (customer is named as the insured person of above policies)
Premium Refund on Each Eligible Basic Plan / Eligible Supplement of Reward 1C[#]	3 months^{5,6}		



Savings Products

Reward 2A

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

Table 2A

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 2A [#] (% of the total AFYP of Eligible Policy of Reward 2A)	10% ⁷	15% ⁷	12% ⁷

Reward 2B

FortuneXtra Savings Plan Premium Refund

Table 2B

Designated Basic Plans	• FortuneXtra Savings Plan (5-year pay)	• FortuneXtra Savings Plan (10-year pay)
Total AFYP of Designated Basic Plan and its Supplements (if applicable)	Premium Refund Percentage on Each Eligible Policy of Reward 2B [#] (% of the total AFYP of Eligible Policy of Reward 2B)	
USD5,000 – USD99,999 (or its equivalent) [^]	10% ⁸	15% ⁸
USD100,000 or above (or its equivalent) [^]	15% ⁸	20% ⁸

[^] Total AFYP of Designated Basic Plan and its Supplements (if applicable) for all policy currencies and the corresponding premium refund percentage are shown in table as below:

Total AFYP of Designated Basic Plan and its Supplements (if applicable)						FortuneXtra Savings Plan (5-year pay)	FortuneXtra Savings Plan (10-year pay)
RMB	USD / EUR	GBP	CAD / AUD	SGD	HKD	Premium Refund Percentage on Each Eligible Policy of Reward 2B	
32,500-649,999	5,000 – 99,999	3,000 – 59,999	6,000 – 119,999	8,000 – 159,999	40,000 – 799,999	10%	15%
650,000 or above	100,000 or above	60,000 or above	120,000 or above	160,000 or above	800,000 or above	15%	20%

Offer Extension



FortuneXtra Savings Plan (2-year pay) - Guaranteed Preferential Interest Rate

The promotion period of Reward 2C is from **7 February 2022 to 30 June 2022**, both dates inclusive.

Reward 2C of the Promotion provides you a limited time offer of 4.0% per annum guaranteed preferential interest rate on your prepaid premiums[△] until the end of the first policy year of FortuneXtra Savings Plan (2-year pay) policy.

To enjoy this offer, simply pay a lump sum amount which is equal to 2 times the amount of the initial annual premium for the basic plan of FortuneXtra Savings Plan (2-year pay) and the corresponding levy, at the time of application of your policy. The amount equal to the initial annual premium for the basic plan of FortuneXtra Savings Plan (2-year pay) and the corresponding levy (the “**Eligible Amount**”) will be deposited into the Future Premium Deposit Account (“**FPDA**”) maintained with AXA .

Table 2C

Designated Basic Plan	• FortuneXtra Savings Plan (2-year pay)
Guaranteed Preferential Interest Rate on the Eligible Amount in the First Policy Year	4.0% per annum ⁹

[△] The 4.0% per annum guaranteed preferential interest rate is applicable to the Eligible Amount only.




General Insurance Products

Reward

3

O2U Air Station Air Sterilizer (USB Version) for Designated General Insurance Products

Table 3

Designated General Insurance Products	Product Category	Designated General Insurance Products
	Leisure and travel	<ul style="list-style-type: none"> • Golfer's Insurance • SmartStudent Overseas[◇] • SmartTraveller Plus (Annual Cover)[◇]
	Liability	<ul style="list-style-type: none"> • SmartHelper
	Personal accident	<ul style="list-style-type: none"> • SmartCare Prime • SmartCare Shield • SmartProtect Plus^{◇~}
	Property	<ul style="list-style-type: none"> • SmartHome Plus[◇] • ArtPlus Household Insurance • All Risks (Residential) • Fire (Residential)
	Motor	<ul style="list-style-type: none"> • SmartDrive Private Car (Comprehensive coverage and third party liabilities coverage)
Total Accumulated Paid Premium of one or more Designated General Insurance Products ¹⁰ (HKD)	HKD2,000 or above	
Reward for Each Eligible Applicant of Reward 3 [#]	 O2U Air Station Air Sterilizer (USB Version) (Suggested Retail Price: HKD699)	

[◇] In addition to Reward 3, to support a green and sustainable future, new customers of SmartStudent Overseas, SmartTraveller Plus (Single Journey and / or Annual Cover), SmartProtect Plus and / or SmartHome Plus, who make the purchase online through AXA Financial Consultant, can enjoy 10% instant premium discount from 21 April 2022 to 30 June 2022, both dates inclusive. Please contact AXA Financial Consultant for details. Terms and conditions apply.

[~] SmartProtect Plus was launched on 28 April 2022.



Employee Benefits Insurance Products

Reward

4

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

The promotion period of Reward 4 is **from 4 April 2022 to 30 May 2022**, both dates inclusive.

Table 4

Designated Employee Benefits Insurance Package Plans	Reward for each Eligible Policy of Reward 4 ^{*,11}
<ul style="list-style-type: none">• Axcellent Health Partner Employee Benefits Insurance Package Plan• CORProtect Employee Benefits Insurance Package Plan• Tailormade Group Medical Plan	<p>New customers (takeover)* can enjoy a waiver of premium loading</p> <p>*Only applicable to Axcellent Health Partner Employee Benefits Insurance Package Plan and CORProtect Employee Benefits Insurance Package Plan</p> <p>and / or</p> <p>New customers (brand new) may be entitled to Apple HomePod mini (Suggested Retail Price: HKD749)</p> <p>(Total AFYP of each Eligible Policy of Reward 4 must be HKD8,000 or above)</p>

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 insurance basic plans and / or supplements, 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 "Stand by You" 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 7 under Reward 1C of the Terms and Conditions stated in this leaflet.
 6. Customer is only entitled to a maximum of 7 months' premium refund on each AXA WiseGuard Pro Medical Insurance Plan under Reward 1B and 1C.
 7. For details of Reward 2A, please refer to clauses 1 to 4 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 2C, please refer to clauses 1 to 9 under Reward 2C of the Terms and Conditions stated in this leaflet.
 10. The surcharge paid for the Motor Insurers' Bureau of Hong Kong will be included in the total accumulated paid premium of the designated general insurance products. Such designated general insurance products must be applied via AXA financial consultants. For details of Reward 3, please refer to clauses 1 to 6 under Reward 3 of the Terms and Conditions stated in this leaflet.
 11. For details of Reward 4, please refer to clauses 1 to 5 under Reward 4 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
	Critical Illness Protection	Medical Protection	Savings	Savings	General Insurance
Plans Issued	Basic Plan: LoveAssure Plus Critical Illness Plan	Basic Plan: AXA WiseGuard Pro Medical Insurance Plan - Mr. Hong as the insured person, and as the insured person of an in-force policy of Smart Medicare on 24 April 2022	Basic Plan: Wealth Advance Savings Series II – Ultimate	Basic Plan: FortuneXtra Savings Plan	SmartStudent Overseas - Purchase online through AXA Financial Consultant
Total AFYP / Total Accumulated Paid Premium (USD / HKD)	–	–	USD6,000	USD5,000	HKD3,510 (premium after 10% discount)
Premium Payment Term	15 years	–	5 years	5 years	–
Reward(s)	Reward 2 months' premium refund on the above basic plan	Reward A total of 7 months' premium refund on the above basic plan	Reward 10% premium refund on the above basic plan & its supplements (if applicable)	Reward 10% premium refund on the above basic plan & its supplements (if applicable)	Reward 10% instant premium discount and O2U Air Station Air Sterilizer (USB Version) for the policy owner of the above General Insurance Product











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
	Critical Illness Protection	Medical Protection	Savings	Savings	General Insurance
Plans Issued	Basic Plan: LoveAssure Plus Critical Illness Plan	Basic Plan: AXA WiseGuard Pro Medical Insurance Plan	Basic Plan: Wealth Ultra Savings Plan	Basic Plan: FortuneXtra Savings Plan	SmartTraveller Plus (Annual Cover) - Purchase online through AXA Financial Consultant
Total AFYP / Total Accumulated Paid Premium (USD / RMB / HKD)	-	-	USD6,000	RMB700,000	HKD1,485 (premium after 10% discount)
Premium Payment Term	25 years	-	8 years	10 years	-
Reward(s)	Reward   3 months' premium refund on the above basic plan	Reward   4 months' premium refund on the above basic plan	Reward   12% premium refund on the above basic plan & its supplements (if applicable)	Reward   20% premium refund on the above basic plan & its supplements (if applicable)	Reward   (As its total accumulated paid premium is below HKD2,000)

Terms and Conditions of AXA “Stand by You” Programme

1. AXA “Stand by You” 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 **25 April 2022 to 30 June 2022**, both dates inclusive (the “**Promotion Period**”), subject to the following terms and conditions.

Health and Critical Illness Insurance Products

Reward 1A – Designated Critical Illness Products Premium Refund

1. The Reward 1A (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit the applications for basic plan of the designated critical illness products stated in Table 1A above (“**Designated Critical Illness Basic Plan**”) during the Promotion Period;
 - b. Such Designated Critical Illness Basic Plan must be successfully issued during the period from 25 April 2022 to 31 August 2022, both dates inclusive;
 - c. Annual payment mode must be selected for Designated Critical Illness Basic Plan; and
 - d. Premium payment term requirements stated in the Table 1A above.
(The Designated Critical Illness Basic Plan satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan of Reward 1A**”)
2. An Eligible Basic Plan of Reward 1A may be entitled to a one-off premium refund as stated in Table 1A 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 1A (“**Reward 1A**”) on and in accordance with following conditions:
 - a. 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;
 - b. If you have changed the sum insured of the Eligible Basic Plan of Reward 1A after policy issuance, the AFYP applied in Reward 1A 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 1A as at the time of premium is refunded;
 - c. 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;
 - d. The calculation of AFYP 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 of Reward 1A; and
Conversion Table – Exchange rate of foreign currencies against HKD
USD1 = HKD8.0
- e. The Eligible Basic Plan of Reward 1A must be in force and in annual payment mode at the time of the premium is refunded and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Reward 1A. If Eligible Basic Plan of Reward 1A shall terminate for whatever reasons before / after the premium refund is fully applied on the policy, any portion of such premium refund not yet applied and / or the respective reward will be forfeited and cannot be withdrawn or transferred.
3. The policy owner of the Eligible Basic Plan of Reward 1A will receive a notification letter by mail after the premium refund is credited to the future premium deposit account on or before 28 February 2023 and 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 second policy year and / or onwards as AXA deems appropriate.
4. The Reward 1A 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.

Reward 1B – AXA WiseGuard Pro Medical Insurance Plan Premium Refund

1. The Reward 1B (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit the applications for basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan (“**Designated Health Basic Plan / Supplement**”) during the Promotion Period;
 - b. Such Designated Health Basic Plan / Supplement must be successfully issued / have its effective date commenced during the period from 25 April 2022 to 31 August 2022, both dates inclusive; and
 - c. Annual payment mode must be selected for such Designated Health Basic Plan / Supplement.
(The Designated Health Basic Plan / Supplement satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan / Eligible Supplement of Reward 1B**”)
2. Each Eligible Basic Plan / Eligible Supplement of Reward 1B 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 1B (“**Reward 1B**”) on and in accordance with the following conditions:
 - a. The AFYP is determined based on the benefit level of the policy as at the time the premium is refunded;
 - b. If you have changed the benefit level of the Eligible Basic Plan / Eligible Supplement of Reward 1B after policy issuance, the AFYP applied in Reward 1B 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 1B as at the time of premium is refunded;
 - c. 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;
 - d. The calculation of AFYP 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. The Eligible Basic Plan / Eligible Supplement of Reward 1B must be in force and in annual payment mode at the time of the premium is refunded and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Reward 1B. If Eligible Basic Plan / Eligible Supplement of Reward 1B shall terminate for whatever reasons before / after the premium refund is fully applied on the policy, any portion of such premium refund not yet applied, and / or the respective reward 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 2023 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 / or onwards as AXA deems appropriate.
4. The Reward 1B will not be applicable to customers who have purchased the Designated Health Basic Plan / Supplement before the Promotion Period but subsequently cancelled such Designated Health Basic Plan / Supplement during its cooling off period and then re-applied for the same Designated Health Basic Plan / Supplement during the Promotion Period.

Reward 1C – AXA WiseGuard Pro Medical Insurance Plan Additional Premium Refund

1. The Reward 1C (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. During the Promotion Period, customer successfully submit an application for designated basic plan / supplement under Category A stated in Table 1C (“**Designated AXA WiseGuard Pro Policy**”) and is named as the proposed insured person in such application;
 - b. Customer is named as the insured person in an in-force policy of designated basic plan / supplement under Category B stated in Table 1C (“**Designated Category B Policy in Table 1C**”) on 24 April 2022;
 - c. The Designated AXA WiseGuard Pro Policy must be successfully issued / have its effective date commenced during the period from 25 April 2022 to 31 August 2022, both dates inclusive; and
 - d. Annual payment mode must be selected for the 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. Each Eligible Basic Plan / Eligible Supplement of Reward 1C that has met the above requirements as set out in clause 1 may be entitled to 3 months’ premium refund in addition to the 4 months’ premium refund offered in Reward 1B on future premium(s), the amount of which is equivalent to 25% of the AFYP of the relevant Eligible Basic Plan / Eligible Supplement of Reward 1C (“**Reward 1C**”) on and in accordance with the following conditions:
 - a. The AFYP is determined based on the benefit level of the policy as at the time the relevant batch of the premium is refunded;
 - b. 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 the respective batch of premium is refunded;
 - c. 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;
 - d. 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 above must be in force at the time of the respective batch of premium refund and all premiums due since policy effective date must be fully paid at the time of the respective batch of premium refund, failing which you will not be entitled to Reward 1C. The Eligible Basic Plan / Eligible Supplement of Reward 1C must be in annual payment mode at the time of premium is refunded. If Eligible Basic Plan / Eligible Supplement of Reward 1C shall terminate for whatever reasons before / after the premium refund is fully applied on the policy, any portion of such premium refund not yet applied, and / or the respective reward will be forfeited and cannot be withdrawn or transferred.
3. For determining eligibility of Reward 1C, each Designated AXA WiseGuard Pro Policy may be eligible for Reward 1C provided that any Designated Category B Policy in Table 1C shall be paired with a Designated AXA WiseGuard Pro Policy once only. In the event that the number of Designated AXA WiseGuard Pro Policy exceeds the number of Designated Category B Policy in Table 1C, the Designated AXA WiseGuard Pro Policy with the greater / greatest (as the case maybe) annualised premium shall be deemed the Eligible Basic Plan / Eligible Supplement of Reward 1C.
4. The premium refund will be given out in batch(es) according to the schedule below:

Batch of Premium Refund	Premium Refund on Each Eligible Basic Plan / Eligible Supplement of Reward 1C	Release Schedule for Premium Refund
1 st batch	1 st months	by 28 February 2023
2 nd batch	2 nd months	by 29 February 2024
3 rd batch	3 rd months	by 28 February 2025

5. The policy owner of the Eligible Basic Plan / Eligible Supplement of Reward 1C will receive a notification letter by mail after the respective 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(s) will set out the details of the relevant premium refund. Reward 1C will then be applied to the premium payments of the second policy year and / or onwards as AXA deems appropriate.
6. 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.
7. Customer is only entitled to a maximum of 7 months’ premium refund on each AXA WiseGuard Pro Medical Insurance Plan under Reward 1B and 1C.

Savings Products

Reward 2A – Wealth Advance Savings Series II – Ultimate / Wealth Ultra Savings Plan Premium Refund

1. The Reward 2A (as defined in clause 2 below) 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 / Wealth Ultra Savings Plan and its supplements (if applicable) (“**Designated Savings Policy**”) during the Promotion Period;
 - b. Such Designated Saving Policy must be successfully issued during the period from 25 April 2022 to 31 August 2022, both dates inclusive;
 - c. Such Designated Saving Policy have met the total AFYP requirement stated in Table 2A above (or its equivalent in foreign currency based on AXA’s Conversion Table below); and

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- d. Premium payment term requirements stated in the Table 2A above.
(Wealth Advance Savings Series II – Ultimate / Wealth Ultra Savings Plan and their supplements (if applicable) satisfying clause 1 above is hereinafter referred to as “**Eligible Policy of Reward 2A**”)
2. An Eligible Policy of Reward 2A 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 relevant Eligible Policy of Reward 2A by the applicable premium refund percentage stated in Table 2A above (“**Reward 2A**”) on and in accordance with following conditions:
 - a. The total AFYP of Eligible Policy of Reward 2A 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 2A will be calculated as follows:
 - i. For monthly payment mode, by multiplying the monthly premium payable for the first policy year by 12; or
 - ii. For semi-annual payment mode, by multiplying the semi-annual premium payable for the first policy year by 2;
 - b. If you have changed the notional amount or premium payment mode of the Eligible Policy of Reward 2A after policy issuance, the total AFYP applied in Reward 2A 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 2A as at the time of premium refund.
 - c. The amount of total AFYP of Eligible Policy of Reward 2A 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 2A;
 - d. The calculation of total AFYP and Reward 2A shall be rounded up to the nearest 2 decimal places;
 - e. Premium of Smart Medimoney First Year \$1 Supplement (Economy Level) (if any), attached to the Eligible Policy of Reward 2A, will be included in calculating the total AFYP of the Eligible Policy of Reward 2A. 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 2A, will be excluded in calculating the total AFYP of the Eligible Policy of Reward 2A; and

- f. The Eligible Policy of Reward 2A must be in force at the time of the premium is refunded and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Reward 2A. If Eligible Policy of Reward 2A shall terminate for whatever reasons before / after the premium refund is fully applied on the policy, any portion of such premium refund not yet applied and / or the respective reward will be forfeited and cannot be withdrawn or transferred.
3. The policy owner of the Eligible Policy 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 2023 and the notification letter(s) will set out the details of the premium refund. The Reward 2A will then be applied to the next premium(s) due.
4. The Reward 2A will not be applicable to customers who have purchased the designated basic plan before the Promotion Period but subsequently cancelled such basic plan during its cooling off period and then re-applied for the same designated basic plan during the Promotion Period.

Reward 2B – FortuneXtra Savings Plan 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. Customers successfully submit the application for a basic plan of FortuneXtra Savings Plan and its supplements (if applicable) (“**Designated FortuneXtra Savings Policy**”) during the Promotion Period;
 - b. Such **Designated FortuneXtra Savings Policy** must be successfully issued during the period from 25 April 2022 to 31 August 2022, both dates inclusive;
 - c. Such **Designated FortuneXtra Savings Policy** has met the total AFYP requirement stated in Table 2B above (or its equivalent); and
 - d. Premium payment term requirements stated in the Table 2B above.
(FortuneXtra Savings Plan and its supplements (if applicable) satisfying clause 1 above is hereinafter referred to as “**Eligible Policy of Reward 2B**”)
2. An Eligible Policy of Reward 2B 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 relevant Eligible Policy of Reward 2B by the applicable premium refund percentage stated in Table 2B above (“**Reward 2B**”) on and in accordance with following conditions:
 - a. The total AFYP of Eligible Policy of Reward 2B 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 2B will be calculated as follows:
 - i. For monthly payment mode, by multiplying the monthly premium payable for the first policy year by 12; or
 - ii. For semi-annual payment mode, by multiplying the semi-annual premium payable for the first policy year by 2;
 - b. If you have changed the notional amount or premium payment mode of the Eligible Policy of Reward 2B after policy issuance, the total AFYP applied in Reward 2B 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 2B as at the time of premium refund. For the avoidance of doubt, the premium refund percentage to be applied in the calculation of the premium refund under Reward 2B shall be the applicable premium refund percentage as stated in Table 2B above;
 - c. The amount of total AFYP of Eligible Policy of Reward 2B 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 2B;
 - d. The calculation of total AFYP and Reward 2B shall be rounded up to the nearest 2 decimal places;
 - e. Premium of Smart Medimoney First Year \$1 Supplement (Economy Level) (if any), attached to the Eligible Policy of Reward 2B, will be included in calculating the total AFYP of the Eligible Policy of Reward 2B. 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 2B, will be excluded in calculating the total AFYP of the Eligible Policy of Reward 2B; and
 - f. The Eligible Policy of Reward 2B must be in force at the time of the premium is refunded and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Reward 2B. If Eligible Policy of Reward 2B shall terminate for whatever reasons before / after the premium refund is fully applied on the policy, any portion of such premium refund not yet applied and / or the respective reward will be forfeited and cannot be withdrawn or transferred.
3. The policy owner of the Eligible Policy 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 2023 and the notification letter(s) will set out the details of the premium refund. The Reward 2B will then be applied to the next premium(s) due.

Reward 2C – FortuneXtra Savings Plan (2-year pay) - Guaranteed Preferential Interest Rate

1. The Reward 2C of the Promotion is only applicable if the following requirements are satisfied:
 - a. Your application for the basic plan of FortuneXtra Savings Plan (2-year pay) is successfully submitted during the period from 7 February 2022 to 30 June 2022, both dates inclusive (“**Promotion Period of Reward 2C**”);
 - b. The basic plan of FortuneXtra Savings Plan (2-year pay) must be successfully issued during the period from 7 February 2022 to 31 August 2022, both dates inclusive;
 - c. Annual payment mode must be selected for the basic plan of FortuneXtra Savings Plan (2-year pay);
 - d. The campaign form of AXA InterestXtra Programme is submitted together with the insurance application form and proposal at the same time; and
 - e. The whole amount of the Eligible Amount (as defined in clause 2 below) is received by AXA within 1 month from the issue date of the FortuneXtra Savings Plan (2-year pay) policy.
2. The guaranteed preferential interest rate is 4.0% per annum for all policy currencies and annual premium amounts and such rate is applicable to the Eligible Amount only. The “Eligible Amount” shall be equal to the initial annual premium for the basic plan of FortuneXtra Savings Plan (2-year pay) and the corresponding levy, which is received by AXA within 1 month from the issue date of that policy. For the avoidance of doubt, any change in annual premium for the basic plan within the first policy year will not affect the Eligible Amount.
3. If the whole amount of the Eligible Amount is not received by AXA within 1 month from the issue date of the FortuneXtra Savings Plan (2-year pay) policy, the owner of that policy will NOT be entitled to the guaranteed preferential interest rate of 4.0% per annum under the Promotion. Instead, the balance in the FPDA (if any) will be credited an interest at AXA’s prevailing interest rate only.
4. The difference between the interest credited at the guaranteed preferential interest rate of 4.0% per annum and the interest credited at AXA’s prevailing rate (currently at 1.5% per annum for non-HKD; 1.0% per annum for HKD) on the Eligible Amount for the first policy year shall be the “Extra Interest”. AXA’s prevailing interest rate is non-guaranteed and may be changed by AXA at its discretion from time to time without prior notice.
5. The guaranteed preferential interest rate will be applicable from the date when the whole amount of the Eligible Amount is received by AXA until the end of first policy year.
6. If (i) the policy has lapsed at any time during the period from the policy date to the date on which the interest is credited to the FPDA or is not in effect at the time when the Extra Interest is to be credited to the FPDA; or (ii) at any time during the first policy year, any withdrawal is made from the FPDA due to any reason (other than automatic deduction by AXA for payment of the premium and the levy for the second policy year), the owner of the policy will NOT be able to enjoy the guaranteed preferential interest rate, and the balance in the FPDA (if any) will be credited an interest at AXA’s prevailing interest rate only.
7. Any amount in the FPDA which is in excess of the Eligible Amount, including but not limited to the prepaid premiums and corresponding levy for supplements (if applicable), will not be entitled to the guaranteed preferential interest rate, and the corresponding amount will be credited an interest at AXA’s prevailing interest rate only from the date when it is deposited into the FPDA.
8. The Extra Interest will be credited to the FPDA within 2 months from the first policy anniversary provided that the policy has not lapsed at any time during the period from the policy date to the date on which the interest is credited to the FPDA and the policy is still in effect at the time when the Extra Interest is credited to the FPDA.
9. If a policy of FortuneXtra Savings Plan in respect of an insured is cancelled during its cooling-off period and an application for FortuneXtra Savings Plan (2-year pay) in respect of the same insured is made during the Promotion Period of Reward 2C, the second-mentioned policy will not be entitled to the Promotion.

General Insurance Products

Reward 3 – O2U Air Station Air Sterilizer (USB Version) for Designated General Insurance Products

1. O2U Air Station Air Sterilizer (USB Version) (the “**Gift**”) under Reward 3 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 3 above through AXA financial consultants as the policyholder during the Promotion Period;
 - b. All designated general insurance products stated in Table 3 above must be successfully issued and effected during the period from 25 April 2022 to 31 July 2022, 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 3 above.(Individual customer satisfying clause 1 above is hereinafter referred to as “**Eligible Applicant of Reward 3**”. The designated general insurance products satisfying clause 1 above is hereinafter referred to as “**Eligible General Insurance Products of Reward 3**”)
2. An Eligible Applicant of Reward 3 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 3 will be entitled to the Gift once only.
3. Reward 3 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 3’s last known correspondence address in AXA’s record on or before 31 August 2022. 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 3 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 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 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 customer and the respective suppliers directly. The suggested retail price and product images are provided by respective suppliers and are for reference only.

Employee Benefits Insurance Products

Reward 4 – Exclusive Privilege for New Customers of Designated Employee Benefits Insurance Package Plans

1. The exclusive privilege for new customers under Reward 4 of the Promotion is only applicable if the following requirements are satisfied:
 - a. For the designated employee benefits insurance package plans stated in Table 4, customers must successfully submit an application within 4 April 2022 to 30 May 2022, both dates inclusive (“**the Promotion Period of Reward 4**”);
 - 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 4 April 2022 to 31 May 2022, both dates inclusive.(The designated employee benefits insurance package plans satisfying clause 1 above is hereinafter referred to as “**Eligible Policy of Reward 4**”)
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 4. New customers (takeover) refer to customers who transfer to the designated employee benefits insurance package plans from insurance scheme of other insurers, during the Promotion Period of Reward 4, with the following requirements:
 - a. Minimum of 11 transferred employees; and
 - b. The following additional documents must be submitted by the time of application:
 - i. Benefit schedule issued by existing insurer;
 - ii. Insured member list issued by existing insurer; and
 - iii. Declaration of actively at work.
3. New customers (brand new) who successfully apply for the Eligible Policy of Reward 4 (“**Eligible new customers (brand new) of Reward 4**”) may be entitled to receive an Apple HomePod mini (“**Gift for brand new customers**”), and each Eligible new customers (brand new) of Reward 4 will be entitled to the Gift for brand new customers once only. New customers (takeover) who successfully apply for the Eligible Policy of Reward 4 can enjoy a waiver of premium loading for all policy years respectively.
4. 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.
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 customer and the respective suppliers directly. The suggested retail price and product images are provided by respective suppliers and are for reference only.

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 dispute, 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 and Smart Medicare.
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 “Stand by You” Programme

April 2022



For more details, please contact or visit:

 **Your Financial Consultant**

 **Customer Service Hotline:**

1. Health & Protection, Surgical Insurance 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**

If you do not wish to receive promotional or direct marketing materials from AXA, please inform the Data Privacy Officer:

1. AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited:
Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong; or

2. AXA General Insurance Hong Kong Limited: 5/F AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong,

AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong Special Administrative Region)