

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 保費優惠券的一般條款及細則：

1. 港元 1,000 保費優惠券（「**優惠券**」）的推廣期為 2023 年 12 月 1 日至 2024 年 2 月 29 日，包括首尾兩天，除另在下列條款及細則說明外（「**推廣期**」）。
2. 本優惠券只適用於購買新保單時作為保單主權人的特選客戶。特選客戶指收到由香港永明金融以電郵、多媒體訊息或 My Sun Life HK App 發出優惠詳情的客戶。
3. 本優惠券只適用於扣減新保單（「**新保單**」如下列第 5 條所定義）之首期保費，並於 2024 年 2 月 29 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）。每張新保單只可使用一張優惠券。
4. 每張優惠券只可使用一次。
5. 「**新保單**」指：

- a. 於推廣期內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）（附加保障附加於現有基本計劃除外）；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	10	永明精心醫療保
2	永護保障計劃／永護保障計劃（守護版）	11	永明滿心醫療保
3	永延保障計劃	12	危疾護您保障計劃 II
4	昇暉保障計劃	13	永明癌症護您保
5	永明港健康醫療保	14	永明危疾家康保
6	永明港稱心醫療保	15	永明危疾「全護」保及永明危疾「至尊」保
7	永明港無憂醫療保	16	永明危疾齊加保
8	永明港卓越醫療保	17	住院入息保障計劃
9	永明貼心醫療保	18	永關心意外保障計劃

- b. 首年年度化保費金額不少於港元 25,000 / 美元 3,205（包括標準保費及附加保費（如有））

我們將以下列方法計算該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. 必須由香港永明金融有限公司（「**香港永明金融**」）於 2024 年 3 月 31 日前繕發。

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. 本優惠券不可轉售、轉讓或兌換成現金。

8. 本優惠券不可與其他保費優惠券一同使用，但可與香港永明金融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保單，在符合當時的行政規則下，保費退回金額只會按保單主權人的實際繳付保費計算。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，或調低保費金額，而使首年年度化保費未能達到第 5b)點所述的保費要求，香港永明金融於退回保費時會於特選客戶已繳保費金額中扣減港元 1,000 / 美元 128。

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得稅務特惠 /寬減的資格(如有) 尋求獨立稅務建議。更多有關適用於自願醫保計劃的稅務寬減安排，可瀏覽保險業監管局網站（www.ia.org.hk/tc）。其他有關稅務的查詢，特選客戶亦可瀏覽稅務局網站或直接與稅務局聯絡。

13. 如特選客戶於推廣期內重覆或不適當使用本優惠券，香港永明金融保留收取獲享有之保費折扣金額之權利。

14. 如發現特選客戶提供之資料有不完整、不實、冒用、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，香港永明金融有權取消其保費折扣而毋須另行通知。

15. 香港永明金融保留在不作任何事前通知的情況下修改、暫停或取消此優惠及修改其條款及細則的權利。如對以上優惠券有任何爭議，香港永明金融保留最終決定權。

16. 香港永明金融有限公司是於百慕達註冊成立之有限責任公司。

17. 此等條款及細則受香港法律管轄。

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之條款及細則)的情況下，此優惠券之條款及細則將成為以保單組成的一部分。

- 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香港永明金融的產品。

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

- The promotion period of the HKD1,000 Premium Coupon ("**Coupon**") is from December 1, 2023, to February 29, 2024, unless specified in the terms and conditions below, both days inclusive ("**Promotion Period**").
- This Coupon is only applicable to selected Clients who are policy owners when purchasing a New Policy. Selected Clients refer to Clients who received details of the offers from Sun Life via email, multimedia message or My Sun Life HK App.
- This Coupon can only be used for the initial premium settlement of the New Policy ("New Policy", as defined in clause 5 below) and is valid until February 29, 2024. Therefore, the selected Client is only required to pay the remaining balance of premiums (that is after deduction of the Coupon) upon New Policy application. Each New Policy can only use one Coupon.
- Each Coupon can only be used once.
- "New Policy"** means:

- basic plans and rider(s) (if any) (except for riders attaching to existing basic plan) of designated products (shown as below table) applied and submitted during the Promotion Period at the same time; and

Designated products:

1	One Year Term Plan II / Five Year Term Plan II	10	SunHealth Medical Essential
2	SunGuardian / SunGuardian (Care Version)	11	SunHealth Medical Premier
3	SunProtect	12	Critical Medical Care Insurance Plan II ("CMC II")
4	Vital	13	SunHealth Cancer Shield
5	WeHealth	14	SunHealth LovePromise
6	WeHealth Plus	15	SunHealth UltraCare and SunHealth MaxiCare
7	WeHealth Preferred	16	SunHealth OmniCare
8	WeHealth Prestige	17	Hospital Income Insurance Plan
9	SunHealth Medical Care	18	SunCare Accident Protection Plan

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

The AFYP will be counted based on the calculations below:

Single premium: 10% of total premium amount

Annual premium: annual premium amount

Semi-annual premium: half-year premium amount x 2

Monthly premium: 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 deduction of premium discount amount; and

- must be issued by Sun Life Hong Kong Limited ("**Sun Life**") by March 31, 2024.

- This Coupon CANNOT be used in the application for New Policy through policy conversion/ plan change / migration arrangement.

- This Coupon is not for sale, non-transferrable and non-redeemable for cash.
- This Coupon cannot be used in conjunction with other Premium Coupons but can be used in conjunction with other Sun Life offers.
- In case the policy owner request 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.
- 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 5(b), Sun Life shall deduct the HKD1,000 / USD128 from the premium refund according to the aforementioned requirement as described in 5(b).
- The value of this Coupon is HKD1,000 (equivalent USD128).
- If you wish to apply for tax concession/deduction under the any schemes including the Voluntary Health Insurance Scheme, the requirements under the Inland Revenue Ordinance must be met and please obtain independent tax advice on your tax liability and eligibility for tax concession/deduction (if any). Further information on tax concessions applicable to Voluntary Health Insurance Scheme may be found at the website of the Insurance Authority ([www.ia.org.hk/en](http://www.ia.org.hk/en)). You may also refer to the website of IRD or contact IRD directly for any tax related enquiries.
- If there is any repeated or inappropriate use of this Coupon by the selected Client during Promotion Period, Sun Life reserves the right to claw back the premium discount amount entitled.
- If the data provided by selected Client 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 of obtaining this premium discount, Sun Life reserves the right to cancel its premium discount without any prior notice.
- Sun Life reserves the right to vary, suspend or cancel any of 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 will be final and conclusive.
- Sun Life Hong Kong Limited is incorporated in Bermuda with limited liability.
- These terms and conditions are governed by 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 (ie. all terms and conditions of this Coupon has 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 any offer to sell any policy.
- For more information of 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'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 保費優惠券的一般條款及細則：

1. 港元 500 保費優惠券（「**優惠券**」）的推廣期為 2023 年 12 月 1 日至 2024 年 2 月 29 日，包括首尾兩天，除另在下列條款及細則說明外（「**推廣期**」）。
2. 本優惠券只適用於購買新保單時作為保單主權人的特選客戶。特選客戶指收到由香港永明金融以電郵、多媒體訊息或 My Sun Life HK App 發出優惠詳情的客戶。
3. 本優惠券只適用於扣減新保單（「**新保單**」如下列第 5 條所定義）之首期保費，並於 2024 年 2 月 29 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）。每張新保單只可使用一張優惠券。
4. 每張優惠券只可使用一次。
5. 「**新保單**」指：

- a. 於推廣期內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）（附加保障附加於現有基本計劃除外）；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	10	永明精心醫療保
2	永護保障計劃／永護保障計劃（守護版）	11	永明滿心醫療保
3	永延保障計劃	12	危疾護您保障計劃 II
4	昇暉保障計劃	13	永明癌症護您保
5	永明港健康醫療保	14	永明危疾家康保
6	永明港稱心醫療保	15	永明危疾「全護」保及永明危疾「至尊」保
7	永明港無憂醫療保	16	永明危疾齊加保
8	永明港卓越醫療保	17	住院入息保障計劃
9	永明貼心醫療保	18	永關心意外保障計劃

- b. 首年年度化保費金額不少於港元 15,000 / 美元 1,923（包括標準保費及附加保費（如有））

我們將以下列方法計算該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. 必須由香港永明金融有限公司（「**香港永明金融**」）於 2024 年 3 月 31 日前繕發。

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. 本優惠券不可轉售、轉讓或兌換成現金。
8. 本優惠券不可與其他保費優惠券一同使用，但可與香港永明金融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保單，在符合當時的行政規則下，保費退回金額只會按保單主權人的實際繳付保費計算。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，或調低保費金額，而使首年年度化保費未能達到第 5b)點所述的保費要求，香港永明金融於退回保費時會於客戶已繳保費金額中扣減港元 500 / 美元 64。
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得稅務特惠 /寬減的資格(如有) 尋求獨立稅務建議。更多有關適用於自願醫保計劃的稅務寬減安排，可瀏覽保險業監管局網站（www.ia.org.hk/tc）。其他有關稅務的查詢，客戶亦可瀏覽稅務局網站或直接與稅務局聯絡。
13. 如特選客戶於優惠期內重覆或不適當使用本優惠券，香港永明金融保留收取獲享有之保費折扣金額之權利。
14. 如發現特選客戶提供之資料有不完整、不實、冒用、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，香港永明金融有權取消其保費折扣而毋須另行通知。
15. 香港永明金融保留在不作任何事前通知的情況下修改、暫停或取消此優惠及修改其條款及細則的權利。如對以上優惠券有任何爭議，香港永明金融保留最終決定權。
16. 香港永明金融有限公司是於百慕達註冊成立之有限責任公司。
17. 此等條款及細則受香港法律管轄。

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之條款及細則) 的情況下，此優惠券之條款及細則將成為以保單組成的一部分。
- 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香港永明金融的產品。

# General Terms and Conditions for HKD500 Premium Coupon of Birthday reward:

1. The promotion period of the HKD500 Premium Coupon (“**Coupon**”) is from December 1, 2023, to February 29, 2024, unless specified in the terms and conditions below, both days inclusive (“**Promotion Period**”).
2. This Coupon is only applicable to selected Clients who are policy owners when purchasing a New Policy. Selected Clients refer to Clients who received details of the offers from Sun Life via email, multimedia message or My Sun Life HK App.
3. This Coupon can only be used for the initial premium settlement of the New Policy ("New Policy", as defined in clause 5 below) and is valid until February 29, 2024. Therefore, the selected Client is only required to pay the remaining balance of premiums (that is after deduction of the Coupon) upon New Policy application. Each New Policy can only use one Coupon.
4. Each Coupon can only be used once.
5. “**New Policy**” means:

- a. basic plans and rider(s) (if any) (except for riders attaching to existing basic plan) of designated products (shown as below table) applied and submitted during the Promotion Period at the same time; and

Designated products:

1	One Year Term Plan II / Five Year Term Plan II	10	SunHealth Medical Essential
2	SunGuardian / SunGuardian (Care Version)	11	SunHealth Medical Premier
3	SunProtect	12	Critical Medical Care Insurance Plan II (“CMC II”)
4	Vital	13	SunHealth Cancer Shield
5	WeHealth	14	SunHealth LovePromise
6	WeHealth Plus	15	SunHealth UltraCare and SunHealth MaxiCare
7	WeHealth Preferred	16	SunHealth OmniCare
8	WeHealth Prestige	17	Hospital Income Insurance Plan
9	SunHealth Medical Care	18	SunCare Accident Protection Plan

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

The AFYP will be counted based on the calculations below:

Single premium: 10% of total premium amount

Annual premium: annual premium amount

Semi-annual premium: half-year premium amount x 2

Monthly premium: 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 deduction of premium discount amount; and

- c. must be issued by Sun Life Hong Kong Limited (“**Sun Life**”) by March 31, 2024

6. This Coupon CANNOT be used in the application for New Policy applies through the conversion/ plan change / migration arrangement.

7. This Coupon is not for sale, non-transferrable and non-redeemable for cash.
8. This Coupon cannot be used in conjunction with other Premium Coupons but can be used in conjunction with other Sun Life offers.
9. In case the policy owner request 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.
10. 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 5(b), Sun Life shall deduct the HKD500 / USD64 from the premium refund according to the aforementioned requirement as described in 5(b).
11. The value of this Coupon is HKD500 (equivalent USD64).
12. If you wish to apply for tax concession/deduction under the any schemes including the Voluntary Health Insurance Scheme, the requirements under the Inland Revenue Ordinance must be met and please obtain independent tax advice on your tax liability and eligibility for tax concession/deduction (if any). Further information on tax concessions applicable to Voluntary Health Insurance Scheme may be found at the website of the Insurance Authority ([www.ia.org.hk/en](http://www.ia.org.hk/en)). You may also refer to the website of IRD or contact IRD directly for any tax related enquiries.
13. If there is any repeated or inappropriate use of this Coupon by the selected Client during Promotion Period, Sun Life reserves the right to claw back the premium discount amount entitled.
14. If the data provided by selected Client 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 of obtaining this premium discount, Sun Life reserves the right to cancel its premium discount without any prior notice.
15. Sun Life reserves the right to vary, suspend or cancel any of 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 will be final and conclusive.
16. Sun Life Hong Kong Limited is incorporated in Bermuda with limited liability.
17. These terms and conditions are governed by 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 (ie. 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 any offer to sell any policy.
- For more information of 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'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 保費優惠券的一般條款及細則：

1. 港元 100 保費優惠券（「**優惠券**」）的推廣期為 2023 年 12 月 1 日至 2024 年 2 月 29 日，包括首尾兩天，除另在下列條款及細則說明外（「**推廣期**」）。
2. 本優惠券只適用於購買新保單時作為保單主權人的特選客戶。特選客戶指收到由香港永明金融以電郵、多媒體訊息或 My Sun Life HK App 發出優惠詳情的客戶。
3. 優惠券只適用於扣減新保單（「**新保單**」如下列第 5 條所定義）之首期保費，並於 2024 年 2 月 29 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）。每張新保單只可使用一張優惠券。
4. 每張優惠券只可使用一次。
5. 「**新保單**」指：

- a. 於推廣期內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）（附加保障附加於現有基本計劃除外）；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	10	永明精心醫療保
2	永護保障計劃／永護保障計劃（守護版）	11	永明滿心醫療保
3	永延保障計劃	12	危疾護您保障計劃 II
4	昇暉保障計劃	13	永明癌症護您保
5	永明港健康醫療保	14	永明危疾家康保
6	永明港稱心醫療保	15	永明危疾「全護」保及永明危疾「至尊」保
7	永明港無憂醫療保	16	永明危疾齊加保
8	永明港卓越醫療保	17	住院入息保障計劃
9	永明貼心醫療保	18	永關心意外保障計劃

- b. 首年年度化保費金額不少於港元 4,000 / 美元 513（包括標準保費及附加保費（如有））

我們將以下列方法計算該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. 必須由香港永明金融有限公司（「**香港永明金融**」）於 2024 年 3 月 31 日前繕發。

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. 本優惠券不可轉售、轉讓或兌換成現金。
8. 本優惠券不可與其他保費優惠券一同使用，但可與香港永明金融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保單，在符合當時的行政規則下，保費退回金額只會按保單主權人的實際繳付保費計算。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，或調低保費金額，而使首年年度化保費未能達到第 5b)點所述的保費要求，香港永明金融於退回保費時會於客戶已繳保費金額中扣減港元 100 / 美元 13。
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得稅務特惠 /寬減的資格(如有) 尋求獨立稅務建議。更多有關適用於自願醫保計劃的稅務寬減安排，可瀏覽保險業監管局網站（www.ia.org.hk/tc）。其他有關稅務的查詢，客戶亦可瀏覽稅務局網站或直接與稅務局聯絡。
13. 如特選客戶於優惠期內重覆或不適當使用本優惠券，香港永明金融保留收取獲享有之保費折扣金額之權利。
14. 如發現特選客戶提供之資料有不完整、不實、冒用、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，香港永明金融有權取消其保費折扣而毋須另行通知。
15. 香港永明金融保留在不作任何事前通知的情況下修改、暫停或取消此優惠及修改其條款及細則的權利。如對以上優惠券有任何爭議，香港永明金融保留最終決定權。
16. 香港永明金融有限公司是於百慕達註冊成立之有限責任公司。
17. 此等條款及細則受香港法律管轄。

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之條款及細則)的情況下，此優惠券之條款及細則將成為以保單組成的一部分。
- 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香港永明金融的產品。

# General Terms and Conditions for HKD100 Premium Coupon of Birthday Reward:

1. The promotion period of the HKD100 Premium Coupon (“**Coupon**”) is from December 1, 2023, to February 29, 2024, unless specified in the terms and conditions below, both days inclusive (“**Promotion Period**”).
2. This Coupon is only applicable to selected Clients who are policy owners when purchasing a New Policy. Selected Clients refer to Clients who received details of the offers from Sun Life via email, multimedia message or My Sun Life HK App.
3. This Coupon can only be used for the initial premium settlement of the New Policy ("New Policy", as defined in clause 5 below) and is valid until February 29, 2024. Therefore, the selected Client is only required to pay the remaining balance of premiums (that is after deduction of the Coupon) upon New Policy application. Each New Policy can only use one Coupon.
4. Each Coupon can only be used once.
5. “**New Policy**” means:

- a. basic plans and rider(s) (if any) (except for riders attaching to existing basic plan) of designated products (shown as below table) applied and submitted during the Promotion Period at the same time ; and

Designated products:

1	One Year Term Plan II / Five Year Term Plan II	10	SunHealth Medical Essential
2	SunGuardian / SunGuardian (Care Version)	11	SunHealth Medical Premier
3	SunProtect	12	Critical Medical Care Insurance Plan II (“CMC II”)
4	Vital	13	SunHealth Cancer Shield
5	WeHealth	14	SunHealth LovePromise
6	WeHealth Plus	15	SunHealth UltraCare and SunHealth MaxiCare
7	WeHealth Preferred	16	SunHealth OmniCare
8	WeHealth Prestige	17	Hospital Income Insurance Plan
9	SunHealth Medical Care	18	SunCare Accident Protection Plan

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

The AFYP will be counted based on the calculations below:

Single premium: 10% of total premium amount

Annual premium: annual premium amount

Semi-annual premium: half-year premium amount x 2

Monthly premium: 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 deduction of premium discount amount; and

- c. must be issued by Sun Life Hong Kong Limited (“**Sun Life**”) by March 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, non-transferrable and non-redeemable for cash.
8. This Coupon cannot be used in conjunction with other Premium Coupons but can be used in conjunction with other Sun Life offers.
9. In case the policy owner request 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.
10. 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 5(b), Sun Life shall deduct the HKD100 / USD13 from the premium refund according to the aforementioned requirement as described in 5(b).
11. The value of this Coupon is HKD100 (equivalent USD13).
12. If you wish to apply for tax concession/deduction under the any schemes including the Voluntary Health Insurance Scheme, the requirements under the Inland Revenue Ordinance must be met and please obtain independent tax advice on your tax liability and eligibility for tax concession/deduction (if any). Further information on tax concessions applicable to Voluntary Health Insurance Scheme may be found at the website of the Insurance Authority ([www.ia.org.hk/en](http://www.ia.org.hk/en)). You may also refer to the website of IRD or contact IRD directly for any tax related enquiries.
13. If there is any repeated or inappropriate use of this Coupon by the selected Client during Promotion Period, Sun Life reserves the right to claw back the premium discount amount entitled.
14. If the data provided by selected Client 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 of obtaining this premium discount, Sun Life reserves the right to cancel its premium discount without any prior notice.
15. Sun Life reserves the right to vary, suspend or cancel any of 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 will be final and conclusive.
16. Sun Life Hong Kong Limited is incorporated in Bermuda with limited liability.
17. These terms and conditions are governed by 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 (ie. all terms and conditions of this Coupon has 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 any offer to sell any policy.
- For more information of 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's products outside Hong Kong.