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Healthcare
MediEnhancer Supplement

Savings are best
when they're earning

Product brochure



Highlights:



 Get **up to 4% p.a.** of guaranteed crediting interest rate

 Save extra with **prepayment arrangement**

**Health is wealth;
both are precious
and worth planning
ahead for.**

Beyond making the smart move to protect your health and wealth with health insurance, have you ever imagined it possible to earn additional savings with your plan?

With **MediEnhancer Supplement** (“**MediEnhancer**”), you’ll have the vitamin your health plan needs to boost its savings-generating prowess. Exclusively available to customers with qualified AXA medical insurance policies¹, **MediEnhancer** not only delivers steady guaranteed returns, but supports you in coping with ever-rising medical costs.

 Other benefits for **better protection**

 **Easy application** without the need of medical examinations





Get up to 4% p.a. of guaranteed crediting interest rate

Taking out a **MediEnhancer** means you'll not only enjoy guaranteed return on the cash value of **MediEnhancer**, **MediEnhancer's** cash value will be used to offset² the premium of your qualified AXA medical insurance policy^{1,3} associated with **MediEnhancer** ("Associated Medical Plan"), saving you the hassle of paying premiums of your Associated Medical Plan every year[^].



How it works?

Step 1



To cater to everyone's different financial planning needs, **MediEnhancer** offers two notional amount⁴ options.

You may choose a notional amount⁴ based on 3 times or 5 times of the annual premium of your Associated Medical Plan.

Notional amount ⁴ options	Interest entitlement period during which the balance of cash value will be credited with interests at the guaranteed crediting interest rate
3 times of your Associated Medical Plan annual premium	3 years ⁵
5 times of your Associated Medical Plan annual premium	5 years ⁵

Step 2



MediEnhancer carries a cash value which is equal to the notional amount⁴ of **MediEnhancer** once **MediEnhancer** becomes effective, and which begins accumulating crediting interests at a rate of 4% p.a. for non-HKD policies and 3.5% p.a. for HKD policies.

After the end of the 3rd or 5th interest entitlement period⁵, depending on the notional amount⁴ option you have chosen, the cash value (if any) of **MediEnhancer** will not be credited with any interests.

Step 3



While **MediEnhancer** is in effect and provided that **MediEnhancer** has been in effect for 180 days, by then more interests has accrued, the premium amount⁶ of the Associated Medical Plan to be paid for its next policy anniversary will be transferred from **MediEnhancer** 30 days⁷ prior to each anniversary date of the Associated Medical Plan to the future premium deposit account ("FPDA") of the Associated Medical Plan to offset² the premium of Associated Medical Plan³ until the cash value of **MediEnhancer** becomes zero.

[^] To ensure that you can continue to enjoy your benefits of the Associated Medical Plan, you will be required to pay the premium shortfall and/or resume the premium payment of the Associated Medical Plan if the premium amount of Associated Medical Plan transferred is insufficient to settle the premium due.

Scan to see the latest qualified AXA medical insurance policies

Hong Kong



Macau



Step 4



Irrespective of **MediEnhancer's** maturity date, **MediEnhancer** will automatically terminate^ on **MediEnhancer's** anniversary (if the day on which the cash value becomes zero falls on a supplement anniversary) on or immediately following the day on which the cash value becomes zero.

For details, please refer to **MediEnhancer's** proposal and provisions.





Save extra with prepayment arrangement

If you pay the 1st year premium of **MediEnhancer**, and at the same time, choose to pay the premium of 2nd supplement year with prepayment arrangement, you'll be able to earn guaranteed preferential interests⁸ of 4% p.a. for non-HKD policies and 3.5% p.a. for HKD policies on the prepayment amount⁹ ("Prepayment Amount⁹") during the 1st supplement year.

At the end of the 1st supplement year, the accrued interests on the Prepayment Amount⁹ will be credited to the FPDA¹⁰ account balance of **MediEnhancer**, and premium payment for the 2nd supplement year will be automatically deducted from the FPDA¹⁰ account balance of **MediEnhancer** when due.



Illustrative example with prepayment arrangement

Enroll **MediEnhancer** with prepayment arrangement by paying a total premium of USD10,000 upfront

Associated Medical Plan's annual premium at MediEnhancer's issuance: USD2,000
Notional amount ⁴ options: 5 times of Associated Medical Plan annual premium
Notional amount ⁴ of MediEnhancer : USD10,000 (USD2,000 x 5)

Supplement year	Beginning of supplement year		End of supplement year	
	Annual premium	Prepayment Amount ⁹ for 2 nd supplement year	Guaranteed preferential interests ⁸ earned for Prepayment Amount ⁹	Balance of FPDA ¹⁰ of MediEnhancer
1	USD5,098	USD4,902	USD196	USD5,098
2	USD5,098			
Annual premium of 2 nd supplement year will be automatically deducted from the FPDA ¹⁰ account balance when due				



Extra guaranteed preferential interests⁸ earned with prepayment arrangement: **USD196**

(This illustrative example is for reference only. Unless otherwise specified, all amounts are in US dollars.)

Notes:

- Figures in the illustrative example are subject to rounding differences.
- Corresponding levy (if any) on the annual premium of the 2nd supplement year will not be entitled to any interests.
- Assumes that i) the prepayment arrangement is chosen; ii) neither compassionate death benefit nor surrender value has been paid before or becomes payable; iii) the notional amount of **MediEnhancer** remain(s) unchanged throughout the contract term of **MediEnhancer**.



Other benefits for better protection

Beyond just being a savings tool to earn an income from your health policy commitment, **MediEnhancer** is a hospital income supplement to ease your hospitalisation expenditure, for a maximum of 1,000 days per confinement¹¹, as well as a compassionate death benefit¹² (HKD5,000) in the unfortunate event of the insured's death.



Easy application without the need of medical examinations

Application is quick and easy for customers with qualified AXA medical insurance policies¹ without the requirement of medical examinations. Simply speak to your financial consultant today and start saving more with **MediEnhancer**, your health goals are drawing closer and faster.

MediEnhancer Supplement at a glance

Issue age	Age 0 - 70
Benefit period	Up to age 100 ⁽ⁱ⁾
Premium rate ⁽ⁱⁱ⁾	Guaranteed
Premium payment term	2 years. If you pay the 1 st year premium of MediEnhancer and at the same time, choose to pay premium of 2 nd supplement year with prepayment arrangement, you will be entitled up to 4% p.a. of guaranteed preferential interest rate ⁸ on the Prepayment Amount ⁹ during the 1 st supplement year.
Supplement currency ⁽ⁱⁱⁱ⁾	Hong Kong: HKD / USD Macau: MOP / HKD / USD
Payment mode	Annual
Notional amount ⁴	MediEnhancer offers 2 notional amount ⁴ options: <ul style="list-style-type: none"> with 3 times multiplier on Associated Medical Plan annual premium; or with 5 times multiplier on Associated Medical Plan annual premium
Entitlement	If you successfully apply for MediEnhancer , you will be entitled to a guaranteed crediting interest rate of 4% p.a. for non-HKD policies and 3.5% p.a. for HKD policies in relation to cash value until the end of the 3 rd or 5 th interest entitlement period ⁵ (as the case may be). After the end of the 3 rd or 5 th interest entitlement period ⁵ (as the case may be), the cash value of MediEnhancer will not be credited with any interests.
Cash value	Cash value will be used to offset ² the premium (and the corresponding levy ^(iv)) of the Associated Medical Plan ³ 30 days ⁷ prior to every anniversary of the Associated Medical Plan while MediEnhancer is in effect. Should the insured unfortunately pass away while MediEnhancer is in effect, the remaining cash value will also be payable.
Surrender value	For 1st to 3rd supplement year: 90% of total supplement premiums paid ^(v) ⊖ less any accumulated premium amount of Assoicated Medical Plan ³ offset ² by MediEnhancer For 4th supplement year and onwards: 100% of total supplement premiums paid ^(v) ⊖ less any accumulated premium amount of Associated Medical Plan ³ offset ² by MediEnhancer
Hospital income benefit	HKD100 daily benefit per confinement for a maximum of 1,000 days (maximum 90 days per confinement resulting directly or indirectly from mental illnesses) until the insured reaches the age of 75. Hospital income benefit will be paid in HKD.
Compassionate death benefit ¹²	HKD5,000 / MOP5,000 / USD625
Underwriting	Simple application process with no medical underwriting required

(i) **MediEnhancer** will be automatically terminated on the earliest occurrence of any of the events set out in the “Termination” under Important Information of this product brochure.

(ii) Premium rate at 509.81 per 1,000 notional amount (for non-HKD policies) and 508.6 per 1,000 notional amount (for HKD policies).

(iii) **MediEnhancer** should be denominated in the same currency of Associated Medical Plan and cannot be changed after issuance.

(iv) Levy on insurance premium is applicable to policies issued in Hong Kong only.

(v) Total supplement premiums paid is the total premiums due and paid under **MediEnhancer** from the effective date of **MediEnhancer** up to the surrender value is determined.

Important information

Cooling-off period

If you are not completely satisfied with your supplement, you have the right to cancel your supplement and obtain a refund of any premium(s) paid provided that there is no claim payment made under your supplement prior to your request for cancellation.

Applicable to policies issued in Hong Kong

To exercise this right, please return your supplement (if applicable) and send your signed written notice of cancellation directly to our customer service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong **within 21 calendar days** immediately following either the day of delivery of your supplement or the notice of supplement issuance (notifying you of the cooling-off period) to you or your nominated representative (whichever is earlier). Your supplement will then be cancelled and a refund of any premium(s) paid and any levy paid will be returned to you.

Applicable to policies issued in Macau

To exercise this right, please return your supplement (if applicable) and send your signed written notice of cancellation directly to our customer service at Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau **within 21 calendar days** immediately following the day of delivery of your supplement to you or your nominated representative. Your supplement will then be cancelled and a refund of any premium(s) paid will be returned to you in supplement currency.

Waiting period

There is a waiting period of 90 days following the effective date of **MediEnhancer**. We will not pay any benefit under the hospital income benefit of **MediEnhancer** if the insured (i) experiences symptoms or signs for (even if the insured has not consulted a medical practitioner), or (ii) receives treatment, medication or investigation for, or (iii) is diagnosed with, any covered sickness within the waiting period of **MediEnhancer**.

It does not apply to any covered sickness which is solely and directly caused by an accident and independently of any other causes during the waiting period.

Non-payment of premium

You should pay premiums for the whole of your premium payment term. Any premiums remaining outstanding at the end of the grace period (i.e. 31 days after premium due date) may lead to termination of **MediEnhancer**. You may lose the insurance protection offered by **MediEnhancer**.

Early surrender

Should you terminate **MediEnhancer** early or cease paying premiums early, you may suffer a significant loss. Please refer to the section “**MediEnhancer Supplement** at a glance” for the calculation of surrender value.

Supplement currency

If **MediEnhancer** is denominated in a currency other than your local currency, you may face an exchange rate risk. Upon currency conversion, the amounts you receive and the premiums you pay may vary as a result of changes in exchange rate.

Important information (cont'd)

Inflation

The cost of living in the future is likely to be higher than it is today due to inflation and the future premium of the Associated Medical Plan may be affected due to increase with age of the insured and the premium adjustment of Associated Medical Plan, etc. In case the actual rate of inflation and/or the premium amount of Associated Medical Plan are higher than expected, the purchasing power of the cash value you receive under **MediEnhancer** may be lower than expected.

Termination

MediEnhancer will automatically terminate upon the earliest occurrence of any of the following:

- (a) when **MediEnhancer** lapses, or is surrendered; or
- (b) on the death of the insured; or
- (c) on the supplement maturity date; or
- (d) on the supplement anniversary (if the day on which the cash value becomes zero falls on a supplement anniversary) on or immediately following the day when cash value becomes zero; or
- (e) when the Associated Medical Plan to which **MediEnhancer** is associated lapses, or is terminated, cancelled or surrendered; or
- (f) when the right of termination under **MediEnhancer** is exercised pursuant to the “Cross-Border” provision.

You may apply for supplement cancellation by giving 30 days prior written notice to the Company in accordance with the application procedures and administrative rules of the Company in force from time to time. We will process the relevant application after our receipt of your valid written application (in the form specified by us). Please contact your financial consultant for further details.

Key exclusions

Under the terms and benefits of the supplement contract, the Company shall not pay any hospital income benefit in relation to or arising from the following expenses:

1. pre-existing conditions (please refer to “Pre-existing condition” section below); or
2. covered sickness which signs or symptoms occur to the insured within the waiting period whether or not any diagnosis is confirmed; or
3. pregnancy, childbirth or miscarriage, sterilisation, or infertility and any related treatment or treatment of congenital anomalies; or
4. any drug or alcohol abuse; or
5. any self-inflicted injury or suicide, whether sane or insane; or
6. cosmetic surgery, eye glasses, corrective aids and treatment of refractive errors or any optional surgery; or
7. dental care or surgery unless resulting (directly and independently of all other causes) from a covered injury (excluding denture and related expenses); or
8. general check-up, convalescence, custodial or rest care; or
9. treatment or surgery for tonsils, adenoids or hernia or a disease peculiar to the female generative organs unless the insured has been continuously covered under **MediEnhancer** for a period of 120 days from **MediEnhancer** effective date; or
10. circumcision before attaining the age of 12; or

Important information (cont'd)

- 11. Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof (except AIDS/HIV due to blood transfusion and occupationally acquired AIDS/HIV); or
- 12. any attempt or commission of assault or unlawful act by the insured; or
- 13. any act due to war, declared or not, military, naval or air service for any country at war, declared or not; or
- 14. any confinement, treatment, procedure, supplies or other medical services which are not medically necessary.

For the full list of exclusions, please refer to the most updated provisions.

Suicide exclusion

If the insured, whether sane or insane, commits suicide within 1 year from the supplement effective date, the total amount payable under **MediEnhancer** if the insured dies while **MediEnhancer** is in effect (“Death Proceeds”) will be limited to a refund of the premiums paid (without interest).

Any benefits paid and payable by us under **MediEnhancer** will be deducted from the Death Proceeds.

Pre-existing condition

No benefit is payable (other than the Death Proceeds for **MediEnhancer**) in respect of any pre-existing conditions or recurrence of chronic pre-existing conditions.

Pre-existing condition shall mean any condition, disability, illness or Injury:

- (a) which existed or continued to exist;
- (b) for which the insured experienced symptoms or signs (even if the insured has not consulted a medical practitioner);
- (c) for which the insured had received or continued to receive treatment, medication or any investigation; or
- (d) where diagnostic tests showed the pathological existence;

prior to the supplement effective date.

Important information (cont'd)

Levy on insurance premium (Only applicable to policies issued in Hong Kong)

Levy collected by the Insurance Authority through the Company will be imposed on **MediEnhancer** at the applicable rate. Policy holders must pay the levy in order to avoid any legal consequences.

Rights of third parties

Applicable to policies issued in Hong Kong

MediEnhancer is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) (“TP Ordinance”). Any person or entity which is not a party to **MediEnhancer** shall have no rights under the TP Ordinance to enforce any terms of **MediEnhancer**.

Applicable to policies issued in Macau

Any person or entity which is not a party to **MediEnhancer** shall have no rights to enforce any terms of **MediEnhancer**.

Submission of claims

In respect of a hospital confinement, we must receive due proof that the insured has been confined in a hospital while the coverage of **MediEnhancer** was in effect as an in-patient on the recommendation of a medical practitioner resulting (directly and independently of all other causes) from a disability before any benefit is payable. Due proof should be furnished (in the form specified by us and in such manner satisfactory to us) within 90 days after the discharge from the confinement.

In respect of death, we must be notified in writing (in the form specified by us and in such manner satisfactory to us) of the insured's death within 30 days from the date of death. We must also receive due proof of the insured's death (in the form specified by us and in such manner satisfactory to us) within 90 days from the date of death of the insured.

If we do not receive any of the above notification or due proof within the aforesaid timeframe, you or the claimant must show to our satisfaction that notice or due proof was submitted to us as soon as practicable, or we will not pay any benefit.

Important information (cont'd)

U.S. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act (“FATCA”), a foreign financial institution (“FFI”) is required to report to the U.S. Internal Revenue Service (“IRS”) certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS (“FFI Agreement”) in respect of FATCA and / or who is not otherwise exempt from doing so (referred to as a “nonparticipating FFI”) will face a 30% withholding tax (“FATCA Withholding Tax”) on all “withholdable payments” (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong / Macau have signed an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong / Macau with FATCA and which creates a framework for Hong Kong / Macau FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to the Company and this policy. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc); and
- (ii) consent to the Company reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a “Non-Compliant Accountholder”), the Company is required to report “aggregate information” of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong / Macau Government fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong / Macau and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

Remarks

1. Qualified AXA medical insurance policies shall mean policies satisfy the following requirements: a) must be in-force at the time of application of **MediEnhancer**; or b) purchase at the same time together with **MediEnhancer**. The list of qualified AXA medical insurance policies will be updated from time to time without further notice. For the latest qualified AXA medical insurance policies, please refer to www.axa.com.hk/medi-enhancer-supplement-axa-medical-policy-en (Hong Kong) / www.axa.com.mo/medi-enhancer-supplement-axa-medical-policy-en (Macau).
2. We will transfer the premium amount of Associated Medical Plan which is equal to the lower of: (i) the annualised premium payable for the Associated Medical Plan on its next policy anniversary date; or (ii) the full amount of cash value as at the date of transfer, provided that for the 1st supplement year, the maximum amount to be transferred shall be subject to the maximum of the total premium due and paid for the 1st supplement year; into the FPDA of the policy to which **MediEnhancer** is attached for the purpose of settling the premium of the Associated Medical Plan on its relevant due dates(s) accordingly.
3. The amount of the annualised premium payable for the Associated Medical Plan on its next policy anniversary date shall be equal to an amount calculated according to the following formula:

As at the anniversary date of the Associated Medical Plan:
the annualised renewal premium of the Associated Medical Plan for the following policy year
⊖ any no claim discount (or equivalent) of the Associated Medical Plan
⊕ applicable levy (if any)
4. The notional amount of **MediEnhancer** is used for the calculation of premium and relevant policy values of **MediEnhancer**. It is not equivalent to the Death Proceeds for **MediEnhancer**. The cash value of **MediEnhancer** at its effective date will be equal to notional amount of **MediEnhancer**.
5. **MediEnhancer** will terminate on **MediEnhancer's** anniversary (if the day on which the cash value becomes zero falls on a supplement anniversary) on or immediately following the day when cash value becomes zero. The actual interest entitlement period may be shorter than expected.
6. For the avoidance of doubt, the premium amount of the Associated Medical Plan shall be credited into the FPDA of the policy to which **MediEnhancer** is attached for premium payment of such Associated Medical Plan and shall not be paid out to the owner directly under any circumstances.
7. Applicable to policies issued in Hong Kong
Should the intended transfer date fall on a Saturday, Sunday or general holiday, gazetted by the government of Hong Kong, the relevant transfer shall be effected up to 5 days before such intended transfer date.

Applicable to policies issued in Macau
Should the intended transfer date fall on a Saturday, Sunday, general holiday gazetted by the government of Hong Kong or public holiday announced by the government of Macau, the relevant transfer shall be effected up to 5 days before such intended transfer date.
8. The guaranteed preferential interest rate is applicable to the Prepayment Amount only. In order to entitle this prepayment arrangement, you shall pay the Prepayment Amount within 3 months from the issue date of **MediEnhancer**. Any amount paid in excess of the Prepayment Amount in the FPDA of **MediEnhancer** will not be entitled to the guaranteed preferential interest rate and will not be credited with any interests. For the avoidance of doubt, corresponding levy (if any) on the annual premium of the 2nd supplement year will not be entitled to any interests. The amount deposited in FPDA of **MediEnhancer** under this prepayment arrangement will be refunded without interest upon supplement termination, cancellation or death of insured during the first supplement year.
9. The amount of the Prepayment Amount for non-HKD policies is calculated as follows:
Annual premium of 2nd supplement year ÷ (1 + 4%).

The amount of the Prepayment Amount for HKD policies is calculated as follows:
Annual premium of 2nd supplement year ÷ (1 + 3.5%).
10. At any time during the 1st supplement year, if owner of **MediEnhancer** withdraws from the FPDA of **MediEnhancer** which results in a lower balance in the FPDA of **MediEnhancer** than the Prepayment Amount, the owner of **MediEnhancer** will not be entitled to the guaranteed preferential interest rate. The balance in the FPDA of **MediEnhancer** (if any) will not be credited with any interests. In any event, if premium for the 2nd supplement year is unpaid at the end of the grace period after the relevant due date for premium payment, the premium is in default and **MediEnhancer** will terminate.
11. The aggregate of the period during which the hospital income benefit is payable will not exceed a maximum of 90 days for each confinement resulting directly or indirectly from mental illness and 1,000 days for each confinement resulting (directly and independently of all other causes) from other disabilities.
12. The compassionate death benefit of **MediEnhancer** does not form part of the death proceeds (or equivalent) of the Associated Medical Plan.

- Notes:**
- Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured on his or her last birthday.
 - The Company reserves the right to change the provisions of **MediEnhancer** at any time in accordance with the provisions of **MediEnhancer** or if we consider it necessary to comply with any applicable laws, regulations or regulatory requirements or where there is any misstatement of information by you or the claimant under **MediEnhancer**. If any information relevant to underwriting has been misstated, the Company shall have the right to re-determine the premiums payable and/or **MediEnhancer** notional amount and/or the amount(s) of benefit(s) under **MediEnhancer**.

How do I make a claim?

Simply contact your financial consultant, download the claim form from www.axa.com.hk/en/downloads/medical (Hong Kong)/ www.axa.com.mo/en/downloads (Macau) or contact us by telephone (852) 2802 2812 (Hong Kong), (853) 8799 2812 (Macau) for claim submission detail. After submission, we will help you process your claim as soon as possible.

MediEnhancer Supplement is underwritten by AXA China Region Insurance Company (Hong Kong) Limited / AXA China Region Insurance Company Limited (“AXA”, the “Company”, or “we”).

MediEnhancer is subject to the terms, conditions and exclusions of the relevant provisions. AXA reserves the final right to approve any application. This product brochure contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of MediEnhancer, please refer to the relevant provisions, which will be made available by the Company upon request.



MediEnhancer Supplement
Product brochure

Find out more about MediEnhancer Supplement

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