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AXA “Joyful Delights” Programme

Get ready to enjoy a joyful life
with all-rounded protection



Enjoy up to
12 months'
premium refund

AXA “Joyful Delights” Programme

Get ready for joyful rewards and full protection with your family!

AXA, always supports you and your family with comprehensive and flexible protection, covering health insurance, surgical insurance, savings, general insurance as well as employee benefits insurance products. We are here to empower you to pave the way to a brighter future with confidence and give you greater peace of mind.

We are pleased to introduce you the AXA “Joyful Delights” Programme. **From 1 July 2021 to 30 September 2021**, both dates inclusive (the “**Promotion Period**”), if you successfully apply for any new designated basic plan / supplement¹ with the required annualised first year premium (“**AFYP**”) / accumulated paid premium stated below and satisfy other applicable requirements, you can enjoy various wonderful rewards² with protection. Act Now!



Health Insurance Products



Designated Critical Illness Products Premium Refund

Table 1A

Designated Basic Plans	<ul style="list-style-type: none"> LoveAssure Critical Illness Plan LoveAssure Plus Critical Illness Plan (Newly launched on 12 July 2021) 	<ul style="list-style-type: none"> MultiPro Critical Illness Plan MultiPro Plus Critical Illness Plan
Premium Payment Term	10 / 15 / 20 / 25 years	20 / 25 years
Premium Refund on Each Eligible Basic Plan of Reward 1A [#]	2 months³	



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 [#]	3 months⁴

From now until 30 September 2021, both dates inclusive, if you apply for any basic plan of AXA WiseGuard Pro Medical Insurance Plan / Smart Medicare, you can enjoy simplified underwriting provided by AXA “Act for Health” Campaign, please contact your Financial Consultant for more details.



Surgical Insurance Product



SurgiCare Surgical Insurance Plan Premium Refund

Table 1C

The promotion period of Reward 1C is **from 2 August 2021 to 30 September 2021**, both dates inclusive (“Promotion Period of Reward 1C”).

During the Promotion Period of Reward 1C, if you successfully apply for two or more basic plans of SurgiCare Surgical Insurance Plan, and satisfy other applicable requirements, you can enjoy **12 months’ premium refund⁵** on each Eligible Basic Plan of Reward 1C[#]. Act now!

Designated Basic Plan	<ul style="list-style-type: none"> SurgiCare Surgical Insurance Plan 	
Number of Designated Basic Plan(s) Held by Each Policy Owner	One	Two or more
Premium Refund on Each Eligible Basic Plan of Reward 1C [#]	3 months⁵	12 months⁵



Savings Products



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

Table 2

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 2* (% of the total AFYP of Eligible Policy of Reward 2)	10% ⁶	15% ⁶	12% ⁶




General Insurance Products



Nathome Mini Multi-Function Cooking Pot 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
	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 ⁷ (HKD)	HKD1,600 or above	
Reward for Each Eligible Applicant of Reward 3 ⁸	 Nathome Mini Multi-Function Cooking Pot (Suggested Retail Price: HKD468)	

* In addition to Reward 3, new customers of SmartStudent Overseas can enjoy 10% instant premium discount.

[^] In addition to Reward 3, customers of SmartHome Plus may enjoy additional "Cleaning and Sanitising Benefit" and "Extra Typhoon Protection", for free. Please contact your 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 4

Designated Employee Benefits Insurance Package Plans	Reward for each Eligible Policy of Reward 4 ^{#,8}	
<ul style="list-style-type: none">Axcellent Health Partner Employee Benefits Insurance Package PlanCORProtect Employee Benefits Insurance Package Plan	New customers (brand new) can enjoy 10% first year instant premium discount	or New customers (takeover) can enjoy a waiver of premium loading

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

Remarks:

- For product details of the designated health insurance basic plans and / or supplements, surgical insurance product, the designated savings basic plans and their supplements (if applicable), the designated general insurance products and designated employee benefits insurance package plans, please refer to the relevant proposals, product brochures and policy contracts.
- For details, please refer to the relevant section(s) under Terms and Conditions of AXA "Joyful Delights" Programme (the "**Terms and Conditions**") stated in this leaflet.
- For details of Reward 1A, please refer to clauses 1 to 4 under Reward 1A of the Terms and Conditions stated in this leaflet.
- For details of Reward 1B, please refer to clauses 1 to 4 under Reward 1B of the Terms and Conditions stated in this leaflet.
- For details of Reward 1C, please refer to clauses 1 to 6 under Reward 1C of the Terms and Conditions stated in this leaflet.
- For details of Reward 2, please refer to clauses 1 to 4 under Reward 2 of the Terms and Conditions stated in this leaflet.
- 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.
- For details of Reward 4, please refer to clauses 1 to 4 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	New Policy 6
	Critical Illness Protection	Surgical Insurance Plan	Surgical Insurance Plan	Medical Protection	Savings	General Insurance
Plans Issued	Basic Plan: LoveAssure Critical Illness Plan	Basic Plan: SurgiCare Surgical Insurance Plan (Mr. Hong as insured)	Basic Plan: SurgiCare Surgical Insurance Plan (Mrs. Hong as insured)	Supplement: AXA WiseGuard Pro Medical Insurance Plan (attached to LoveAssure Critical Illness Plan Basic Plan)	Basic Plan: Wealth Ultra Savings Plan	SmartStudent Overseas
Total AFYP / Total Accumulated Paid Premium (USD / HKD)	–	–	–	–	USD6,000	HKD3,510 (premium after 10% discount)
Premium Payment Term	20 years	–	–	–	8 years	–
Reward(s)	 Reward 1A 2 months' premium refund on the above basic plan	 Reward 1C 12 months' premium refund on the above basic plan	 Reward 1C 12 months' premium refund on the above basic plan	 Reward 1B 3 months' premium refund on the above supplement	 Reward 2 12% premium refund on the above basic plan & its supplements (if applicable)	 Reward 3 Nathome Mini Multi-Function Cooking Pot 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
	Critical Illness Protection	Medical Protection	Savings	General Insurance Product
Plans Issued	Basic Plan: MultiPro Plus Critical Illness Plan	Basic Plan: AXA WiseGuard Pro Medical Insurance Plan	Basic Plan: Wealth Advance Savings Series II - Ultimate	SmartTraveller Plus (Annual Cover)
Total AFYP / Total Accumulated Paid Premium (USD / HKD)	–	–	USD3,000	HKD1,200
Premium Payment Term	25 years	–	5 Years	–
Reward(s)	 Reward 1A 2 months' premium refund on the above basic plan	 Reward 1B 3 months' premium refund on the above basic plan	 Reward 2 (As its total AFYP is below USD5,000)	 Reward 3 (As its total accumulated paid premium is below HKD1,600)

Terms and Conditions of AXA “Joyful Delights” Programme

1. AXA “Joyful Delights” 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 July 2021 to 30 September 2021**, both dates inclusive (the “**Promotion Period**”), subject to the following terms and conditions.

Health 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 basic plan must be successfully issued during the period from 1 July 2021 to 31 October 2021, both dates inclusive;
 - c. Annual payment mode must be selected for such basic plan before the Reward 1A is released; 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. Each Eligible Basic Plan of Reward 1A may be entitled to a one-off 2 months’ premium refund on future premium(s), the amount of which is equivalent to 16.66% 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 refund;
 - 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 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 31 December 2022 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 third policy year and/or onwards as AXA deems appropriate.
 4. The Reward 1A 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 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 basic plan / supplement must be successfully issued / have its effective date commenced during the period from 1 July 2021 to 31 October 2021, both dates inclusive; and
 - c. Annual payment mode must be selected for such basic plan / supplement before Reward 1B is released.(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 3 months’ premium refund 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 1B (“**Reward 1B**”) on and in accordance with 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 refund;
 - 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 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 31 December 2022 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 third policy year and/or onwards as AXA deems appropriate.
 4. The Reward 1B will not be applicable to customers who have purchased the designated basic plan / supplement before the Promotion Period but subsequently cancelled such basic plan / supplement during its cooling off period and then re-applied for the same designated basic plan / supplement during the Promotion Period.

Surgical Insurance Product

Reward 1C – SurgiCare Surgical Insurance Plan 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. Customers successfully submit the applications for basic plan of SurgiCare Surgical Insurance Plan (“**Designated Surgical Basic Plan**”) during 2 August 2021 to 30 September 2021, both dates inclusive (“**Promotion Period of Reward 1C**”);
 - b. Such basic plan must be successfully issued during the period from 2 August 2021 to 31 October 2021, both dates inclusive; and
 - c. Annual payment mode must be selected for such basic plan before the Reward 1C is released.(The Designated Surgical Basic Plan satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan of Reward 1C**”)

2. Each Eligible Basic Plan of Reward 1C may be entitled to (a) 3 months' premium refund on future premium(s), the amount of which is equivalent to 25% of the AFYP of the relevant Eligible Basic Plan of Reward 1C (where the policy owner holds one Eligible Basic Plan of Reward 1C); or (b) 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 of Reward 1C (where the policy owner holds two or more Eligible Basic Plans of Reward 1C) (collectively "**Reward 1C**") on and in accordance with the following conditions:
 - a. The AFYP is determined based on the sum insured of the Eligible Basic Plan of Reward 1C as at the time the relevant batch of premium refund is credited into future premium deposit account;
 - b. If you have changed the sum insured of the Eligible Basic Plan 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 latest sum insured of Eligible Basic Plan of Reward 1C as at the time of respective batch of premium refund;
 - 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 of Reward 1C; and

Conversion Table- Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- e. The Eligible Basic Plan of Reward 1C 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 1C. If Eligible Basic Plan 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 for the 12 months' premium refund under Reward 1C, the Eligible Basic Plans of Reward 1C must be held by the same policy owner but for different insured. If the policy owner holds two or more Eligible Basic Plans of Reward 1C for the same insured, the one with the greater / greatest (as the case maybe) annualized premium shall be deemed the Eligible Basic Plan of Reward 1C. Each Eligible Basic Plan of Reward 1C is entitled to Reward 1C once only.
4. The premium refund will be given out in batch(es) according to the schedule below:

Number of Eligible Basic Plan(s) of Reward 1C Held by Each Policy Owner	Batch of Premium Refund	Premium Refund on Each Eligible Basic Plan of Reward 1C	Release Schedule for Premium Refund
One	1	3 months	In the 15 th month from the issuance of the Eligible Basic Plan of Reward 1C
Two or more	1 st batch	4 months	In the 15 th month from the issuance of the Eligible Basic Plan of Reward 1C
	2 nd batch	4 months	In the 27 th month from the issuance of the Eligible Basic Plan of Reward 1C
	3 rd batch	4 months	In the 39 th month from the issuance of the Eligible Basic Plan of Reward 1C

5. The policy owner of the Eligible Basic Plan of Reward 1C will receive a notification letter by mail after the 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 Reward 1C. Reward 1C will then be applied to the premium payments of the third policy year and/or onwards as AXA deems appropriate.
6. The Reward 1C will not be applicable to customers who have purchased the designated basic plan before the Promotion Period of Reward 1C 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 of Reward 1C.

Savings Products

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

1. The Reward 2 (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) during the Promotion Period;
 - b. Such basic plan and its supplements (if applicable) must be successfully issued during the period from 1 July 2021 to 31 October 2021, both dates inclusive;
 - c. Such basic plan and its supplements (if applicable) have met the total AFYP requirement stated in Table 2 above (or its equivalent in foreign currency based on AXA's Conversion Table below);

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- d. Premium payment term requirements stated in the Table 2 above; and
 - e. For all payment modes, all premiums due within the first 13 months under such basic plan and its supplements (if applicable) must be fully paid when due.
- (Wealth Advance Savings Series II – Ultimate / Wealth Ultra Savings Plan and their supplements (if applicable) satisfying clause 1 above is hereinafter referred to as "**Eligible Policy of Reward 2**")
2. An Eligible Policy of Reward 2 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 2 by the applicable premium refund percentage stated in Table 2 above ("**Reward 2**") on and in accordance with following conditions:
 - a. The total AFYP 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 2 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 2 after policy issuance, the total AFYP applied in Reward 2 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 2 as at the time of premium refund;
 - c. The amount of total 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 total AFYP of Eligible Policy of Reward 2;
 - d. The calculation of total AFYP and Reward 2 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 2, will be included in calculating the total AFYP of the Eligible Policy of Reward 2. 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 2, will be excluded in calculating the total AFYP of the Eligible Policy of Reward 2; and
 - f. The Eligible Policy of Reward 2 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 2. If Eligible Policy of Reward 2 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 2 will receive a notification letter by mail after the premium refund is credited to the future premium deposit account on or before 31 December 2022 and the notification letter(s) will set out the details of the premium refund. The Reward 2 will then be applied to the next premium(s) due.
4. The Reward 2 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.

General Insurance Products

Reward 3 - Nathome Mini Multi-Function Cooking Pot for Designated General Insurance Products

1. Nathome Mini Multi-Function Cooking Pot (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 the designated general insurance products stated in Table 3 above must be successfully issued and effected during the period from 1 July 2021 to 31 October 2021, both dates inclusive; and
 - c. The designated general insurance products and the total accumulated paid premium within the Promotion Period of all the 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 30 November 2021. 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 the Promotion Period; and
 - b. The policy effective date should be between the period from 1 July 2021 to 31 October 2021, 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. New customers (takeover) refer to customers who transfer to the designated employee benefits insurance package plans from insurance scheme of other insurers, 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 can enjoy 10% first year instant premium discount. 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.

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 / 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 “Joyful Delights” Programme

July 2021



For more details, please contact or visit:

 **Your Financial Consultant**

 **Customer Service Hotline:**

1. Health Insurance, Surgical Insurance and Savings Products: (852) 2802 2812

2. General and Employee Benefits 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)