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# AXA “Family and Friends Reward” Programme



By participating in this Programme according to the steps below, both you and your family members / friends will have the chance to enjoy wonderful rewards<sup>1</sup> as below to help you accumulate retirement savings and enjoy tax deduction<sup>2</sup>. Terms and conditions apply:

**Step 1** During the period from 1 January 2026 to 31 March 2026, both dates inclusive (“**Programme Period**”), successfully submit an application for a basic plan of IncomeBliss Deferred Annuity Plan<sup>3</sup> (meeting the requirements stated in Table 1 below) and / or for a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan<sup>3</sup> (meeting the requirements stated in Table 2 below); and

**Step 2** During the period from 1 January 2026 to 31 May 2026, both dates inclusive (“**Registration Period**”), register for this Programme via Emma by AXA and invite your respective family members / friends to participate in this Programme<sup>4</sup>.

## Reward 1 IncomeBliss Deferred Annuity Plan Gift Reward

During the Programme Period, if you and your family members / friends successfully submit an application for a basic plan of IncomeBliss Deferred Annuity Plan<sup>3</sup> and meet the specified requirements under this Programme, you and your family members / friends may be entitled to a Gift Reward according to Table 1 under this Programme.

Table 1

Designated Basic Plan	IncomeBliss Deferred Annuity Plan <sup>3</sup>		
	Premium Payment Term	5 years	10 years
Premium Payment Mode	Annual		
Annual Premium of Designated Plan of Reward 1 <sup>#</sup> (USD / HKD)	USD6,000 / HKD48,000 or above		
Gift Reward <sup>#</sup>	Number of Eligible Customers of Reward 1 <sup>#</sup> in Eligible Group of Reward 1 <sup>#</sup>		
	2	3-4	5 or above
	Each Eligible Customer of Reward 1 <sup>#</sup> will receive <b>HKD1,000 gift voucher</b>	Each Eligible Customer of Reward 1 <sup>#</sup> will receive <b>HKD1,500 gift voucher</b>	Each Eligible Customer of Reward 1 <sup>#</sup> will receive <b>HKD3,000 gift voucher</b>

## Reward 2 AXA WiseGuard Pro Medical Insurance Plan Premium Refund

During the Programme Period, if you successfully submit an application for a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan<sup>3</sup> and meet the specified requirements under this Programme, you and your family members / friends may be entitled to up to 6 months premium refund on such policy according to Table 2 under this Programme.

What is more? If you and your family members / friends also meet the specified requirements under the AXA "2026 Spring Rewards" Programme<sup>5</sup>, you and your family members / friends may be entitled to an additional 6 months' premium refund on such policy offered under the AXA "2026 Spring Rewards" Programme<sup>5</sup>.

Each customer may be entitled to a maximum of **12 months' premium refund** on AXA WiseGuard Pro Medical Insurance Plan<sup>3</sup> under this AXA “Family and Friends Reward” Programme and the AXA "2026 Spring Rewards" Programme<sup>5</sup>.

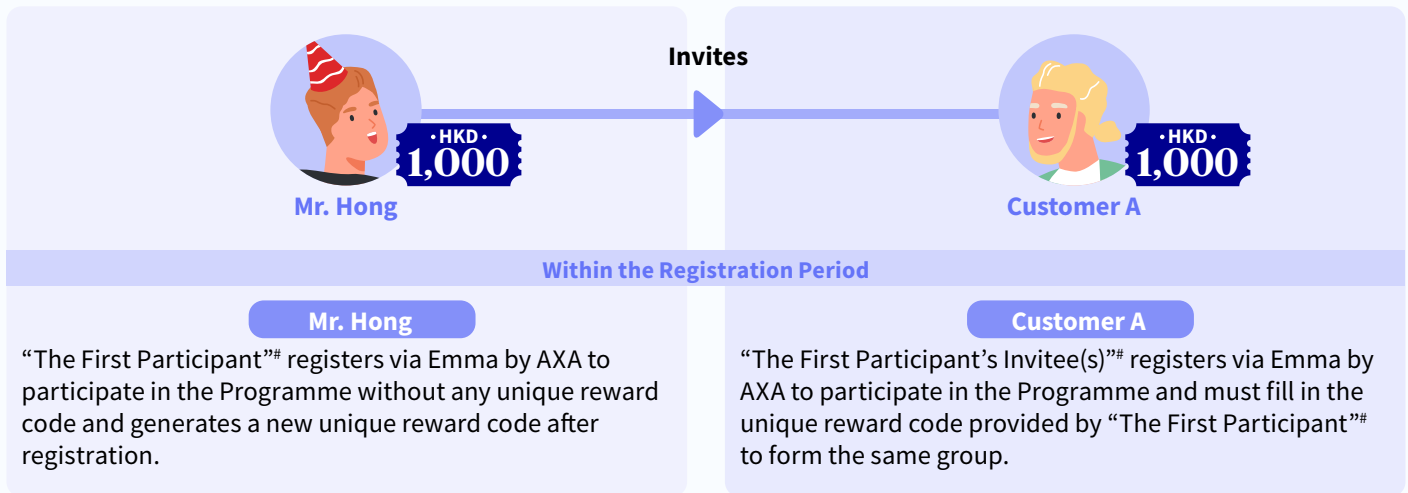
Table 2

Designated Basic Plan / Supplement	AXA WiseGuard Pro Medical Insurance Plan <sup>3</sup>					
	Premium Payment Mode	Annual				
Premium Refund <sup>#</sup> on Each Eligible Designated Plan of Reward 2 <sup>#</sup>	Number of Eligible Customers of Reward 2 <sup>#</sup> in Eligible Group of Reward 2 <sup>#</sup>					
	2	3	4	5	6	7 or above
	<b>1 month</b>	<b>2 months</b>	<b>3 months</b>	<b>4 months</b>	<b>5 months</b>	<b>6 months</b>

**Illustrative examples** (These examples are hypothetical and for illustrative purposes only)

**Example 1:**

Mr. Hong (Successfully submits an application for a basic plan of IncomeBliss Deferred Annuity Plan as policy owner within the Programme Period)

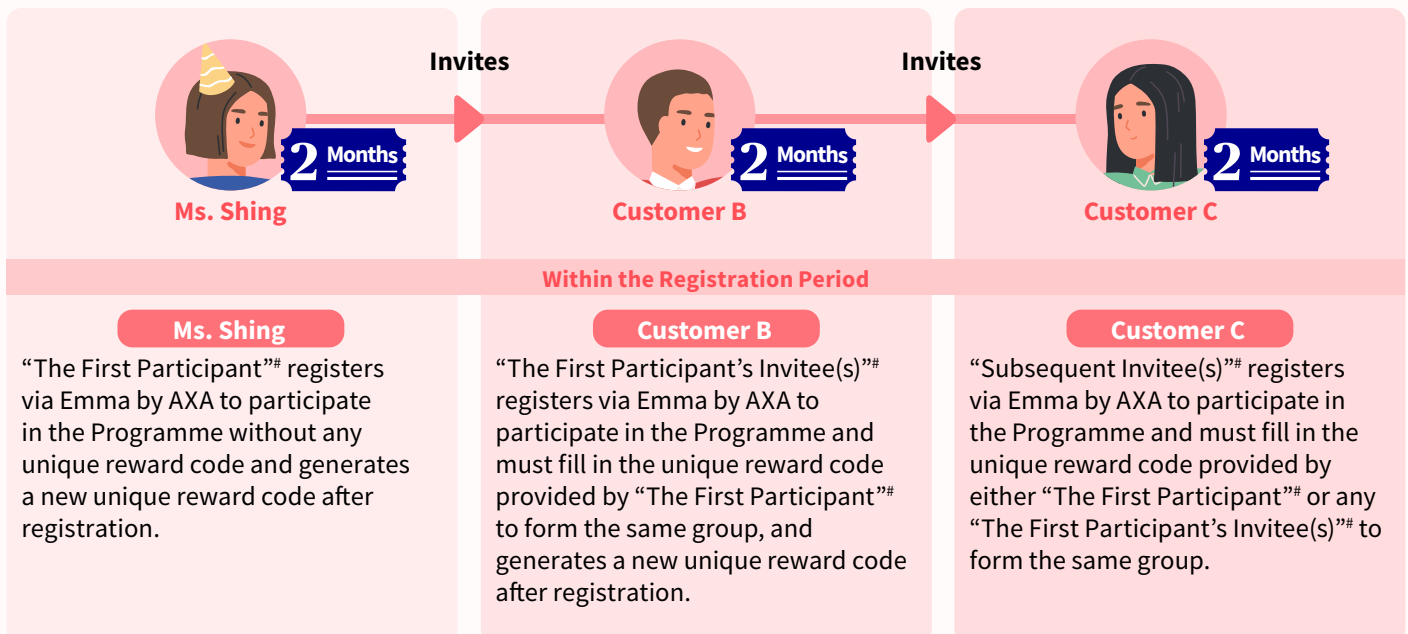


- ▶ Mr. Hong and Customer A form an Eligible Group of Reward 1.
- ▶ Each of them will receive a **HKD1,000** gift voucher under Reward 1.

**Note: The customers of the above example must successfully apply for IncomeBliss Deferred Annuity Plan during Programme Period with the required annual premium and annual payment mode is selected.**

**Example 2:**

Ms. Shing (Successfully submits an application for a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan as policy owner within the Programme Period)

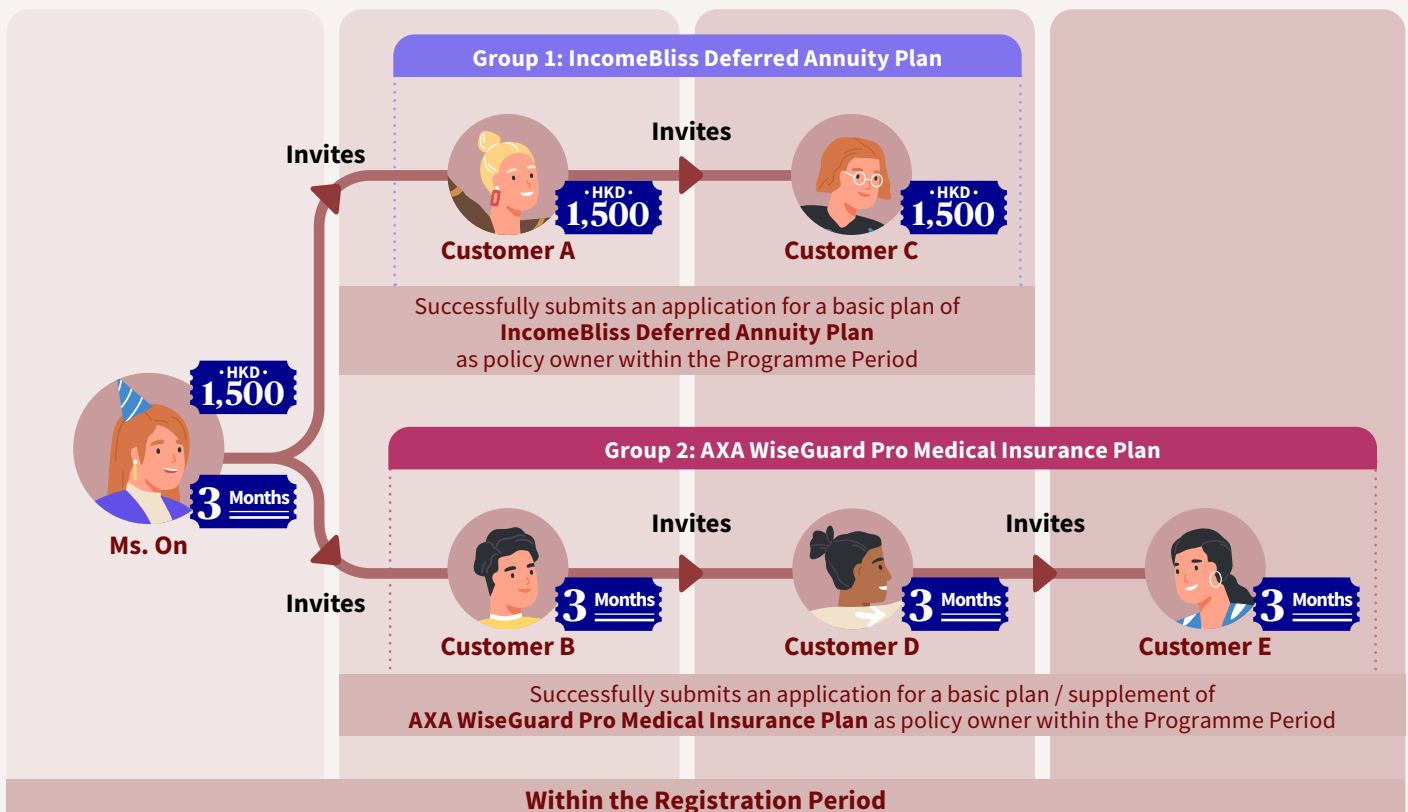


- ▶ Ms. Shing, Customer B and Customer C form an Eligible Group of Reward 2.
- ▶ Each of them will receive **2 months' premium refund** under Reward 2.

**Note: The customers of the above example must successfully apply for AXA WiseGuard Pro Medical Insurance Plan during Programme Period meeting the requirement for annual payment mode.**

### Example 3:

Ms. On (Successfully submits applications for a basic plan of IncomeBliss Deferred Annuity Plan and a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan respectively as policy owner within the Programme Period)



#### Ms. On

“The First Participant”<sup>#</sup> registers via Emma by AXA to participate in the Programme without any unique reward code and generate a new unique reward code after registration.

#### Customers A & B

“The First Participant’s Invitee(s)”<sup>#</sup> register via Emma by AXA to participate in the Programme and must fill in the unique reward code provided by “The First Participant”<sup>#</sup> and generate a new unique reward code after registration.

#### Customers C & D

“Subsequent Invitee(s)”<sup>#</sup> register via Emma by AXA to participate in the Programme and must fill in the received unique reward code provided by either “The First Participant”<sup>#</sup> or any “The First Participant’s Invitee(s)”<sup>#</sup> and generate a new unique reward code after registration.

#### Customer E

“Subsequent Invitee(s)”<sup>#</sup> register via Emma by AXA to participate in the Programme and must fill in the received unique reward code provided by “The First Participant”<sup>#</sup>, any “The First Participant’s Invitee(s)”<sup>#</sup> or any other “Subsequent Invitee(s)”<sup>#</sup> to form the same group.

The 6 customers are divided into two groups initiated by Ms. On, based on the respective policy they applied for.

(Group 1) Each customer who successfully submits an application for a basic plan of IncomeBliss Deferred Annuity Plan:

- ▶ Ms. On, Customer A and Customer C form an Eligible Group of Reward 1.
- ▶ Each of them will receive **HKD1,500** gift voucher under Reward 1

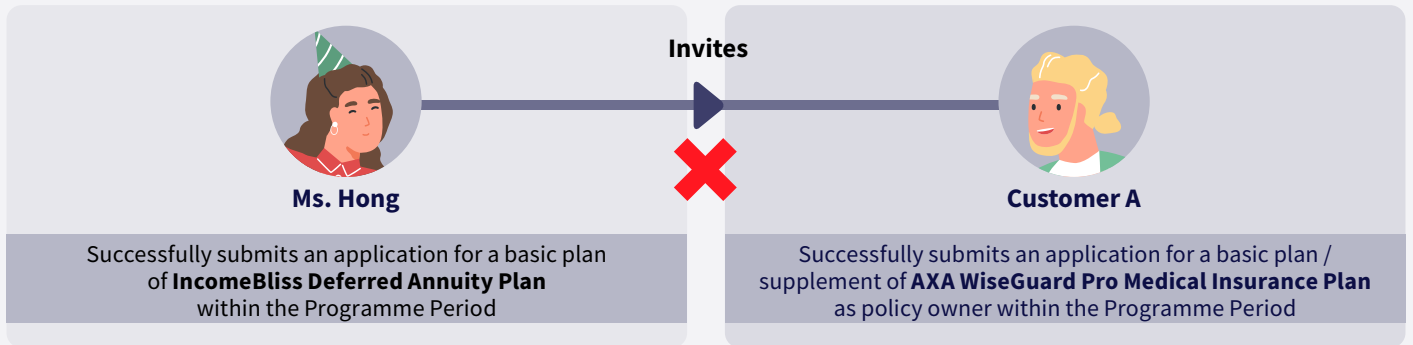
(Group 2) Each customer who successfully submits an application for a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan:

- ▶ Ms. On, Customer B, Customer D and Customer E form an Eligible Group of Reward 2.
- ▶ Each of them may be entitled to **3 months’ premium refund** under Reward 2.

#### Notes:

- **Ms. On, Customer A and Customer C must successfully apply for IncomeBliss Deferred Annuity Plan during Programme Period with the required annual premium and annual payment mode is selected.**
- **Ms. On, Customer B, Customer D and Customer E must successfully apply for AXA WiseGuard Pro Medical Insurance Plan during Programme Period meeting the requirement for annual payment mode.**
- **Customers can only be grouped with those who have successfully applied for the same policy. Customers applied for different policies cannot be grouped in the same group.**

#### Example 4:



**Notes: As Ms. Hong and Customer A apply for different policies, so they cannot form any group and neither of them is eligible to receive any reward.**

#### Remarks:

1. For details, please refer to the relevant section(s) of the Terms and Conditions stated in this leaflet.
2. For details on tax deductions, please visit the website of Inland Revenue Department (“IRD”), contact IRD for tax related enquiries and / or seek independent tax advice.
3. For product details of the designated basic plan and / or supplement, please refer to the relevant proposals, product brochures and policy contracts.
4. For details, please refer to the “Registration and Invitation Rules” section of the Terms and Conditions stated in this leaflet.
5. Subject to relevant terms and conditions as set out in the AXA “2026 Spring Rewards” Programme leaflet. For details, please refer to the relevant programme leaflet.

\* Please refer to the Terms and Conditions stated in this leaflet for the definition(s).

#### Terms and Conditions

1. AXA “Family and Friends Reward” Programme (“**Programme**”) is offered by AXA China Region Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) and AXA China Region Insurance Company Limited (collectively, “**AXA**”), subject to these terms and conditions (“**Terms and Conditions**”).
2. To participate in this Programme, two or more customers (you and your family member(s) / friend(s)) must pair up and satisfy all of the following requirements:
  - a. During the period from 1 January 2026 to 31 March 2026, both dates inclusive (“**Programme Period**”), each customer must submit an application, as the policy owner, for a basic plan of IncomeBliss Deferred Annuity Plan in accordance with clauses 5 to 17 and / or a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan in accordance with clauses 18 to 27; and
  - b. During the period from 1 January 2026 to 31 May 2026, both dates inclusive (“**Registration Period**”), such customers must fulfill the registration and invitation rules set out in clauses 3 to 4.

#### Registration and Invitation Rules

3. During the Registration Period, each customer must successfully register to participate in the Programme via Emma by AXA app (“**Emma by AXA**”) using the same name, mobile number, and email address provided in his / her application for a basic plan of IncomeBliss Deferred Annuity Plan and / or a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan:
  - a. Each customer must be, or register as, a user of Emma by AXA before he / she can register to participate in the Programme;
  - b. One of the customers (“**The First Participant**”) registers to participate in the Programme via Emma by AXA. The registration by “The First Participant” does not require any unique reward code;
  - c. “The First Participant” then generates a unique reward code through his / her Emma by AXA user account, and invites one or more of his / her family member(s) / friend(s) (“**The First Participant’s Invitee(s)**”) to participate in the Programme by sending such unique reward code to his / her invitee(s);
  - d. “The First Participant’s Invitee(s)” must also register to participate in the Programme via Emma by AXA. Upon registration, “The First Participant’s Invitee(s)” must fill in the unique reward code he / she received from “The First Participant”;
  - e. “The First Participant’s Invitee(s)” may further invite his / her family member(s) / friend(s) to participate in the Programme by generating new unique reward code through his / her Emma by AXA user account and sending this new unique reward code to his / her invitee(s);
  - f. “**Subsequent Invitee(s)**” refers to the customer(s) invited by “The First Participant’s Invitee(s)” to participate in the Programme and receives and registers with the unique reward code generated by (a) “The First Participant’s Invitee(s)”, or (b) “The First Participant”;
  - g. “Subsequent Invitee(s)” must also register to participate in the Programme via Emma by AXA. Upon registration, “Subsequent Invitee(s)” must fill in the unique reward code he / she received from “The First Participant” or “The First Participant’s Invitee(s)” (as the case may be); and
  - h. “Subsequent Invitee(s)” may further invite his / her family member(s) / friend(s) to participate in the Programme by generating new unique reward code through his / her Emma by AXA user account and sending this new unique reward code to his / her invitee(s). “Subsequent Invitee(s)” shall be construed to include the family member(s) / friend(s) invited by such “Subsequent Invitee(s)” and registers to participate in this Programme.
4. “The First Participant”, “The First Participant’s Invitee(s)” and “Subsequent Invitee(s)”) shall be grouped together forming one group, referred to as one “**Eligible Group**”.

#### Reward 1 IncomeBliss Deferred Annuity Plan Gift Reward

5. During the Programme Period, each of “The First Participant”, “The First Participant’s Invitee(s)” and “Subsequent Invitee(s)”) must successfully submit an application for a basic plan of IncomeBliss Deferred Annuity Plan (“**Designated Plan of Reward 1**”) as a policy owner. The Designated Plan of Reward 1 must satisfy all of the following requirements (“**Eligible Designated Plan of Reward 1**”):
  - a. Such Designated Plan of Reward 1 must meet the annual premium requirement stated in Table 1 above at the time of application;
  - b. Such Designated Plan of Reward 1 must be successfully issued during the period from 1 January 2026 to 31 May 2026, both dates inclusive; and
  - c. Annual payment mode must be selected for such Designated Plan of Reward 1.
6. “The First Participant”, “The First Participant’s Invitee(s)” and “Subsequent Invitee(s)”) successfully applied for Eligible Designated Plan of Reward 1 shall be grouped together forming one Eligible Group (“**Eligible Group of Reward 1**”) and each of them is referred to as an “**Eligible Customer of Reward 1**”.

7. Depending on the number of Eligible Customer of Reward 1 in Eligible Group of Reward 1, each of the Eligible Customer of Reward 1 will receive the corresponding gift voucher ("**Gift Reward**"):

No. of Eligible Customers of Reward 1 in Eligible Group of Reward 1	Gift Reward – a gift voucher worth
More than 5	HKD3,000
3 to 4	HKD1,500
2	HKD1,000

8. Levy on insurance premium to be collected by the Insurance Authority will not be included in the calculation of annual premium of Eligible Designated Plan of Reward 1 under this Programme.
9. The Gift Reward will not be applicable to customers who has purchased a basic plan of IncomeBliss Deferred Annuity Plan before 1 January 2026 but subsequently cancelled such basic plan during its cooling off period and then re-applied for such basic plan during the Programme Period.
10. Each customer can only register for this Programme once and is only entitled to receive the Gift Reward once.
11. The Gift Reward under this Programme cannot be used in conjunction with any other promotions and offers related to IncomeBliss Deferred Annuity Plan under AXA Staff Product Discount Program and AXA "Wonderful Life" Programme.
12. Only qualified annuity premiums paid under IncomeBliss Deferred Annuity Plan can be tax deductible. For details of tax deductions, please refer to the product brochure and the website of IRD, contact IRD directly for any tax related enquiries and / or seek independent tax advice.
13. The Eligible Designated Plan of Reward 1 must be in force with no outstanding premium at the time of the Gift Reward delivery. The Gift Reward's redemption details will be delivered to the Eligible Customers of Reward 1 on or before 30 September 2026 by way of e-mail and SMS ("**Delivery Notice**") at their respective e-mail address and mobile number provided when they registered to participate in this Programme.
14. AXA is not responsible for verifying any personal information (including e-mail address and mobile number) provided by the customers. In the event of communication failure arising from personal information provided by an Eligible Customer of Reward 1, AXA will not re-issue the Gift Reward, in which case, such Eligible Customer of Reward 1 is deemed to have voluntarily forfeited his / her entitlement to the Gift Reward. The Delivery Notice will only be sent once and will not be re-sent under any circumstances.
15. AXA is not the supplier / issuer of the gift vouchers under the Gift Reward and shall not be responsible or liable for any issues in connection with their use. Any disputes arising from the use of the gift vouchers under the Gift Reward shall be resolved by Eligible Customers of Reward 1 and the supplier / issuer directly. The gift vouchers under the Gift Reward are subject to terms and conditions determined by the supplier / issuer.
16. All images of the gift vouchers under the Gift Reward in this leaflet are for general information and reference only.
17. AXA reserves the right to replace the gift vouchers under the Gift Reward with any other substitute without prior notice.

#### **Reward 2 AXA WiseGuard Pro Medical Insurance Plan Premium Refund**

18. During the Programme Period, each of "The First Participant", "The First Participant's Invitee(s)" and "Subsequent Invitee(s)" must successfully submit an application for a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan ("**Designated Plan of Reward 2**") as a policy owner. The Designated Plan of Reward 2 must satisfy all of the following requirements ("**Eligible Designated Plan of Reward 2**"):
- Such Designated Plan of Reward 2 must be successfully issued / have its effective date commenced during the period from 1 January 2026 to 31 May 2026, both dates inclusive; and
  - Annual payment mode must be selected for such Designated Plan of Reward 2.
19. "The First Participant", "The First Participant's Invitee(s)" and "Subsequent Invitee(s)" successfully applied for Eligible Designated Plan of Reward 2 shall be grouped together forming one Eligible Group ("**Eligible Group of Reward 2**") and each of them is referred to as an "**Eligible Customer of Reward 2**".
20. Depending on the number of Eligible Customers of Reward 2 in Eligible Group of Reward 2, each of the Eligible Customers of Reward 2 may be entitled to a one-off 1 month's, 2 months', 3 months', 4 months', 5 months' or 6 months' (as applicable) premium refund as stated in Table 2 above for payment of future premium(s) of such policy, the amount of which is equivalent to 8.33%, 16.66%, 25%, 33.33%, 41.67% or 50% respectively of the AFYP for the first policy year of the Eligible Designated Plan of Reward 2 ("**Premium Refund**") on and in accordance with following conditions:
- The AFYP of the Eligible Designated Plan of Reward 2 is the annualised premium payable for the first policy year determined based on the benefit level of the policy as at the time of the Premium Refund;
  - If Eligible Customers of Reward 2 has changed the benefit level of the Eligible Designated Plan of Reward 2 after policy issuance, the AFYP of the Eligible Designated Plan of Reward 2 applied in Premium Refund will not be equivalent to the actual amount of total premiums Eligible Customers of Reward 2 paid for the first policy year. AFYP of the Eligible Designated Plan of Reward 2 will be re-calculated based on the benefit level of Eligible Designated Plan of Reward 2 as at the time of premium refund;
  - The amount of AFYP of the Eligible Designated Plan of Reward 2 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 Designated Plan of Reward 2; and
  - The calculation of AFYP and Premium Refund 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 Designated Plan of Reward 2.

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0
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21. The Eligible Designated Plan of Reward 2 must be in force at the time of crediting of the Premium Refund and all premiums due since policy effective date must be fully paid at the time of the premium refund, failing which Eligible Customers of Reward 2 will not be entitled to Premium Refund. If the Eligible Designated Plan of Reward 2 shall terminate for whatever reasons before the Premium Refund is credited to the future premium deposit account, the Premium Refund will cease to be in effect. If the Eligible Designated Plan of Reward 2 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.
22. The Eligible Designated Plan of Reward 2 must be in annual payment mode of crediting of the Premium Refund and all premiums due since policy effective date must be fully paid, failing which Eligible Customers of Reward 2 will not be entitled to Premium Refund.
23. The Eligible Customer of Reward 2 will receive a notification letter by mail after the premium refund is credited to the future premium deposit account on or before 30 November 2027 and the notification letter will set out the details of the Premium Refund. The Premium Refund will then be applied to the premium payments for the relevant Eligible Designated Plan of Reward 2 of the third policy year and onwards (if applicable) as AXA deems appropriate. Withdrawal of the Premium Refund from the future premium deposit account is not allowed.
24. The Premium Refund will not be applicable to customers who have purchased the Designated Plan of Reward 2 before the Programme Period but subsequently cancelled such Designated Plan of Reward 2 during its cooling off period and then re-applied for the same Designated Plan of Reward 2 during the Programme Period.
25. Each customer can only register for this Programme once and is only entitled to receive the Premium Refund once.
26. Only qualified premiums paid under AXA WiseGuard Pro Medical Insurance Plan can be tax deductible. For the purpose of tax deduction, the amount of premium to be refunded by AXA under this reward will not be considered as qualified premiums paid. For details of tax deductions, please refer to the product brochure and the website of IRD, contact the IRD directly for any tax related enquiries and / or seek independent tax advice.
27. The Premium Refund under this Programme cannot be used in conjunction with any other promotions and offers related to AXA WiseGuard Pro Medical Insurance Plan under AXA Staff Product Discount Program and AXA "Wonderful Life" Programme.

## General Provisions

28. For the avoidance of doubt,
  - a. Eligible Group is applicable to customers who successfully applied for the same policy and meeting the requirements of this Programme; and
  - b. Eligible Customers of Reward 1 will not be grouped into Eligible Group of Reward 2 and Eligible Customers of Reward 2 will not be grouped into Eligible Group of Reward 1.
29. All rewards under this Programme are non-transferable, non-refundable and cannot be exchanged or redeemed for cash or any substitute under any circumstances.
30. Participation in this Programme must be in Hong Kong and customer(s) must be located in Hong Kong. Customer(s) has no authority to and shall not act on behalf of AXA and / or AXA financial consultants, and the customer shall not make any representation in respect of such matter. Customers must not recommend, advise, counsel, persuade or convince any person to apply for a basic plan of IncomeBliss Deferred Annuity Plan or a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan or any other insurance plan(s). Customer(s) undertakes to (a) consult with an AXA financial consultant to understand the details of insurance plan(s) and conduct a comprehensive financial needs analysis; and (b) procure his / her invitee(s) to do the same. A policy application must be submitted via an AXA financial consultant. Customer(s) must not be involved in his / her invitee(s)'s policy application process and must not engage in any unlawful conduct, including without limitation to violation of the Insurance Ordinance (Cap. 41). The premium of insurance plan(s) and other fees (if applicable) must be paid to AXA directly (and not to any customer(s) or AXA financial consultant). AXA shall not be liable under any circumstances for any loss, damage, cost or expense which any person may suffer or incur by reason of a customer's invitation to participate in this Programme.
31. Each customer agrees to indemnify AXA, its affiliates, their respective directors, officers, employees and agents, and hold them harmless, from and against any and all third party claims, demands, liabilities, costs or expenses arising from or related to any breach by such customer of any of these Terms and Conditions or any violation of applicable law and regulation by such customer.
32. This leaflet (apart from these Terms and Conditions) is for general information and reference only. This leaflet does not constitute any offer of a policy or supplement. For detailed terms, conditions and exclusions of the relevant policies and supplements, please refer to the relevant policy documents. In the case of any conflicts or inconsistencies between the information contained in this leaflet (apart from these Terms and Conditions) and these Terms and Conditions, these Terms and Conditions shall prevail. The Chinese version is for reference only. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.
33. AXA reserves the right to alter or terminate the Programme (in whole or in part) and / or amend these Terms and Conditions at any time without prior notice. Any application under the Programme previously accepted will not be affected by subsequent alteration or termination of the Programme and / or amendments of these Terms and Conditions.
34. AXA reserves its absolute right to interpret these Terms and Conditions, including determining any person's eligibility to participate in the Programme and / or entitlement to the Gift Reward and / or Premium Refund. In case of any dispute, AXA's decision shall be final, conclusive and binding.
35. Participating customers agree that the personal data provided during registration for the Programme will be used for administrative, communication, prize collection and other purposes related to the Programme.
36. Unless otherwise specified in these Terms and Conditions, AXA will take all reasonable and practicable measures to keep the personal data collected confidential and ensure that its processing complies with the relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486). AXA will only keep the personal data collected as required for the purposes of collection. For more information, please refer to the Personal Information Collection Statement by clicking [here](#).
37. All rewards under the Programme are not guaranteed and are subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.
38. By participating in the Programme, customer(s) is deemed to have read, understood and agreed to abide by these Terms and Conditions.
39. These Terms and Conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. Any disputes arising under these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of Hong Kong SAR.

## Notes:

1. The words and expressions "policy owner" and "supplement" shown in this programme leaflet shall carry the same meanings as "policy holder" and "rider" (respectively and where applicable) stated in the policy contract of AXA WiseGuard Pro Medical Insurance Plan.
2. The premium refund(s) under the Programme will form part of the relevant policy contract(s) upon the respective basic plan(s) and / or the supplement(s) (if applicable) being issued, and the requirements of the relevant premium refund(s) under the terms and conditions of the Programme having been fulfilled.

**For more details, please contact or visit:**

 **Your Financial Consultant**

 **Customer Service Hotline: (852) 2864 5888**

 **[www.axa.com.hk](http://www.axa.com.hk)**

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