

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 Coupons 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」）的推廣期由 2024 年 6 月 1 日至 2024 年 8 月 31 日，包括首尾兩天，除非下列條款及細則另有規定（「推廣期」）。
2. 本優惠券只適用於特選客戶（定義如下）在推廣期內購買一份新保單（定義見下文第 5 條）。「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 發出優惠券的保單主權人。
3. 本優惠券為保費折扣優惠，並只適用於扣減一份新保單（定義見下文第 5 條）之首期保費（不包括保費徵費及附加保障），並僅於推廣期內有效。特選客戶於投保該新保單（定義見下文第 5 條）時只需繳付保費餘額（即扣減本優惠券價值後之數額）。
4. 一張優惠券只可用於購買一張新保單（定義見下文第 5 條）。每張優惠券只可使用一次。
5. 「新保單」指一張符合以下所有條件的保單：

- a. 於推廣期內為其中一個指定產品（「指定計劃」）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）遞交其投保申請：

指定計劃列表

1. 一年定期壽險計劃 II / 五年定期壽險計劃 II	11. 永明滿心醫療保
2. 永護保障計劃 / 永護保障計劃（守護版）	12. 危疾護您保障計劃 II
3. 永延保障計劃	13. 永明癌症護您保
4. 昇暉保障計劃	14. 永明危疾家康保
5. 永明港健康醫療保	15. 永明危疾齊加保
6. 永明港稱心醫療保	16. 萬家康尊尚保
7. 永明港無憂醫療保	17. 萬家康尊尚保 - 福寶保
8. 永明港卓越醫療保	18. 萬家康卓越保
9. 永明貼心醫療保	19. 萬家康卓越保 - 福寶保
10. 永明精心醫療保	20. 萬家康安心保

；及

- b. 該指定計劃的首年年度化保費金額不少於港元 25,000 / 美元 3,205（包括該指定計劃之標準保費及附加保費（如有））

永明香港將以下列方法計算並釐定首年年度化保費：

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

永明香港將會以扣除優惠券金額前之有關保單的保費來計算保險業監管局所收取的保費徵費；及

- c. 由永明香港於 2024 年 10 月 31 日或之前繕發。

6. 本優惠券不適用於通過計劃轉換/更改/轉移安排申請的新保單。
7. 本優惠券不能出售或轉售，亦不能轉讓予他人及兌換成現金、其他產品、服務或折扣優惠。
8. 除了永明香港客戶優惠券或經由永明香港核准之外，本優惠券不能與永明香港之同一指定計劃或包含同一指定計劃的其他推廣活動優惠同時使用。

9. 若保單主權人於冷靜期內要求取消該新保單，在符合當時的行政規則下，永明香港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，在所有情況下，本優惠券的價值都不會退還。
10. 如特選客戶在保單繕發日起 30 日內調整新保單的保費，而導致首年年度化保費未能達到上述第 5 (b) 條所述的保費要求，永明香港將從保費退款中扣除優惠券的價值。
11. 本優惠券價值為港元 1,000（相等於美元 128）。
12. 如想在任何計劃（包括自願醫保計劃）申請稅務特惠/寬減，閣下必須符合《稅務條例》的要求。請就個人稅務責任及獲得稅務特惠/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政府稅務局（「稅務局」）網站或直接向稅務局聯絡。
13. 如特選客戶於推廣期內重覆或不適當使用本優惠券，永明香港保留權利收回獲享有之保費折扣金額。
14. 如發現特選客戶提供之資料有不完整、不實、有詐騙成分、不符、偽造、不合法、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. 永明香港保留權利在不作任何事前通知的情況下在任何時間修改、暫停或取消本優惠券及修改本條款及細則。如對本優惠券有任何爭議，永明香港的決定將為最終及具約束力。
16. 永明香港是於百慕達註冊成立之有限責任公司。
17. 本條款及細則受中華人民共和國香港特別行政區（「香港」）法律管轄並應根據香港法律詮釋。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产品。

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

1. The promotion period of the HKD1,000 Premium Coupon (“**Coupon**”) is from June 1, 2024 to August 31, 2024, unless otherwise specified in the terms and conditions below, both days inclusive (“**Promotion Period**”).
2. 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 from Sun Life Hong Kong Limited (“**Sun Life HK**”) via email, multimedia message or My Sun Life HK App.
3. This Coupon is a premium discount offer and can only be used for the initial premium settlement (excluding levy and rider) of a New Policy (as defined in Clause 5 below) and is valid only within the Promotion Period. The Selected Client is only required to pay the remaining balance of premiums (that is after deduction of the value of this Coupon) upon such New Policy (as defined in clause 5 below) application.
4. Only one Coupon may be used in the purchase of a New Policy (as defined in Clause 5 below). Each Coupon can only be used once.
5. “**New Policy**” means a policy:

- a. which is a basic plan and rider(s) (if any) (except for riders attached to existing basic plans) of one of the designated products shown below (“Designated Plan”) applied and submitted during the Promotion Period:

list of Designated Plans

1. One Year Term Plan II / Five Year Term Plan II	11. SunHealth Medical Premier
2. SunGuardian / SunGuardian (Care Version)	12. Critical Medical Care Insurance Plan II (“CMC II”)
3. SunProtect	13. SunHealth Cancer Shield
4. Vital	14. SunHealth LovePromise
5. WeHealth	15. SunHealth OmniCare
6. WeHealth Plus	16. SunWell Supreme Care
7. WeHealth Preferred	17. SunWell Supreme Care - Baby Care
8. WeHealth Prestige	18. SunWell Advanced Care
9. SunHealth Medical Care	19. SunWell Advanced Care - Baby Care
10. SunHealth Medical Essential	20. SunWell Essential Care

; and

- b. with Annualized First Year Premium (“**AFYP**”) of not less than HKD25,000 / USD3,205 (including standard premium and premium loading (if any) of such Designated Plan).

The AFYP will be counted and determined based on the calculations by Sun Life HK below:

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 levy of policy collected by the Insurance Authority will be calculated by Sun Life HK based on the premium of the relevant policy before deduction of Coupon amount; and

- c. which is issued by Sun Life HK by October 31, 2024.
6. This Coupon CANNOT be used in the application for New Policy through policy conversion / plan change / migration arrangement.
7. This Coupon is not for sale or resale and is non-transferable and non-exchangeable for cash, other products, services or discounts offers.
8. Except for client offers of Sun Life HK or as otherwise approved by Sun Life HK, this Coupon cannot be used in conjunction with other promotional offers for or including the same Designated Plan of Sun Life HK.

9. 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 all circumstances.
10. If the Selected Client adjusts the premium of the New Policy within 30 days upon policy issuance 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.
11. The value of this Coupon is HKD1,000 (equivalent to USD128).
12. The application for tax concession/deduction under 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 or contact IRD directly for any tax related inquiries.
13. In the event of repeated or inappropriate use of this Coupon by the Selected Client during Promotion Period, Sun Life HK reserves the right to claw back the entitled premium discount amount entitled.
14. If the data provided by Selected Clients is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or there is any abusive usage of this Coupon or any violation of terms and conditions of this Coupon or integrity for obtaining this premium discount, Sun Life HK reserves the right to cancel the premium discount without any prior notice.
15. Sun Life HK reserves the right to amend, suspend or cancel this Coupon and amend these terms and conditions at any time without prior notice. In the event of disputes on this Coupon, the decision of Sun Life HK shall be final and conclusive.
16. Sun Life HK is incorporated in Bermuda with limited liability.
17. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People’s Republic of China (“Hong Kong”). Any dispute arising under these terms and conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
18. 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**」）的推廣期由 2024 年 6 月 1 日至 2024 年 8 月 31 日，包括首尾兩天，除非下列條款及細則另有規定（「**推廣期**」）。
2. 本優惠券只適用於特選客戶（定義如下）在推廣期內購買一份新保單（定義見下文第 5 條）。「**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 發出優惠券的保單主權人。
3. 本優惠券為保費折扣優惠，並只適用於扣減一份新保單（定義見下文第 5 條）之首期保費（不包括保費徵費及附加保障），並僅於推廣期內有效。特選客戶於投保該新保單（定義見下文第 5 條）時只需繳付保費餘額（即扣減本優惠券價值後之數額）。
4. 一張優惠券只可用於購買一張新保單（定義見下文第 5 條）。每張優惠券只可使用一次。
5. 「**新保單**」指一張符合以下所有條件的保單：

- a. 於推廣期內為其中一個指定產品（「**指定計劃**」）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）遞交其投保申請：

指定計劃列表

1. 一年定期壽險計劃 II / 五年定期壽險計劃 II	11. 永明滿心醫療保
2. 永護保障計劃 / 永護保障計劃（守護版）	12. 危疾護您保障計劃 II
3. 永延保障計劃	13. 永明癌症護您保
4. 昇暉保障計劃	14. 永明危疾家康保
5. 永明港健康醫療保	15. 永明危疾齊加保
6. 永明港稱心醫療保	16. 萬家康尊尚保
7. 永明港無憂醫療保	17. 萬家康尊尚保 - 福寶保
8. 永明港卓越醫療保	18. 萬家康卓越保
9. 永明貼心醫療保	19. 萬家康卓越保 - 福寶保
10. 永明精心醫療保	20. 萬家康安心保

；及

- b. 該指定計劃的首年年度化保費金額不少於港元 15,000 / 美元 1,923（包括該指定計劃之標準保費及附加保費（如有））

永明香港將以下列方法計算並釐定首年年度化保費：

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

永明香港將會以扣除優惠券金額前之有關保單的保費來計算保險業監管局所收取的保費徵費；及

- c. 由永明香港於 2024 年 10 月 31 日或之前繕發。

6. 本優惠券不適用於通過計劃轉換/更改/轉移安排申請的新保單。
7. 本優惠券不能出售或轉售，亦不能轉讓予他人及兌換成現金、其他產品、服務或折扣優惠。
8. 除了永明香港客戶優惠券或經由永明香港核准之外，本優惠券不能與永明香港之同一指定計劃或包含同一指定計劃的其他推廣活動優惠同時使用。

9. 若保單主權人於冷靜期內要求取消該新保單，在符合當時的行政規則下，永明香港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，在所有情況下，本優惠券的價值都不會退還。
10. 如特選客戶在保單繕發日起 30 日內調整新保單的保費，而導致首年年度化保費未能達到上述第 5 (b) 條所述的保費要求，永明香港將從保費退款中扣除優惠券的價值。
11. 本優惠券價值為港元 500（相等於美元 64）。
12. 如想在任何計劃（包括自願醫保計劃）申請稅務特惠/寬減，閣下必須符合《稅務條例》的要求。請就個人稅務責任及獲得稅務特惠/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政府稅務局（「**稅務局**」）網站或直接向稅務局聯絡。
13. 如特選客戶於推廣期內重覆或不適當使用本優惠券，永明香港保留權利收回獲享有之保費折扣金額。
14. 如發現特選客戶提供之資料有不完整、不實、有詐騙成分、不符、偽造、不合法、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. 永明香港保留權利在不作任何事前通知的情況下在任何時間修改、暫停或取消本優惠券及修改本條款及細則。如對本優惠券有任何爭議，永明香港的決定將為最終及具約束力。
16. 永明香港是於百慕達註冊成立之有限責任公司。
17. 本條款及細則受中華人民共和國香港特別行政區（「**香港**」）法律管轄並應根據香港法律詮釋。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产品。

General Terms and Conditions of HKD500 Premium Coupon of Birthday Reward

1. The promotion period of the HKD500 Premium Coupon (“**Coupon**”) is from June 1, 2024 to August 31, 2024, unless otherwise specified in the terms and conditions below, both days inclusive (“**Promotion Period**”).
2. 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 from Sun Life Hong Kong Limited (“**Sun Life HK**”) via email, multimedia message or My Sun Life HK App.
3. This Coupon is a premium discount offer and can only be used for the initial premium settlement (excluding levy and rider) of a New Policy (as defined in Clause 5 below) and is valid only within the Promotion Period. The Selected Client is only required to pay the remaining balance of premiums (that is after deduction of the value of this Coupon) upon such New Policy (as defined in clause 5 below) application.
4. Only one Coupon may be used in the purchase of a New Policy (as defined in Clause 5 below). Each Coupon can only be used once.
5. “**New Policy**” means a policy:
 - a. which is a basic plan and rider(s) (if any) (except for riders attached to existing basic plans) of one of the designated products shown below (“Designated Plan”) applied and submitted during the Promotion Period:
list of Designated Plans

1. One Year Term Plan II / Five Year Term Plan II	11. SunHealth Medical Premier
2. SunGuardian / SunGuardian (Care Version)	12. Critical Medical Care Insurance Plan II (“CMC II”)
3. SunProtect	13. SunHealth Cancer Shield
4. Vital	14. SunHealth LovePromise
5. WeHealth	15. SunHealth OmniCare
6. WeHealth Plus	16. SunWell Supreme Care
7. WeHealth Preferred	17. SunWell Supreme Care - Baby Care
8. WeHealth Prestige	18. SunWell Advanced Care
9. SunHealth Medical Care	19. SunWell Advanced Care - Baby Care
10. SunHealth Medical Essential	20. SunWell Essential Care
 - b. with Annualized First Year Premium (“**AFYP**”) of not less than HKD15,000 / USD1,923 (including standard premium and premium loading (if any) of such Designated Plan).
The AFYP will be counted and determined based on the calculations by Sun Life HK below:

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
 - c. which is issued by Sun Life HK by October 31, 2024.
6. This Coupon CANNOT be used in the application for New Policy through policy conversion / plan change / migration arrangement.
7. This Coupon is not for sale or resale and is non-transferable and non-exchangeable for cash, other products, services or discounts offers.
8. Except for client offers of Sun Life HK or as otherwise approved by Sun Life HK, this Coupon cannot be used in conjunction with other promotional offers for or including the same Designated Plan of Sun Life HK.

9. 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 all circumstances.
10. If the Selected Client adjusts the premium of the New Policy within 30 days upon policy issuance 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.
11. The value of this Coupon is HKD500 (equivalent to USD64).
12. The application for tax concession/deduction under 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 or contact IRD directly for any tax related inquiries.
13. In the event of repeated or inappropriate use of this Coupon by the Selected Client during Promotion Period, Sun Life HK reserves the right to claw back the entitled premium discount amount entitled.
14. If the data provided by Selected Clients is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or there is any abusive usage of this Coupon or any violation of terms and conditions of this Coupon or integrity for obtaining this premium discount, Sun Life HK reserves the right to cancel the premium discount without any prior notice.
15. Sun Life HK reserves the right to amend, suspend or cancel this Coupon and amend these terms and conditions at any time without prior notice. In the event of disputes on this Coupon, the decision of Sun Life HK shall be final and conclusive.
16. Sun Life HK is incorporated in Bermuda with limited liability.
17. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People’s Republic of China (“Hong Kong”). Any dispute arising under these terms and conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
18. 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」）的推廣期由 2024 年 6 月 1 日至 2024 年 8 月 31 日，包括首尾兩天，除非下列條款及細則另有規定（「推廣期」）。
2. 本優惠券只適用於特選客戶（定義如下）在推廣期內購買一份新保單（定義見下文第 5 條）。「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 發出優惠券的保單主權人。
3. 本優惠券為保費折扣優惠，並只適用於扣減一份新保單（定義見下文第 5 條）之首期保費（不包括保費徵費及附加保障），並僅於推廣期內有效。特選客戶於投保該新保單（定義見下文第 5 條）時只需繳付保費餘額（即扣減本優惠券價值後之數額）。
4. 一張優惠券只可用於購買一張新保單（定義見下文第 5 條）。每張優惠券只可使用一次。
5. 「新保單」指一張符合以下所有條件的保單：

- a. 於推廣期內為其中一個指定產品（「指定計劃」）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）遞交其投保申請：

指定計劃列表

1. 一年定期壽險計劃 II / 五年定期壽險計劃 II	11. 永明滿心醫療保
2. 永護保障計劃 / 永護保障計劃（守護版）	12. 危疾護您保障計劃 II
3. 永延保障計劃	13. 永明癌症護您保
4. 昇暉保障計劃	14. 永明危疾家康保
5. 永明港健康醫療保	15. 永明危疾齊加保
6. 永明港稱心醫療保	16. 萬家康尊尚保
7. 永明港無憂醫療保	17. 萬家康尊尚保 - 福寶保
8. 永明港卓越醫療保	18. 萬家康卓越保
9. 永明貼心醫療保	19. 萬家康卓越保 - 福寶保
10. 永明精心醫療保	20. 萬家康安心保

；及

- b. 該指定計劃的首年年度化保費金額不少於港元 4,000 / 美元 513（包括該指定計劃之標準保費及附加保費（如有））

永明香港將以下列方法計算並釐定首年年度化保費：

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

永明香港將會以扣除優惠券金額前之有關保單的保費來計算保險業監管局所收取的保費徵費；及

- c. 由永明香港於 2024 年 10 月 31 日或之前繕發。
6. 本優惠券不適用於通過計劃轉換/更改/轉移安排申請的新保單。
 7. 本優惠券不能出售或轉售，亦不能轉讓予他人及兌換成現金、其他產品、服務或折扣優惠。
 8. 除了永明香港客戶優惠券或經由永明香港核准之外，本優惠券不能與永明香港之同一指定計劃或包含同一指定計劃的其他推廣活動優惠同時使用。

9. 若保單主權人於冷靜期內要求取消該新保單，在符合當時的行政規則下，永明香港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，在所有情況下，本優惠券的價值都不會退還。
10. 如特選客戶在保單繕發日起 30 日內調整新保單的保費，而導致首年年度化保費未能達到上述第 5 (b) 條所述的保費要求，永明香港將從保費退款中扣除優惠券的價值。
11. 本優惠券價值為港元 100（相等於美元 13）。
12. 如想在任何計劃（包括自願醫保計劃）申請稅務特惠／寬減，閣下必須符合《稅務條例》的要求。請就個人稅務責任及獲得稅務特惠／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政府稅務局（「稅務局」）網站或直接向稅務局聯絡。
13. 如特選客戶於推廣期內重覆或不適當使用本優惠券，永明香港保留權利收回獲享有之保費折扣金額。
14. 如發現特選客戶提供之資料有不完整、不實、有詐騙成分、不符、偽造、不合法、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. 永明香港保留權利在不作任何事前通知的情況下在任何時間修改、暫停或取消本優惠券及修改本條款及細則。如對本優惠券有任何爭議，永明香港的決定將為最終及具約束力。
16. 永明香港是於百慕達註冊成立之有限責任公司。
17. 本條款及細則受中華人民共和國香港特別行政區（「香港」）法律管轄並應根據香港法律詮釋。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产品。

General Terms and Conditions of HKD100 Premium Coupon of Birthday Reward

1. The promotion period of the HKD100 Premium Coupon (“**Coupon**”) is from June 1, 2024 to August 31, 2024, unless otherwise specified in the terms and conditions below, both days inclusive (“**Promotion Period**”).
2. 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 from Sun Life Hong Kong Limited (“**Sun Life HK**”) via email, multimedia message or My Sun Life HK App.
3. This Coupon is a premium discount offer and can only be used for the initial premium settlement (excluding levy and rider) of a New Policy (as defined in Clause 5 below) and is valid only within the Promotion Period. The Selected Client is only required to pay the remaining balance of premiums (that is after deduction of the value of this Coupon) upon such New Policy (as defined in clause 5 below) application.
4. Only one Coupon may be used in the purchase of a New Policy (as defined in Clause 5 below). Each Coupon can only be used once.
5. “**New Policy**” means a policy:

- a. which is a basic plan and rider(s) (if any) (except for riders attached to existing basic plans) of one of the designated products shown below (“Designated Plan”) applied and submitted during the Promotion Period:

list of Designated Plans

1. One Year Term Plan II / Five Year Term Plan II	11. SunHealth Medical Premier
2. SunGuardian / SunGuardian (Care Version)	12. Critical Medical Care Insurance Plan II (“CMC II”)
3. SunProtect	13. SunHealth Cancer Shield
4. Vital	14. SunHealth LovePromise
5. WeHealth	15. SunHealth OmniCare
6. WeHealth Plus	16. SunWell Supreme Care
7. WeHealth Preferred	17. SunWell Supreme Care - Baby Care
8. WeHealth Prestige	18. SunWell Advanced Care
9. SunHealth Medical Care	19. SunWell Advanced Care - Baby Care
10. SunHealth Medical Essential	20. SunWell Essential Care

; and

- b. with Annualized First Year Premium (“**AFYP**”) of not less than HKD4,000 / USD513 (including standard premium and premium loading (if any) of such Designated Plan).

The AFYP will be counted and determined based on the calculations by Sun Life HK below:

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 levy of policy collected by the Insurance Authority will be calculated by Sun Life HK based on the premium of the relevant policy before deduction of Coupon amount; and

- c. which is issued by Sun Life HK by October 31, 2024.
6. This Coupon CANNOT be used in the application for New Policy through policy conversion / plan change / migration arrangement.
7. This Coupon is not for sale or resale and is non-transferable and non-exchangeable for cash, other products, services or discounts offers.
8. Except for client offers of Sun Life HK or as otherwise approved by Sun Life HK, this Coupon cannot be used in conjunction with other promotional offers for or including the same Designated Plan of Sun Life HK.

9. 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 all circumstances.
10. If the Selected Client adjusts the premium of the New Policy within 30 days upon policy issuance 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.
11. The value of this Coupon is HKD100 (equivalent to USD13).
12. The application for tax concession/deduction under 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 or contact IRD directly for any tax related inquiries.
13. In the event of repeated or inappropriate use of this Coupon by the Selected Client during Promotion Period, Sun Life HK reserves the right to claw back the entitled premium discount amount entitled.
14. If the data provided by Selected Clients is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or there is any abusive usage of this Coupon or any violation of terms and conditions of this Coupon or integrity for obtaining this premium discount, Sun Life HK reserves the right to cancel the premium discount without any prior notice.
15. Sun Life HK reserves the right to amend, suspend or cancel this Coupon and amend these terms and conditions at any time without prior notice. In the event of disputes on this Coupon, the decision of Sun Life HK shall be final and conclusive.
16. Sun Life HK is incorporated in Bermuda with limited liability.
17. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People’s Republic of China (“Hong Kong”). Any dispute arising under these terms and conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
18. 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.