

Terms and Conditions of “Emma by AXA Health-scan Lucky Draw – Reward for Registered Participants” (“Terms and Conditions”):

1. The Premium eCoupon (“eCoupon”) under “Emma by AXA Health-scan Lucky Draw – Reward for Registered Participants” (the “Programme”) is offered by AXA China Region Insurance Company Limited and AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (collectively ‘AXA’), subject to the following terms and conditions. By redeeming the eCoupon, you are deemed to accept and agree to these Terms and Conditions.
2. The eCoupon will be valid from 16 October 2023 to 31 March 2024, both dates inclusive. The eCoupon is only applicable to the application of any new designated individual life or health and protection basic plans with a total annualised first year premium of such basic plan and its supplements (if applicable) of HKD6,000 or above (collectively “Eligible Designated Insurance Plan(s)”) submitted via AXA financial consultants during the period from 16 October 2023 to 31 March 2024, both dates inclusive, and is used for settling the initial premium of such Eligible Designated Insurance Plan. For more details, please contact AXA financial consultants.
3. The Eligible Designated Insurance Plan must be successfully issued / have its effective date commenced during the period from 16 October 2023 to 31 May 2024, both dates inclusive.
4. The amount of the eCoupon may be adjusted according to currency of the policy with the exchange rate set out by AXA on the policy issuance date of the Eligible Designated Insurance Plan.
5. If the Eligible Designated Insurance Plan is surrendered or terminated for any reason (other than on the death of the insured) on or before the first policy anniversary, AXA reserves the right to clawback the full amount of eCoupon used for settling the initial premium of an Eligible Designated Insurance Plan from policy owner.
6. Only the eCoupon holder (whose names are shown on the front of the eCoupon) (“eCoupon holder”) can redeem the eCoupon, or the eCoupon holder can transfer this eCoupon to his/her grandparent, parent, spouse, child, a sibling or a friend by filling in the ‘HKD300 Premium eCoupon’ Transfer Consent Declaration on the eCoupon. However, the acceptance of such transfer is subject to AXA’s decision, which is final and conclusive.
7. During the transfer of this eCoupon, when the eCoupon holder transfers to grandparent, parent, spouse, child, a sibling, or a friend, the eCoupon holder should only base on his or her positive personal experience with AXA, including their customer relationship, customer experience and brand appreciation or friendship or any altruistic purpose. The transfer made by eCoupon holder should only be conducted in Hong Kong and the transferee must be the eCoupon holder’s grandparent, parent, spouse, child, a sibling, or a friend who is located in Hong Kong at the time of transfer. The eCoupon holder must not recommend, advise, counsel, persuade or convince grandparent, parent, spouse, child, a sibling, or a friend to apply for any AXA insurance plan. His/her grandparent, parent, spouse, child, a sibling, or a friend should consult with financial consultant of AXA to understand the features of the insurance plans and conduct a comprehensive financial needs analysis to understand their insurance needs, suitability and affordability. His/her grandparent, parent, spouse, child, a sibling, or a friend should contact a financial consultant of AXA directly regarding the policy application. The eCoupon holder should not participate in the application process and must not conduct any regulated activities which are defined under section 3A of Insurance Ordinance, Cap 41. The premium of the Eligible Designated Insurance Plan should be paid to AXA (not the financial consultant of AXA or any other third party) directly.

8. The eCoupon can be used only once, and only one eCoupon can be used in a single transaction.
9. The eCoupon cannot be used in conjunction with other AXA premium coupon offers and digital promotion code (excluding AXA seasonal customer campaign).
10. The eCoupon has to be submitted together with the policy application via iBuy or paper-based policy application form.
11. Under no circumstances can the eCoupon be exchanged and/or redeemed for cash, and any remaining balance of the eCoupon will not be refunded.
12. If the policy owner and/or insured of the Eligible Designated Insurance Plan is AXA's financial consultant, the eCoupon cannot be used.
13. The eCoupon does not constitute any offer of a policy or supplement. For detailed terms, conditions and exclusions of the relevant policies and supplements, please refer to the relevant policy documents.
14. AXA reserves the right to alter or terminate this Programme (in whole or in part) and/or amend the relevant terms and conditions at any time without prior notice. Any eCoupon previously accepted by AXA will not be affected by subsequent alteration or termination of the Programme and/or amendments to these Terms and Conditions. In the case of any dispute, the decision of AXA shall be final and conclusive.
15. These Terms and Conditions are governed by Hong Kong law. In the case of any disputes of these Terms and Conditions, it shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
16. Any person or entity that is not the eCoupon holder, policy owner, policy insured, the accepted transferee of the eCoupon or AXA shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of these Terms and Conditions.

Emma by AXA 「掃顏健康大激賞 - 登記用戶獎賞」之條款及細則 (「條款及細則」):

1. Emma by AXA 「掃顏健康大激賞 - 登記用戶獎賞」 (「此計劃」) 之電子保費現金券 (「電子券」) 由安盛金融有限公司及安盛保險 (百慕達) 有限公司 (於百慕達註冊成立的有限公司) (合稱為「AXA 安盛」) 發出，並受下列條款及細則約束。一經兌換電子券，即表示您接受並同意本條款及細則。
2. 此電子券於 2023 年 10 月 16 日至 2024 年 3 月 31 日期間有效，包括首尾兩天。此電子券只適用於 2023 年 10 月 16 日至 2024 年 3 月 31 日期間，包括首尾兩天，經由 AXA 安盛理財顧問投保任何全新指定個人人壽或醫療及保障基本計劃，而該基本計劃及其附加契約 (如適用) 之總首年年繳保費須達 6,000 港元或以上 (統稱「合資格指定保險計劃」)；及作繳付該合資格指定保險計劃之首次保費之用。投保詳情可向 AXA 安盛理財顧問查詢。
3. 該合資格指定保險計劃須於 2023 年 10 月 16 日至 2024 年 5 月 31 日期間 (包括首尾兩天) 獲成功繕發 / 生效。
4. 電子券金額將因應保單貨幣而調整，以 AXA 安盛於合資格指定保險計劃的保單繕發當日所釐訂之兌換率計算。
5. 若客戶在首個保單週年日或以前因任何原因退保或終止合資格指定保險計劃 (因被保人身故而導致者除外)，AXA 安盛保留向保單持有人收回已於首次保費內使用電子券的全數金額之權利。
6. 只有電子券持有人(其名字顯示於電子券上的人士) (「電子券持有人」) 方可兌換電子券，又或可透過填寫此電子券之「300 港元之電子保費現金券」轉讓同意聲明將電子券轉讓予其祖父母、父母、配偶、子女、兄弟姊妹或朋友其中一位。惟接受有關轉讓與否，AXA 安盛之決定將為最終及具決定性。
7. 在轉讓電子券過程中，電子券持有人只可根據自身與 AXA 安盛建立的良好個人體驗包括客戶關係、客戶體驗以及品牌形象或是基於友情或無私目的轉讓此電子券予其祖父母、父母、配偶、子女、兄弟姊妹或朋友其中一位。電子券持有人只可在香港向同樣在轉讓期間身在香港，而且受讓人必須為其祖父母、父母、配偶、子女、兄弟姊妹或朋友其中一位進行轉讓。電子券持有人不可推薦、建議、決策、說服或信服其祖父母、父母、配偶、子女、兄弟姊妹或朋友其中一位投保任何 AXA 安盛保險計劃。其祖父母、父母、配偶、子女、兄弟姊妹或朋友其中一位應諮詢 AXA 安盛的理財顧問以了解保險計劃特點和進行全面的財務需求分析，以了解他們的保險需求、適合性和負擔能力。其祖父母、父母、配偶、子女、兄弟姊妹或朋友其中一位應就保單申請直接聯繫 AXA 安盛的理財顧問。電子券持有人不應參與在申請過程中且不進行《保險業條例》(第 41 章) 第 3A 條所界定的

任何受規管活動。合資格指定保險計劃的保費應直接支付予 AXA 安盛（而非 AXA 安盛的理財顧問或其他第三者）。

8. 此電子券只可使用一次，每次交易限用一張。
9. 此電子券不可與其他 AXA 安盛保費現金券及數碼推廣優惠碼同時使用（AXA 安盛的季度推廣計劃除外）。
10. 此電子券必須在透過 iBuy 或以書面遞交投保申請書時一同遞交。
11. 在任何情況下，此電子券均不得轉讓及/或兌換成現金，任何餘額亦不會獲得退還現金。
12. 如合資格指定保險計劃的保單持有人及/或被保人是 AXA 安盛之理財顧問，不可使用此電子券。
13. 此電子券並不構成任何保單或附加契約的銷售建議。有關保單或附加契約的條款、條件及不保事項的詳情，請參閱有關之保單文件。
14. AXA 安盛有權隨時更改或終止此計劃（部分或全部）及/或更改有關之條款及細則而不作事先通知。已獲 AXA 安盛接受的電子券不會受其後更改或終止計劃及/或修改的條款及細則所影響。如有任何爭議，AXA 安盛將保留最終決定權。
15. 本條款及細則受香港法律規管。如對本條款及細則有任何爭議，須受香港法律的專屬規管。
16. 任何人士或實體，如非電子券持有人、保單持有人、保單被保人、電子券轉讓持有人或 AXA 安盛，均不能根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本條款及細則的任何條款。