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AXA Goal (Lite) Programme

Start your AXA Goal (Lite) journey, an exclusive privilege for insureds of **CareForAll Critical Illness Plan** (“**CareForAll**”) with Emma by AXA (“Emma”) mobile app! Simply connect your tracking deviceⁱ to your registered Emma account and reach the minimum of 125 Achieved Days per membership yearⁱⁱ (“Achieved Day” refers to a day on which you walk 10,000 stepsⁱⁱⁱ or more), you may earn a 10% premium rebate^{iv} for payment of premium for the next policy year of your **CareForAll** policy.

10,000 steps



Eligibility for AXA Goal (Lite) membership

You will need to fulfill the following criteria:

- Successfully apply for **CareForAll** as a basic plan
- Named as the owner and insured of **CareForAll**; or named as the insured of **CareForAll**
- Download Emma mobile app and complete AXA Goal (Lite) enrolment process

AXA Goal (Lite) reward



Premium rebate^{iv}
percentage

10%



Minimum number of
Achieved Days per
membership yearⁱⁱ

125 Days

Illustrative example 1



Mr. Chan purchases a **CareForAll** policy and he becomes the owner and insured.

✓ Mr. Chan is **eligible** for **AXA Goal (Lite)** enrolment.



Mr. Chan purchases a **CareForAll** policy for his wife and Mrs. Chan becomes the insured.

✓ Mrs. Chan is **eligible** for **AXA Goal (Lite)** enrolment.

First year sign-up bonus^v

You may be remunerated for 50 Achieved Days, as a reward to your successful application for **CareForAll**, if you enrol **AXA Goal (Lite)** within the specified period^v. This allows you to reach the minimum no. of Achieved Days faster in the first membership year.



Simple steps to enrol AXA Goal (Lite) membership

Step 1

Download Emma mobile app from App Store or Google Play

Step 2

Register an Emma account

Step 3

Complete AXA Goal (Lite) enrolment process

Step 4

Connect your tracking deviceⁱ with Emma account

Illustrative example 2

Mr. Lee purchases a **CareForAll** policy and becomes the owner and the insured. The policy was issued and becomes effective on 25 December 2023. He enrolls the AXA Goal (Lite) membership on 26 December 2023. During his first membership yearⁱⁱ, Mr. Lee exercises regularly and is able to reach 75 Achieved Days.

Total number of Achieved Days in his first AXA Goal (Lite) membership yearⁱⁱ

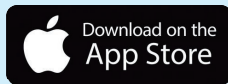
Being eligible for First year sign-up bonus^v, Mr. Lee is rewarded with an additional 50 Achieved Days at the end of his first membership yearⁱⁱ. With these additional Achieved Days, he reached 125 Achieved Days which successfully earn him a 10% rebate^{iv} on the first year premium, which will be credited to his future premium deposit account for payment of premium for the next policy year of his **CareForAll** policy.



- i. AXA Goal (Lite) supports Fitbit App, Garmin App, Google Fit App, and Apple Health App (with iPhone or Apple Watch) as a Default Tracking App.
- ii. The first membership year shall commence on the day when the eligible customer has completed AXA Goal (Lite) enrolment after the **CareForAll** policy takes effect and shall end 42 days prior to the first policy anniversary of the corresponding **CareForAll** policy. For details of the membership year, please refer to clause 11 of the terms and conditions stated in this leaflet.
- iii. It will take 24-48 hours to reflect the achieved steps count on Emma.
- iv. For details of the premium rebate under AXA Goal (Lite) reward table, please refer to clauses 3 and 6 of the terms and conditions stated in this leaflet.
- v. To enjoy the First year sign-up bonus, eligible customer should download the Emma mobile app and complete the AXA Goal (Lite) enrolment process at any time between the issue date of **CareForAll** policy and 42 days prior to the first policy anniversary of **CareForAll** policy (both dates inclusive). For more details, please refer to clause 4 of the terms and conditions stated in this leaflet.

Emma by AXA

Emma by AXA is an e-Service platform that gives you 24/7 access to your policy information and services.



For more details, please contact:

-  Your Financial Consultant
-  Customer Service Hotline (853) 8799 2812
-  www.axa.com.mo

Terms and Conditions of “AXA Goal (Lite)” Programme (the “AXA Goal (Lite)”)

AXA Goal (Lite) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“AXA”), subject to the following terms and conditions.

1. AXA Goal (Lite) is only applicable to customers who have met all the following requirements (“Eligible Customer(s)”):
 - a. Customer must have successfully applied for **CareForAll Critical Illness Plan** (“**CareForAll**”) as a basic plan;
 - b. Customer must be named as the owner and insured of **CareForAll**; or named as the insured of **CareForAll**; and has attained the age of 18; and
 - c. Customer must have downloaded the Emma by AXA (“Emma”) mobile app and completed the AXA Goal (Lite) enrolment process.
2. For each day during the Eligible Customer’s participation in AXA Goal (Lite) on which he/she walks 10,000 steps or more shall be considered as an achieved day (“Achieved Day(s)”).
3. Each Eligible Customer who has met all relevant requirements as set out in these terms and conditions will be entitled to a premium rebate intended for settlement of future premium of his/her relevant **CareForAll** policy. The premium rebate percentage is 10% if the Eligible Customer can accumulate a minimum of 125 Achieved Days in a membership year.
4. First year sign-up bonus: Apart from the requirements as stated in clause 1 above, an Eligible Customer, who has downloaded the Emma mobile app and completed the AXA Goal (Lite) enrolment process at any time between the issue date of **CareForAll** policy and 42 days prior to the first policy anniversary of **CareForAll** policy (both dates inclusive), will be entitled to an extra 50 Achieved Days in his/her First Membership Year (as defined in clause 11 below).
5. The actual amount of premium rebate is equal to the applicable premium rebate percentage as stated in clause 3 above multiplied by the annualised premium of **CareForAll** policy for the policy year immediately preceding the policy anniversary, and shall be rounded to the nearest 2 decimal places.
6. The premium rebate will be credited to the future premium deposit account (“Account”) after the end of a membership year. At the policy anniversary of the **CareForAll** policy, AXA will apply all or part of the premium rebate (as the case may be) in the Account to offset any part of future premium of the corresponding **CareForAll** policy from time to time as AXA deems appropriate, provided that such Eligible Customer has achieved the relevant requirements as stated in these terms and conditions during the membership year. The premium rebate under this AXA Goal (Lite) Programme or any part thereof shall not be withdrawn from the Account. If the relevant policy of **CareForAll** is terminated, cancelled or not renewed for whatever reasons, the unused premium rebates in the Account will be forfeited and cancelled.
7. The premium rebate is applicable to all payment modes, but not applicable to prepayment of premiums.
8. AXA Goal (Lite) supports Fitbit App, Garmin App, Google Fit App, and Apple Health App (with iPhone or Apple Watch) (“Default Tracking Device”).
9. Only the step data of the Default Tracking Device that is linked and synchronised with the Emma mobile app on or before the last day of each membership year will be considered when determining the number of Achieved Days for that membership year. Eligible Customers are required to synchronise the step data in the Default Tracking Device with the Emma mobile app regularly from time to time. Step data not synchronised on or before the last day of each membership year will not be taken into account by AXA for determining the number of Achieved Days achieved in that membership year.

10. If more than one Default Tracking Device are linked and synchronised with the Emma mobile app by an Eligible Customer, only the one showing the highest number of Achieved Days will be considered by AXA when determining the reward level entitlement.
11. AXA Goal (Lite) membership year is determined as follows:
 - a. The first membership year shall commence on the day when the Eligible Customer has completed AXA Goal (Lite) enrolment after the **CareForAll** policy takes effect and shall end 42 days prior to the first policy anniversary of the corresponding **CareForAll** policy ("First Membership Year").
 - b. The second membership year shall commence on the day immediately after the end of the First Membership Year and shall last for 12 months.
 - c. The third and subsequent membership years shall commence on the day immediately after the end of previous membership year and shall last for 12 months.
12. Eligible Customer's membership of AXA Goal (Lite) will be terminated automatically upon the occurrence of the following events:
 - a. At the time when the Eligible Customer ceases to satisfy the eligibility conditions as stated in clause 1 above; or
 - b. At the time when **CareForAll** policy is terminated by the Eligible Customer or by AXA in accordance with the relevant terms and conditions; or
 - c. AXA reserves the right to terminate, suspend or deactivate the membership (in whole or in part) if AXA believes in good faith that the Eligible Customer is abusing or misusing the benefits or privileges of the programme, and/or doing anything detrimental to the interest of AXA, and/or breaching or threatening the breach any of these terms and conditions.
13. If any act or omission by Eligible Customer is dishonest or fraudulent or constitutes an abuse, or if any dishonest or fraudulent or improper means or devices are used by Eligible Customer or anyone acting on his/her behalf in relation to AXA Goal (Lite), then all premium rebate under this programme will be cancelled or forfeited, membership of this programme will also be terminated and the Eligible Customer will have to return to AXA any premium rebate which has been offered.
14. By taking part in AXA Goal (Lite), Eligible Customers declare that their current state of health allows them to take part in AXA Goal (Lite). Eligible Customers confirm that they do not suffer from any physical constraints that would preclude them from taking more daily exercise and that they have discussed any uncertainties in this respect with the appropriate medical professional/doctor.
15. Eligible Customers are responsible for the proper functioning of the Default Tracking Device, the correct recording of steps and synchronisation of step data with the Emma mobile app. AXA provides no warranty or support of any kind for the Default Tracking Device, nor would AXA accept liability for loss or damage incurred by the Eligible Customers as a result of transmission or synchronisation errors, technical defects, faults, unlawful intervention in telecommunications systems, network overload, service interruptions or other deficiencies.
16. The premium rebate can be used in conjunction with any other offers by AXA unless otherwise specified.
17. The premium rebate is non-transferable and cannot be exchanged or redeemed for cash under any circumstances.
18. In case of any disputes arising from AXA Goal (Lite), the decision of AXA shall be final and conclusive.
19. No person other than the Eligible Customer and AXA will have any right to enforce or enjoy the benefit of any of the clauses of these terms and conditions.
20. AXA reserves the right to alter, terminate or suspend AXA Goal (Lite) (in whole or in part) or amend these terms and conditions at any time without prior notice and do not guarantee that AXA Goal (Lite) will continue indefinitely or that it will be managed and owned by AXA.
21. These Terms and Conditions shall be governed by and construed in accordance with the laws of Macau Special Administrative Region of the People's Republic of China ("Macau") and shall be subject to the non-exclusive jurisdiction of the Macau courts.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited, Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Macau Special Administrative Region)
July 2025