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AXA “CareForAll Critical Illness Plan Premium Refund” Programme



From **1 January 2024 to 31 March 2024**, both dates inclusive (the “**Promotion Period**”), if customer successfully applies for the basic plan of CareForAll Critical Illness Plan¹ (the “**Designated Basic Plan**”), customer can enjoy up to 4 months’ premium refund² of each basic plan.

What is more? Starting from 22 January 2024 to 31 March 2024, both dates inclusive, if customer successfully applies for the MediEnhancer Supplement associated with Designated Basic Plan, customer may be entitled to up to 7 months’ premium refund² in total of each basic plan.

If customer holds any inforce CareForAll Critical Illness Plan policy on or before 21 January 2024 (the “**Designated Inforce CareForAll Policy**”) and successfully applies for MediEnhancer Supplement associated with the Designated Basic Plan from 22 January 2024 to 31 March 2024, both dates inclusive, customer may be entitled to 3 months’ premium refund² of each basic plan.

Table 1

Designated Basic Plan	Eligible Customer		Premium Refund on Each Eligible Basic Plan
CareForAll Critical Illness Plan	New customer	Designated Basic Plan	2 months²
		Designated Basic Plan + MediEnhancer Supplement	5 months²
	Existing AXA Customer [^]	Designated Basic Plan	4 months²
		Designated Basic Plan + MediEnhancer Supplement	7 months²
		Holds any Designated Inforce CareForAll Policy (issued on or before 21 January 2024) + New Application for MediEnhancer Supplement	3 months²

[^] Existing AXA Customer refers to policy owners with any inforce policy(ies) issued before the Promotion Period under AXA China Region Insurance Company Limited and/or AXA China Region Insurance Company (Bermuda) Limited (“**Inforce Policy**”). An Inforce Policy must remain inforce when the Designated Basic Plan and/or MediEnhancer Supplement associated with the Designated Basic Plan is issued.

Remarks:

1. For product details of CareForAll Critical Illness Plan and MediEnhancer Supplement, please refer to the relevant proposals, product brochures and policy contracts.
2. Please refer to the Terms and Conditions and relevant definitions stated in this leaflet.

For more details, please contact or visit:

Your Financial Consultant

Customer Service Hotline: (852) 2802 2812

www.axa.com.hk

Terms and Conditions of AXA “CareForAll Critical Illness Plan Premium Refund” Programme

1. AXA “CareForAll Critical Illness Plan Premium Refund” Promotion (the “**Promotion**”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“**AXA**”), from **1 January 2024 to 31 March 2024**, both dates inclusive (the “**Promotion Period**”), subject to the following terms and conditions.
2. The premium refund of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customer successfully submits the application for the Designated Basic Plan and/or MediEnhancer Supplement associated with (i) the Designated Basic Plan or (ii) the Designated Inforce CareForAll Critical Illness Policy during the Promotion Period;
 - b. Such Designated Basic Plan must be successfully issued during the period from 1 January 2024 to 31 May 2024 (both dates inclusive) and/or such MediEnhancer Supplement associated with (i) the Designated Basic Plan or (ii) the Designated Inforce CareForAll Critical Illness Policy must be successfully issued during the period from 22 January 2024 to 31 May 2024 (both dates inclusive); and
 - c. Annual payment mode must be selected for such Designated Basic Plan.
(The Designated Basic Plan satisfying clause 2 above is hereinafter referred to as “**Eligible Basic Plan**”)
3. The Eligible Basic Plan may be entitled to a one-off premium refund (collectively “**the Reward**”) on and in accordance with conditions 4 to 10.
4. Applicable to new customer: Eligible Basic Plan may be entitled to a one-off (a) 2 months’ premium refund on future premium(s), the amount of which is equivalent to 16.67% of the annualized first year premium (“**AFYP**”) of the Eligible Basic Plan (where the policy owner holds an Eligible Basic Plan); or (b) 5 months’ premium refund on future premium(s), the amount of which is equivalent to 41.67% of the AFYP of the Eligible Basic Plan (where the policy owner holds any Eligible Basic Plans and relevant MediEnhancer Supplement associated with the Eligible Basic Plan).
5. Applicable to Existing AXA Customer:
 - a. Eligible Basic Plan may be entitled to a one-off (i) 3 months’ premium refund on future premium(s), the amount of which is equivalent to 25% of the AFYP of the Eligible Basic Plan (where an Existing AXA Customer (a) holds any Designated Inforce CareForAll Critical Illness Policy; and (b) successfully applies for MediEnhancer Supplement associated with the Designated Inforce CareForAll Critical Illness Policy from 22 January 2024 to 31 March 2024, both dates inclusive); or (ii) 4 months’ premium refund on future premium(s), the amount of which is equivalent to 33.33% of the AFYP of the Eligible Basic Plan (where an Existing AXA Customer holds any Eligible Basic Plan); or (iii) 7 months’ premium refund on future premium(s), the amount of which is equivalent to 58.33% of the AFYP of the Eligible Basic Plan (where an Existing AXA Customer holds any Eligible Basic Plan and relevant MediEnhancer Supplement associated with the Eligible Basic Plan);
 - b. For determining eligibility for the 4 months’ or 7 months’ premium refund under the Reward, an Existing AXA Customer refers to policy owners with any inforce policy(ies) issued before the Promotion Period under AXA China Region Insurance Company Limited and/or AXA China Region Insurance Company (Bermuda) Limited (“**Inforce Policy**”). An Inforce Policy must remain inforce when the Designated Basic Plan and/or MediEnhancer Supplement associated with the Designated Basic Plan is issued.
6. The AFYP is determined based on the sum insured of the Eligible Basic Plan as at the time the premium is refunded;
7. If you have changed the sum insured of the Eligible Basic Plan after policy issuance, the AFYP applied in the Reward 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 as at the time of premium refund;
8. 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 of AFYP of Eligible Basic Plan;
9. The calculation of AFYP and the Reward 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; and

Conversion Table - Exchange rate of foreign currencies against HKD
USD1 = HKD8.0
10. The Eligible Basic Plan must be in annual payment mode at the time of premium refund. The Eligible Basic Plan must be in force at the time of premium refund and all premiums due since policy effective date must be fully paid at the time of the premium refund, failing which you will not be entitled to the Reward. If the Eligible Basic Plan shall terminate for whatever reasons before the premium refund is credited to the future premium deposit account, the Reward will cease to be in effect. If the Eligible Basic Plan shall terminate for whatever reasons after the premium refund is credited to the future premium deposit account, any portion of such premium refund not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
11. The policy owner of the Eligible Basic Plan will receive a notification letter by mail after the premium refund is credited to the future premium deposit account on or before 30 November 2024 and the notification letter will set out the details of the premium refund. The Reward will then be applied to the premium payments of the second policy year and onwards (if applicable) as AXA deems appropriate. Withdrawal of the premium refund from the future premium deposit account is not allowed.
12. The premium refund will not be applicable to customers who have purchased the basic plan of CareForAll Critical Illness Plan before the Promotion Period but subsequently cancelled such basic plan of CareForAll Critical Illness Plan during its cooling off period and then re-applied for the same basic plan of CareForAll Critical Illness Plan during the Promotion Period.
13. The premium refund under this Promotion is non-transferable, non-refundable and cannot be exchanged under any circumstances.
14. 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 Reward 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.
15. This leaflet contains general information only. It does not constitute any offer for a basic plan. For detailed terms, conditions and exclusions of the basic plan, please refer to the relevant proposals, product brochures and policy contracts.
16. The premium refund under this Promotion is not guaranteed. Such application is subject to AXA’s approval. In case of any dispute, the decision of AXA shall be final and conclusive.
17. The premium refund under the Promotion will form part of the relevant policy contract upon the respective basic plan being issued, and the requirements of the relevant premium refund under the terms and conditions of the Promotion having been fulfilled.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform the Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability), Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong, AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

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