

HAPPY
Birthday

特選客戶專享「生日禮遇」

Exclusive Birthday Reward for selected Clients

高達港元1,600保費優惠券*

Up to HKD 1,600 Premium Coupons



*高達港元1,600保費優惠券指每位特選客戶將獲享港元100保費優惠券、港元500保費優惠券及港元1,000保費優惠券各一張。投保時使用每張優惠券須符合相關條款及細則。
Up to HKD1,600 Premium Coupon refers to each selected Client will be entitled with one HKD100 Premium Coupon, one HKD500 Premium Coupon and one HKD1,000 Premium Coupon for each policy application fulfilling the terms and conditions required.



特選客戶專享「生日禮遇」

Exclusive Birthday Reward for selected Clients

港元/ HKD 1,000

保費優惠券

Premium Coupon

優惠代碼/ Campaign code: BD1000



生日禮遇之港元 1,000 保費優惠券之一般條款及細則

1. 港元 1,000 保費優惠券（「優惠券」）的推廣期為 2024 年 3 月 1 日至 2024 年 5 月 31 日，包括首尾兩天（「推廣期」），除非下列條款及細則另有訂明。
2. 本優惠券只適用於在推廣期內購買新保單（定義見下文第 5 條）的特選客戶（定義如下）。「特選客戶」指收到由香港永明金融有限公司（「永明香港」）以電郵、多媒體訊息或 My Sun Life HK App 發出優惠詳情的保單主權人。
3. 本優惠券只適用於扣減一份新保單（定義見下文第 5 條）之首期保費，並於 2024 年 5 月 31 日或之前有效。特選客戶於投保新保單時只需繳付保費餘額（即扣減保費優惠券後之數額）。
4. 每張新保單（定義見下文第 5 條）只可使用一張優惠券。每張優惠券只可使用一次。
5. 「新保單」指：

- a) 於推廣期內同時投保及遞交的指定產品（產品列表如下）之基本計劃及附加保障（如有）（已附加於現有基本計劃的附加保障除外）；及
指定產品列表：

1	一年定期壽險計劃 II / 五年定期壽險計劃 II	9	永明貼心醫療保
2	永護保障計劃 / 永護保障計劃（守護版）	10	永明精心醫療保
3	永延保障計劃	11	永明滿心醫療保
4	昇暉保障計劃	12	危疾護您保障計劃 II
5	永明港健康醫療保	13	永明癌症護您保
6	永明港稱心醫療保	14	永明危疾家康保
7	永明港無憂醫療保	15	永明危疾「全護」保及永明危疾「至尊」保
8	永明港卓越醫療保	16	永明危疾齊加保

- b) 首年年度化保費金額不少於港元 25,000 / 美元 3,205（包括基本計劃及附加保障（如有）之標準保費及附加保費（如有））

我們將以下列方法計算保單適用之首年年度化保費：

整付保費：	總保費金額 10%
年繳保費：	年繳保費金額
半年繳保費：	半年繳保費金額 x 2
月繳保費：	月繳保費金額 x 12

保險業監管局所收取的保費徵費將會以扣除保費優惠券金額前之有關保單的保費來計算；及

- c) 必須由永明香港於 2024 年 7 月 31 日前繕發。

6. 本優惠券不適用於通過保單轉換 / 計劃更改 / 轉移安排申請的新保單。
7. 本優惠券不得出售或轉售，亦不得轉讓予他人及兌換成現金、其他產品、服務或折扣優惠。
8. 本優惠券不可與其他保費優惠券一同使用，但可與永明香港的其他優惠一同使用。
9. 若保單主權人於冷靜期內要求取消新保單，在符合當時的行政規則下，我們只會按保單主權人的實際繳付保費計算保費退回金額。為免生疑問，在任何情況下，本優惠券的價值都不會退還。
10. 如特選客戶取消附加保障，或調低基本計劃的保費金額，而使首年年度化保費未能達到第 5 (b) 點所述的保費要求，永明香港於退回保費時會根據第 5 (b) 條所述的保費要求從退回的保費中扣減本優惠券價值。
11. 本優惠券價值港元 1,000（相等於美元 128）。
12. 如想在任何計劃（包括自願醫保計劃）下申請稅務特惠 / 寬減，必須符合《稅務條例》的要求。請就個人稅務責任及獲享稅務特惠 / 寬減的資格（如有）尋求獨立稅務建議。請注意，只有於該課稅年度內到期及已繳的合資格保費才可於該課稅年度內合資格申請稅務扣減，而保費優惠券則不符合資格。如欲獲取更多有關稅務寬減安排的資料，可瀏覽自願醫保計劃網站（www.vhis.gov.hk/tc）。特選客戶亦可瀏覽中華人民共和國香港特別行政區（「香港」）政府稅務局（「稅務局」）網站或直接向稅務局查詢。
13. 如特選客戶於推廣期內重覆或不當使用本優惠券，永明香港保留權利收回所獲享的保費折扣金額。
14. 如發現特選客戶提供的資料不完整、不實、冒用、不符、偽造、違法、欺騙、不當或就本優惠券有任何濫用行為或任何違反本優惠券的條款及細則或誠信原則以取得此保費折扣，永明香港有權取消其保費折扣而毋須另行通知。
15. 永明香港保留權利隨時修改、暫停或取消此優惠及修訂其條款及細則，而毋須作出任何事先通知。如對以上優惠券有任何爭議，永明香港保留最終決定權。
16. 永明香港是於百慕達註冊成立之有限責任公司。
17. 本條款及細則根據香港法律受規管及詮釋。任何因本條款及細則而引起的爭議均受香港法院的非專有司法管轄權管轄。
18. 任何人士若非本條款及細則的一方，不可根據《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文。

備註：

- 您應按個人或實際需要選購相關產品。投保額外的保險產品前，請根據個人需要及負擔能力作出考慮及選擇。
- 僅在保單主權人享有此優惠（即已符合和遵守所有優惠券之條款及細則）的情況下，此優惠券之條款及細則將構成保單的一部分。
- 此優惠券只載有一般資料，並不構成任何銷售保單建議。
- 如需了解更多有關本優惠券的資料，請聯繫您的理財顧問。
- 此優惠券旨在於香港派發，並不能詮釋為在香港境外提呈銷售、游說購買或提供任何永明香港的產品。

General Terms and Conditions for HKD1,000 Premium Coupon of Birthday Reward

- The promotion period of the HKD1,000 Premium Coupon ("Coupon") is from March 1, 2024 to May 31, 2024, both days inclusive, unless otherwise specified in the terms and conditions below ("Promotion Period").
- This Coupon is only applicable to Selected Clients (as defined below) who purchase a New Policy (as defined in Clause 5 below) during the Promotion Period. "Selected Clients" mean policy owners who have received the Coupon of Birthday Reward from Sun Life HK Limited ("Sun Life HK") via email, multimedia message or My Sun Life HK App.
- This Coupon can only be used for the initial premium settlement of a New Policy (as defined in Clause 5 below) and is valid until May 31, 2024. The Selected Client is only required to pay the remaining balance of premiums (that is after deduction of the value of the Coupon) upon New Policy application.
- Only one Coupon can be used for each New Policy (as defined in Clause 5 below). Each Coupon can only be used once.
- "New Policy" means a policy:

- that consists of a basic plan and rider(s) (if any) (except for riders attached to existing basic plans) of designated products (listed in the table below) applied for and submitted during the Promotion Period at the same time; and Designated products:

1	One Year Term Plan II / Five Year Term Plan II	9	SunHealth Medical Care
2	SunGuardian / SunGuardian (Care Version)	10	SunHealth Medical Essential
3	SunProtect	11	SunHealth Medical Premier
4	Vital	12	Critical Medical Care Insurance Plan II ("CMC II")
5	WeHealth	13	SunHealth Cancer Shield
6	WeHealth Plus	14	SunHealth LovePromise
7	WeHealth Preferred	15	SunHealth UltraCare and SunHealth MaxiCare
8	WeHealth Prestige	16	SunHealth OmniCare

- with an Annualized First Year Premium ("AFYP") of not less than HKD25,000/ USD3,205 (including the standard premium and premium loading (if any) of the basic plan and rider(s) (if any)).

The AFYP will be calculated as follows:

For single premium:	10% of the total premium amount
For annual premium:	the annual premium amount
For semi-annual premium:	the half-year premium amount x 2
For monthly premium:	the monthly premium amount x 12

The premium levy collected by the Insurance Authority will be calculated based on the premium of the relevant policy before deducting the premium discount amount; and

- must be issued by Sun Life HK by July 31, 2024.

- This Coupon CANNOT be used for the application of New Policy through policy conversion/ plan change/ migration arrangement.
- The Coupon is not for sale or resale and it is non-transferable and non-exchangeable for cash, other products, services or discount offers.
- This Coupon cannot be used in conjunction with other Premium Coupons but can be used in conjunction with other Sun Life HK offers.
- In case the policy owner requests to cancel the New Policy during the cooling-off period, subject to the then prevailing administrative rules, only the actual premium paid by the policy owner will be used to calculate the amount of premium refund. For the avoidance of doubt, the value of the Coupon will not be refunded under any circumstance.
- If a Selected Client cancels the rider(s), or adjusts the premium of the basic plan and as a result the AFYP cannot meet the requirement described in Clause 5(b) above, Sun Life HK shall deduct the value of the Coupon from the premium refund according to the aforementioned requirement as described in Clause 5(b) above.
- The value of this Coupon is HKD1,000 (equivalent to USD128).
- The application for tax concession/deduction under the any schemes, including the Voluntary Health Insurance Scheme ("VHIS"), requires compliance with the requirements stated in the Inland Revenue Ordinance. Please seek independent tax advice regarding individual tax liability and eligibility for tax concession/deduction (if any). Please note that only qualifying premiums due and paid during a specific year of assessment will be eligible for tax deduction for that year. The Premium Coupon is not eligible for tax reduction. For further information on tax concessions, please visit the Voluntary Health Insurance Scheme website at www.vhis.gov.hk/en. Selected Clients may also refer to the website of Inland Revenue Department ("IRD"), the Government of the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"), or contact IRD directly for any tax related inquiries.
- In the event of repeated or inappropriate use of this Coupon by the Selected Client during the Promotion Period, Sun Life HK reserves the right to claw back the entitled premium discount amount.
- If the data provided by Selected Clients is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper, or if there is any abusive usage of this Coupon or any violation of the terms and conditions of this Coupon, or if there is any compromise of the integrity of obtaining this premium discount, Sun Life HK reserves the right to cancel the premium discount without any prior notice.
- Sun Life HK reserves the right to vary, suspend or cancel this Coupon and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life HK will be final and conclusive.
- Sun Life HK is incorporated in Bermuda with limited liability.
- These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these terms and conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
- A person who is not a party to these terms and conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

Notes:

- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- If, and only if, a policyholder is entitled to this Coupon (i.e., all terms and conditions of this Coupon have been complied with), the terms and conditions of this Coupon shall form part of the Policy.
- This Coupon contains general information only. It does not constitute an offer to sell any policy.
- For more information about this Coupon, please contact your Advisor.
- This Coupon is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or a provision of any of Sun Life HK's products outside Hong Kong.



特選客戶專享「生日禮遇」

Exclusive Birthday Reward for selected Clients

港元/ HKD 500

保費優惠券

Premium Coupon

優惠代碼/ Campaign code: BD500



生日禮遇之港元 500 保費優惠券之一般條款及細則

1. 港元 500 保費優惠券（「優惠券」）的推廣期為 2024 年 3 月 1 日至 2024 年 5 月 31 日，包括首尾兩天（「推廣期」），除非下列條款及細則另有訂明。
2. 本優惠券只適用於在推廣期內購買新保單（定義見下文第 5 條）的特選客戶（定義如下）。「特選客戶」指收到由香港永明金融有限公司（「永明香港」）以電郵、多媒體訊息或 My Sun Life HK App 發出優惠詳情的保單主權人。
3. 本優惠券只適用於扣減一份新保單（定義見下文第 5 條）之首期保費，並於 2024 年 5 月 31 日或之前有效。特選客戶於投保新保單時只需繳付保費餘額（即扣減保費優惠券後之數額）。
4. 每張新保單（定義見下文第 5 條）只可使用一張優惠券。每張優惠券只可使用一次。
5. 「新保單」指：

- a) 於推廣期內同時投保及遞交的指定產品（產品列表如下）之基本計劃及附加保障（如有）（已附加於現有基本計劃的附加保障除外）；及
指定產品列表：

1	一年定期壽險計劃 II / 五年定期壽險計劃 II	9	永明貼心醫療保
2	永護保障計劃 / 永護保障計劃（守護版）	10	永明精心醫療保
3	永延保障計劃	11	永明滿心醫療保
4	昇暉保障計劃	12	危疾護您保障計劃 II
5	永明港健康醫療保	13	永明癌症護您保
6	永明港稱心醫療保	14	永明危疾家康保
7	永明港無憂醫療保	15	永明危疾「全護」保及永明危疾「至尊」保
8	永明港卓越醫療保	16	永明危疾齊加保

- b) 首年年度化保費金額不少於港元 15,000 / 美元 1,923（包括基本計劃及附加保障（如有）之標準保費及附加保費（如有））

我們將以下列方法計算保單適用之首年年度化保費：

整付保費：	總保費金額 10%
年繳保費：	年繳保費金額
半年繳保費：	半年繳保費金額 x 2
月繳保費：	月繳保費金額 x 12

保險業監管局所收取的保費徵費將會以扣除保費優惠券金額前之有關保單的保費來計算；及

- c) 必須由永明香港於 2024 年 7 月 31 日前繕發。

6. 本優惠券不適用於通過保單轉換 / 計劃更改 / 轉移安排申請的新保單。
7. 本優惠券不得出售或轉售，亦不得轉讓予他人及兌換成現金、其他產品、服務或折扣優惠。
8. 本優惠券不可與其他保費優惠券一同使用，但可與永明香港的其他優惠一同使用。
9. 若保單主權人於冷靜期內要求取消新保單，在符合當時的行政規則下，我們只會按保單主權人的實際繳付保費計算保費退回金額。為免生疑問，在任何情況下，本優惠券的價值都不會退還。
10. 如特選客戶取消附加保障，或調低基本計劃的保費金額，而使首年年度化保費未能達到第 5 (b) 點所述的保費要求，永明香港於退回保費時會根據第 5 (b) 條所述的保費要求從退回的保費中扣減本優惠券價值。
11. 本優惠券價值港元 500（相等於美元 64）。
12. 如想在任何計劃（包括自願醫保計劃）下申請稅務特惠 / 寬減，必須符合《稅務條例》的要求。請就個人稅務責任及獲享稅務特惠 / 寬減的資格（如有）尋求獨立稅務建議。請注意，只有於該課稅年度內到期及已繳的合資格保費才可於該課稅年度內合資格申請稅務扣減，而保費優惠券則不符合資格。如欲獲取更多有關稅務寬減安排的資料，可瀏覽自願醫保計劃網站（www.vhis.gov.hk/tc）。特選客戶亦可瀏覽中華人民共和國香港特別行政區（「香港」）政府稅務局（「稅務局」）網站或直接向稅務局查詢。
13. 如特選客戶於推廣期內重覆或不當使用本優惠券，永明香港保留權利收回所獲享的保費折扣金額。
14. 如發現特選客戶提供的資料不完整、不實、冒用、不符、偽造、違法、欺騙、不當或就本優惠券有任何濫用行為或任何違反本優惠券的條款及細則或誠信原則以取得此保費折扣，永明香港有權取消其保費折扣而毋須另行通知。
15. 永明香港保留權利隨時修改、暫停或取消此優惠及修訂其條款及細則，而毋須作出任何事先通知。如對以上優惠券有任何爭議，永明香港保留最終決定權。
16. 永明香港是於百慕達註冊成立之有限責任公司。
17. 本條款及細則根據香港法律受規管及詮釋。任何因本條款及細則而引起的爭議均受香港法院的非專有司法管轄權管轄。
18. 任何人士若非本條款及細則的一方，不可根據《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文。

備註：

- 您應按個人或實際需要選購相關產品。投保額外的保險產品前，請根據個人需要及負擔能力作出考慮及選擇。
- 僅在保單主權人享有此優惠（即已符合和遵守所有優惠券之條款及細則）的情況下，此優惠券之條款及細則將構成保單的一部分。
- 此優惠券只載有一般資料，並不構成任何銷售保單建議。
- 如需了解更多有關本優惠券的資料，請聯繫您的理財顧問。
- 此優惠券旨在於香港派發，並不能詮釋為在香港境外提呈銷售、游說購買或提供任何永明香港的產品。

General Terms and Conditions for HKD500 Premium Coupon of Birthday Reward

- The promotion period of the HKD500 Premium Coupon ("Coupon") is from March 1, 2024 to May 31, 2024, both days inclusive, unless otherwise specified in the terms and conditions below ("Promotion Period").
- This Coupon is only applicable to Selected Clients (as defined below) who purchase a New Policy (as defined in Clause 5 below) during the Promotion Period. "Selected Clients" mean policy owners who have received the Coupon of Birthday Reward from Sun Life HK Limited ("Sun Life HK") via email, multimedia message or My Sun Life HK App.
- This Coupon can only be used for the initial premium settlement of a New Policy (as defined in Clause 5 below) and is valid until May 31, 2024. The Selected Client is only required to pay the remaining balance of premiums (that is after deduction of the value of the Coupon) upon New Policy application.
- Only one Coupon can be used for each New Policy (as defined in Clause 5 below). Each Coupon can only be used once.
- "New Policy" means a policy:

- that consists of a basic plan and rider(s) (if any) (except for riders attached to existing basic plans) of designated products (listed in the table below) applied for and submitted during the Promotion Period at the same time; and Designated products:

1	One Year Term Plan II / Five Year Term Plan II	9	SunHealth Medical Care
2	SunGuardian / SunGuardian (Care Version)	10	SunHealth Medical Essential
3	SunProtect	11	SunHealth Medical Premier
4	Vital	12	Critical Medical Care Insurance Plan II ("CMC II")
5	WeHealth	13	SunHealth Cancer Shield
6	WeHealth Plus	14	SunHealth LovePromise
7	WeHealth Preferred	15	SunHealth UltraCare and SunHealth MaxiCare
8	WeHealth Prestige	16	SunHealth OmniCare

- with an Annualized First Year Premium ("AFYP") of not less than HKD15,000/ USD1,923 (including the standard premium and premium loading (if any) of the basic plan and rider(s) (if any)).

The AFYP will be calculated as follows:

For single premium:	10% of the total premium amount
For annual premium:	the annual premium amount
For semi-annual premium:	the half-year premium amount x 2
For monthly premium:	the monthly premium amount x 12

The premium levy collected by the Insurance Authority will be calculated based on the premium of the relevant policy before deducting the premium discount amount; and

- must be issued by Sun Life HK by July 31, 2024.

- This Coupon CANNOT be used for the application of New Policy through policy conversion/ plan change/ migration arrangement.
- The Coupon is not for sale or resale and it is non-transferable and non-exchangeable for cash, other products, services or discount offers.
- This Coupon cannot be used in conjunction with other Premium Coupons but can be used in conjunction with other Sun Life HK offers.
- In case the policy owner requests to cancel the New Policy during the cooling-off period, subject to the then prevailing administrative rules, only the actual premium paid by the policy owner will be used to calculate the amount of premium refund. For the avoidance of doubt, the value of the Coupon will not be refunded under any circumstance.
- If a Selected Client cancels the rider(s), or adjusts the premium of the basic plan and as a result the AFYP cannot meet the requirement described in Clause 5(b) above, Sun Life HK shall deduct the value of the Coupon from the premium refund according to the aforementioned requirement as described in Clause 5(b) above.
- The value of this Coupon is HKD500 (equivalent to USD64).
- The application for tax concession/deduction under the any schemes, including the Voluntary Health Insurance Scheme ("VHIS"), requires compliance with the requirements stated in the Inland Revenue Ordinance. Please seek independent tax advice regarding individual tax liability and eligibility for tax concession/deduction (if any). Please note that only qualifying premiums due and paid during a specific year of assessment will be eligible for tax deduction for that year. The Premium Coupon is not eligible for tax reduction. For further information on tax concessions, please visit the Voluntary Health Insurance Scheme website at www.vhis.gov.hk/en. Selected Clients may also refer to the website of Inland Revenue Department ("IRD"), the Government of the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"), or contact IRD directly for any tax related inquiries.
- In the event of repeated or inappropriate use of this Coupon by the Selected Client during the Promotion Period, Sun Life HK reserves the right to claw back the entitled premium discount amount.
- If the data provided by Selected Clients is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper, or if there is any abusive usage of this Coupon or any violation of the terms and conditions of this Coupon, or if there is any compromise of the integrity of obtaining this premium discount, Sun Life HK reserves the right to cancel the premium discount without any prior notice.
- Sun Life HK reserves the right to vary, suspend or cancel this Coupon and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life HK will be final and conclusive.
- Sun Life HK is incorporated in Bermuda with limited liability.
- These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these terms and conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
- A person who is not a party to these terms and conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

Notes:

- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- If, and only if, a policyholder is entitled to this Coupon (i.e., all terms and conditions of this Coupon have been complied with), the terms and conditions of this Coupon shall form part of the Policy.
- This Coupon contains general information only. It does not constitute an offer to sell any policy.
- For more information about this Coupon, please contact your Advisor.
- This Coupon is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or a provision of any of Sun Life HK's products outside Hong Kong.



特選客戶專享「生日禮遇」
Exclusive Birthday Reward for selected Clients

港元/ HKD 100
保費優惠券
Premium Coupon

優惠代碼/ Campaign code: BD100



生日禮遇之港元 100 保費優惠券之一般條款及細則

1. 港元 100 保費優惠券（「優惠券」）的推廣期為 2024 年 3 月 1 日至 2024 年 5 月 31 日，包括首尾兩天（「推廣期」），除非下列條款及細則另有訂明。
2. 本優惠券只適用於在推廣期內購買新保單（定義見下文第 5 條）的特選客戶（定義如下）。「特選客戶」指收到由香港永明金融有限公司（「永明香港」）以電郵、多媒體訊息或 My Sun Life HK App 發出優惠詳情的保單主權人。
3. 本優惠券只適用於扣減一份新保單（定義見下文第 5 條）之首期保費，並於 2024 年 5 月 31 日或之前有效。特選客戶於投保新保單時只需繳付保費餘額（即扣減保費優惠券後之數額）。
4. 每張新保單（定義見下文第 5 條）只可使用一張優惠券。每張優惠券只可使用一次。
5. 「新保單」指：

- a) 於推廣期內同時投保及遞交的指定產品（產品列表如下）之基本計劃及附加保障（如有）（已附加於現有基本計劃的附加保障除外）；及
指定產品列表：

1	一年定期壽險計劃 II / 五年定期壽險計劃 II	9	永明貼心醫療保
2	永護保障計劃 / 永護保障計劃（守護版）	10	永明精心醫療保
3	永延保障計劃	11	永明滿心醫療保
4	昇暉保障計劃	12	危疾護您保障計劃 II
5	永明港健康醫療保	13	永明癌症護您保
6	永明港稱心醫療保	14	永明危疾家康保
7	永明港無憂醫療保	15	永明危疾「全護」保及永明危疾「至尊」保
8	永明港卓越醫療保	16	永明危疾齊加保

- b) 首年年度化保費金額不少於港元 4,000 / 美元 513（包括基本計劃及附加保障（如有）之標準保費及附加保費（如有））

我們將以下列方法計算保單適用之首年年度化保費：

整付保費：	總保費金額 10%
年繳保費：	年繳保費金額
半年繳保費：	半年繳保費金額 x 2
月繳保費：	月繳保費金額 x 12

保險業監管局所收取的保費徵費將會以扣除保費優惠券金額前之有關保單的保費來計算；及

- c) 必須由永明香港於 2024 年 7 月 31 日前繕發。

6. 本優惠券不適用於通過保單轉換 / 計劃更改 / 轉移安排申請的新保單。
7. 本優惠券不得出售或轉售，亦不得轉讓予他人及兌換成現金、其他產品、服務或折扣優惠。
8. 本優惠券不可與其他保費優惠券一同使用，但可與永明香港的其他優惠一同使用。
9. 若保單主權人於冷靜期內要求取消新保單，在符合當時的行政規則下，我們只會按保單主權人的實際繳付保費計算保費退回金額。為免生疑問，在任何情況下，本優惠券的價值都不會退還。
10. 如特選客戶取消附加保障，或調低基本計劃的保費金額，而使首年年度化保費未能達到第 5 (b) 點所述的保費要求，永明香港於退回保費時會根據第 5 (b) 條所述的保費要求從退回的保費中扣減本優惠券價值。
11. 本優惠券價值港元 100（相等於美元 13）。
12. 如想在任何計劃（包括自願醫保計劃）下申請稅務特惠 / 寬減，必須符合《稅務條例》的要求。請就個人稅務責任及獲享稅務特惠 / 寬減的資格（如有）尋求獨立稅務建議。請注意，只有於該課稅年度內到期及已繳的合資格保費才可於該課稅年度內合資格申請稅務扣減，而保費優惠券則不符合資格。如欲獲取更多有關稅務寬減安排的資料，可瀏覽自願醫保計劃網站（www.vhis.gov.hk/tc）。特選客戶亦可瀏覽中華人民共和國香港特別行政區（「香港」）政府稅務局（「稅務局」）網站或直接向稅務局查詢。
13. 如特選客戶於推廣期內重覆或不當使用本優惠券，永明香港保留權利收回所獲享的保費折扣金額。
14. 如發現特選客戶提供的資料不完整、不實、冒用、不符、偽造、違法、欺騙、不當或就本優惠券有任何濫用行為或任何違反本優惠券的條款及細則或誠信原則以取得此保費折扣，永明香港有權取消其保費折扣而毋須另行通知。
15. 永明香港保留權利隨時修改、暫停或取消此優惠及修訂其條款及細則，而毋須作出任何事先通知。如對以上優惠券有任何爭議，永明香港保留最終決定權。
16. 永明香港是於百慕達註冊成立之有限責任公司。
17. 本條款及細則根據香港法律受規管及詮釋。任何因本條款及細則而引起的爭議均受香港法院的非專有司法管轄權管轄。
18. 任何人士若非本條款及細則的一方，不可根據《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文。

備註：

- 您應按個人或實際需要選購相關產品。投保額外的保險產品前，請根據個人需要及負擔能力作出考慮及選擇。
- 僅在保單主權人享有此優惠（即已符合和遵守所有優惠券之條款及細則）的情況下，此優惠券之條款及細則將構成保單的一部分。
- 此優惠券只載有一般資料，並不構成任何銷售保單建議。
- 如需了解更多有關本優惠券的資料，請聯繫您的理財顧問。
- 此優惠券旨在於香港派發，並不能詮釋為在香港境外提呈銷售、游說購買或提供任何永明香港的產品。

General Terms and Conditions for HKD100 Premium Coupon of Birthday Reward

- The promotion period of the HKD100 Premium Coupon ("Coupon") is from March 1, 2024 to May 31, 2024, both days inclusive, unless otherwise specified in the terms and conditions below ("Promotion Period").
- This Coupon is only applicable to Selected Clients (as defined below) who purchase a New Policy (as defined in Clause 5 below) during the Promotion Period. "Selected Clients" mean policy owners who have received the Coupon of Birthday Reward from Sun Life HK Limited ("Sun Life HK") via email, multimedia message or My Sun Life HK App.
- This Coupon can only be used for the initial premium settlement of a New Policy (as defined in Clause 5 below) and is valid until May 31, 2024. The Selected Client is only required to pay the remaining balance of premiums (that is after deduction of the value of the Coupon) upon New Policy application.
- Only one Coupon can be used for each New Policy (as defined in Clause 5 below). Each Coupon can only be used once.
- "New Policy" means a policy:

- that consists of a basic plan and rider(s) (if any) (except for riders attached to existing basic plans) of designated products (listed in the table below) applied for and submitted during the Promotion Period at the same time; and Designated products:

1	One Year Term Plan II / Five Year Term Plan II	9	SunHealth Medical Care
2	SunGuardian / SunGuardian (Care Version)	10	SunHealth Medical Essential
3	SunProtect	11	SunHealth Medical Premier
4	Vital	12	Critical Medical Care Insurance Plan II ("CMC II")
5	WeHealth	13	SunHealth Cancer Shield
6	WeHealth Plus	14	SunHealth LovePromise
7	WeHealth Preferred	15	SunHealth UltraCare and SunHealth MaxiCare
8	WeHealth Prestige	16	SunHealth OmniCare

- with an Annualized First Year Premium ("AFYP") of not less than HKD4,000/ USD513 (including the standard premium and premium loading (if any) of the basic plan and rider(s) (if any)).

The AFYP will be calculated as follows:

For single premium:	10% of the total premium amount
For annual premium:	the annual premium amount
For semi-annual premium:	the half-year premium amount x 2
For monthly premium:	the monthly premium amount x 12

The premium levy collected by the Insurance Authority will be calculated based on the premium of the relevant policy before deducting the premium discount amount; and

- must be issued by Sun Life HK by July 31, 2024.

- This Coupon CANNOT be used for the application of New Policy through policy conversion/ plan change / migration arrangement.
- The Coupon is not for sale or resale and it is non-transferable and non-exchangeable for cash, other products, services or discount offers.
- This Coupon cannot be used in conjunction with other Premium Coupons but can be used in conjunction with other Sun Life HK offers.
- In case the policy owner requests to cancel the New Policy during the cooling-off period, subject to the then prevailing administrative rules, only the actual premium paid by the policy owner will be used to calculate the amount of premium refund. For the avoidance of doubt, the value of the Coupon will not be refunded under any circumstance.
- If a Selected Client cancels the rider(s), or adjusts the premium of the basic plan and as a result the AFYP cannot meet the requirement described in Clause 5(b) above, Sun Life HK shall deduct the value of the Coupon from the premium refund according to the aforementioned requirement as described in Clause 5(b) above.
- The value of this Coupon is HKD100 (equivalent to USD13).
- The application for tax concession/deduction under the any schemes, including the Voluntary Health Insurance Scheme ("VHIS"), requires compliance with the requirements stated in the Inland Revenue Ordinance. Please seek independent tax advice regarding individual tax liability and eligibility for tax concession/deduction (if any). Please note that only qualifying premiums due and paid during a specific year of assessment will be eligible for tax deduction for that year. The Premium Coupon is not eligible for tax reduction. For further information on tax concessions, please visit the Voluntary Health Insurance Scheme website at www.vhis.gov.hk/en. Selected Clients may also refer to the website of Inland Revenue Department ("IRD"), the Government of the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"), or contact IRD directly for any tax related inquiries.
- In the event of repeated or inappropriate use of this Coupon by the Selected Client during the Promotion Period, Sun Life HK reserves the right to claw back the entitled premium discount amount.
- If the data provided by Selected Clients is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper, or if there is any abusive usage of this Coupon or any violation of the terms and conditions of this Coupon, or if there is any compromise of the integrity of obtaining this premium discount, Sun Life HK reserves the right to cancel the premium discount without any prior notice.
- Sun Life HK reserves the right to vary, suspend or cancel this Coupon and amend the terms and conditions at any time without prior notice. In the event of any disputes, the decision of Sun Life HK will be final and conclusive.
- Sun Life HK is incorporated in Bermuda with limited liability.
- These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong. Any dispute arising under these terms and conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
- A person who is not a party to these terms and conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

Notes:

- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- If, and only if, a policyholder is entitled to this Coupon (i.e., all terms and conditions of this Coupon have been complied with), the terms and conditions of this Coupon shall form part of the Policy.
- This Coupon contains general information only. It does not constitute an offer to sell any policy.
- For more information about this Coupon, please contact your Advisor.
- This Coupon is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or a provision of any of Sun Life HK's products outside Hong Kong.