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AXA BeOnTrack Member
Rewards Programme

Change your lifestyle
Change your life



AXA BeOnTrack Member Rewards Programme

We know it takes determination and perseverance to embark on a journey to health betterment. As a BeOnTrack member, you deserve a fruitful life with better health, more joy and all-round protection that enables you to become a BetterMe, with a better protected family.

We are delighted to present you the AXA BeOnTrack Member Rewards Programme⁴ with multiple privileges and protections which can be shared with your loved ones⁵. From **18 July 2022 to 31 December 2022**, both dates inclusive (the "Promotion Period"), BeOnTrack member who successfully applies for any designated basic plan¹ with required annualised first year premium ("AFYP") and satisfies applicable requirements, may enjoy various fabulous rewards². The rewards can be used in conjunction with **prevailing AXA Customer Campaign Offers³**.

Talk to your designated AXA Financial Consultant now, or leave us your contact in the [form](#) to request for a meeting to explore the exciting offer. Don't miss this chance!



Health and Protection Products



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Table 1

LoveAssure / LoveAssure Plus Critical Illness Plan Premium Refund

Designated Basic Plans	• LoveAssure Critical Illness Plan / LoveAssure Plus Critical Illness Plan
Premium Payment Term	10/15/20/25 years
Total AFYP of Designated Basic Plan	HKD15,000 (or its equivalent) [#] or above
Premium Refund on Each Eligible Basic Plan of Reward 1	HKD2,000 ³

[#] Total AFYP of Designated Basic Plan is USD1,875 / SGD3,000 / EUR1,875 / AUD2,250 / CAD2,250 / RMB12,195 / GBP1,125 (if applicable).



2

Table 2

MultiPro / MultiPro Plus Critical Illness Plan Premium Refund

Designated Basic Plans	• MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan
Premium Payment Term	20/25 years
Premium Refund Percentage on Each Eligible Basic Plan of Reward 2	10% ⁴



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Table 3

Designated Medical Products Premium Refund

Designated Basic Plans	• AXA WiseGuardPro Medical Insurance Plan • Smart Medicare • SurgiCare Surgical Insurance Plan • Cancer Therapy Insurance II / Cancer And Stroke Therapy Insurance
Premium Refund Percentage on Each Eligible Basic Plan of Reward 3	10% ⁵

Savings and Life Products



Table 4

Designated Savings Products Reward

Designated Basic Plans	<ul style="list-style-type: none">• Wealth Advance Savings Series II – Ultimate• FortuneXtra Savings Plan		Wealth Ultra Savings Plan
Premium Payment Term	5 years	10 years	8 years
Total AFYP of Designated Basic Plan	HKD10,000 (or its equivalent) [#] or above		
Reward for Each Eligible Basic Plan of Reward 4	HKD500 Electronic Premium Coupon ⁶		

[#] Total AFYP of Designated Basic Plan is USD1,250/SGD2,000/EUR1,250/AUD1,500/CAD1,500/RMB8,125/GBP750 (if applicable).



Table 5

Designated Term Life Products Premium Refund

Designated Basic Plan	Smart Elite Term/Smart Term
Premium Refund Percentage on Each Eligible Designated Basic Plan of Reward 5	10% ⁷



Meet our Financial Consultants and get a HKD100 HKTVmall eGift Voucher⁸!

If you are new to AXA, simply scan the QR code or visit <https://www.axa.com.hk/en/be-on-track> to leave your contact information in the form. Our Financial Consultant will contact you shortly.

Valid till 31 December 2022



You and your family⁵ may enjoy the above rewards at the same time!

⁴ AXA BeOnTrack Member Rewards Programme (“the Promotion”) is only applicable to BeOnTrack members and/or their immediate family members and the relevant new designated basic plan(s) should only be applied via AXA Financial Consultant.

⁵ Every BeOnTrack member can choose to enjoy the Promotion himself/herself or give away the Promotion to one of his/her immediate family members. Immediate family members include parents, spouses, children and siblings.

⁶ For details of prevailing AXA Customer Campaign Offers, please refer to <https://www.axa.com.hk/en/promotion>

Remarks

- For product details of the designated health and protection insurance basic plans, the designated savings and term life basic plans, please refer to the relevant proposals, product brochures and policy contracts.
- For details of the various rewards, please refer to the relevant terms and conditions stated in this leaflet.
- For details of the premium refund under Reward 1, please refer to clauses 1 to 4 under Reward 1 of the terms and conditions and the general provisions that apply to all rewards stated in this leaflet.
- For details of the premium refund under Reward 2, please refer to clauses 1 to 4 under Reward 2 of the terms and conditions and the general provisions that apply to all rewards stated in this leaflet.
- For details of the premium refund under Reward 3, please refer to clauses 1 to 4 under Reward 3 of the terms and conditions and the general provisions that apply to all rewards stated in this leaflet.
- For details of the electronic premium coupon under Reward 4, please refer to clauses 1 to 2 under Reward 4 of the terms and conditions and the general provisions that apply to all rewards stated in this leaflet.
- For details of the premium refund under Reward 5, please refer to clauses 1 to 4 under Reward 5 of the terms and conditions and the general provisions that apply to all rewards stated in this leaflet.
- For details of the HKTVmall e-Gift Voucher offer, please refer to the Free HKTVmall HKD100 eGift Voucher Promotion for BeOnTrack Programme terms and conditions and the general provisions that apply to all rewards stated in this leaflet.

Terms and Conditions of AXA BeOnTrack Member Rewards Programme

1. AXA BeOnTrack Member Rewards Programme (the "Promotion") is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively "AXA"), subject to the following terms and conditions.
2. The Promotion is valid during the period from 18 July 2022 to 31 December 2022, both dates inclusive (the "Promotion Period").

Health and Protection Products

Reward 1 – LoveAssure / LoveAssure Plus Critical Illness Plan Premium Refund

1. The Reward 1 (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit the applications for basic plan of the designated critical illness products stated in Table 1 above ("Designated Critical Illness Basic Plan") during the Promotion Period;
 - b. Such Designated Critical Illness Basic Plan must be successfully issued during the period from 18 July 2022 to 31 January 2023, both dates inclusive;
 - c. Annual payment mode must be selected for Designated Critical Illness Basic Plan; and
 - d. The Designated Critical Illness Basic Plan shall meet the total AFYP requirements stated in the Table 1 above.
(The Designated Critical Illness Basic Plan satisfying clause 1 above is hereinafter referred to as "Eligible Basic Plan of Reward 1")
2. Each Eligible Basic Plan of Reward 1 may be entitled to a one-off HKD2,000 premium refund on future premium(s) of the relevant Eligible Basic Plan of Reward 1 ("Reward 1") on and in accordance with following conditions:
 - a. The AFYP is the annualised premium payable for the first policy year determined based on the sum insured of the policy as at the time the premium is refunded.
 - b. If you have changed the sum insured of the Eligible Basic Plan of Reward 1 after policy issuance, the AFYP applied in Reward 1 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 of Reward 1 as at the time the premium is refunded;
 - c. 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;
 - d. The calculation of AFYP and Reward 1 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 of Reward 1; and
Conversion Table - Exchange rate of foreign currencies against HKD

USD1 = HKD8.0
 - e. The Eligible Basic Plan of Reward 1 must be in force and in annual payment mode at the time of the premium is refunded and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Reward 1. If Eligible Basic Plan of Reward 1 shall terminate for whatever reasons before / after the premium refund is fully applied on the policy, any portion of such premium refund not yet applied and / or the respective reward will be forfeited and cannot be withdrawn or transferred.
3. The policy owner of the Eligible Basic Plan of Reward 1 will receive a notification letter by mail after the premium refund is credited to the future premium deposit account and the notification letter will set out the details of the premium refund. The Reward 1 will be given out on or before 31 March 2024 and it will then be applied to the premium payments of the third policy year or onwards as AXA deems appropriate.
4. The Reward 1 will not be applicable to customers who have purchased the Designated Critical Illness Basic Plan before the Promotion Period but subsequently cancelled such Designated Critical Illness Basic Plan during its cooling off period and then re-applied for the same Designated Critical Illness Basic Plan during the Promotion Period.

Reward 2 – MultiPro / MultiPro Plus Critical Illness Plan Premium Refund

1. The Reward 2 (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit the applications for basic plan of the designated critical illness products stated in Table 2 above ("Designated Critical Illness Basic Plan") during the Promotion Period;
 - b. Such Designated Critical Illness Basic Plan must be successfully issued during the period from 18 July 2022 to 31 January 2023, both dates inclusive;
 - c. Annual payment mode must be selected for Designated Critical Illness Basic Plan; and
 - d. Premium payment term requirements stated in the Table 2 above.
(The Designated Critical Illness Basic Plan satisfying clause 1 above is hereinafter referred to as "Eligible Basic Plan of Reward 2")
2. Each Eligible Basic Plan of Reward 2 may be entitled to a one-off premium refund on future premium(s), the amount of which is equivalent to 10% of the AFYP of the relevant Eligible Basic Plan of Reward 2 ("Reward 2") on and in accordance with following conditions:
 - a. The AFYP is the annualised premium payable for the first policy year determined based on the sum insured of the policy as at the time the premium is refunded.
 - b. If you have changed the sum insured of the Eligible Basic Plan of Reward 2 after policy issuance, the AFYP applied in Reward 2 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 of Reward 2 as at the time the premium is refunded;
 - c. 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;
 - d. The calculation of AFYP and Reward 2 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 of Reward 2; and
Conversion Table - Exchange rate of foreign currencies against HKD

USD1 = HKD8.0
 - e. The Eligible Basic Plan of Reward 2 must be in force and in annual payment mode at the time of the premium is refunded and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Reward 2. If Eligible Basic Plan of Reward 2 shall terminate for whatever reasons before / after the premium refund is fully applied on the policy, any portion of such premium refund not yet applied and / or the respective reward will be forfeited and cannot be withdrawn or transferred.
3. The policy owner of the Eligible Basic Plan of Reward 2 will receive a notification letter by mail after the premium refund is credited to the future premium deposit account and the notification letter will set out the details of the premium refund. The Reward 2 will be given out in the 10th month from the issuance of the Eligible Basic Plan of Reward 2 and it will then be applied to the premium payments of the second policy year or onwards as AXA deems appropriate.
4. The Reward 2 will not be applicable to customers who have purchased the Designated Critical Illness Basic Plan before the Promotion Period but subsequently cancelled such Designated Critical Illness Basic Plan during its cooling off period and then re-applied for the same Designated Critical Illness Basic Plan during the Promotion Period.

Reward 3 – Designated Medical Products Premium Refund

1. The Reward 3 (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit the applications for basic plan of the designated medical products stated in Table 3 above (“Designated Medical Basic Plan”) during the Promotion Period;
 - b. Such Designated Medical Basic Plan must be successfully issued during the period from 18 July 2022 to 31 January 2023, both dates inclusive; and
 - c. Annual payment mode must be selected for Designated Medical Basic Plan.
(The Designated Medical Basic Plan satisfying clause 1 above is hereinafter referred to as “Eligible Basic Plan of Reward 3”)
2. Each Eligible Basic Plan of Reward 3 may be entitled to a one-off premium refund on future premium(s), the amount of which is equivalent to 10% of the AFYP of the relevant Eligible Basic Plan of Reward 3 (“Reward 3”) on and in accordance with following conditions:
 - a. The AFYP is the annualised premium payable for the first policy year determined based on the benefit level or sum insured of the policy as at the time the premium is refunded;
 - b. If you have changed the sum insured of the Eligible Basic Plan of Reward 3 after policy issuance, the AFYP applied in Reward 3 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 benefit level or sum insured of Eligible Basic Plan of Reward 3 as at the time of premium is refunded;
 - c. 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;
 - d. The calculation of AFYP and Reward 3 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 of Reward 3; and
Conversion Table - Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

3. The policy owner of the Eligible Basic Plan of Reward 3 will receive a notification letter by mail after the premium refund is credited to the future premium deposit account and the notification letter will set out the details of the premium refund. The Reward 3 will be given out in the 10th month from the issuance of the Eligible Basic Plan of Reward 3 and it will then be applied to the premium payments of the second policy year or onwards as AXA deems appropriate.
4. The Reward 3 will not be applicable to customers who have purchased the Designated Medical Basic Plan before the Promotion Period but subsequently cancelled such Designated Medical Basic Plan during its cooling off period and then re-applied for the same Designated Medical Basic Plan during the Promotion Period.

Savings and Life Products

Reward 4 – Designated Savings Products Reward

1. The Reward 4 (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit the applications for basic plan of the designated savings products stated in Table 4 above (“Designated Savings Basic Plan”) during the Promotion Period;
 - b. Such Designated Savings Basic Plan must be successfully issued during the period from 18 July 2022 to 31 January 2023, both dates inclusive;
 - c. Annual payment mode must be selected for Designated Savings Basic Plan; and
 - d. The Designated Savings Basic Plan shall meet the premium payment term and the total AFYP requirements stated in the Table 4 above.
(The Designated Savings Basic Plan satisfying clause 1 above is hereinafter referred to as “Eligible Basic Plan of Reward 4”)
2. Each Eligible Basic Plan of Reward 4 may be entitled to one HKD500 Electronic Premium Coupon (“Reward 4”), subject to the following terms and conditions of the “HKD 500 Electronic Premium Coupon”:
 - a. HKD 500 Electronic Premium Coupon (“eCoupon”) is offered by AXA.
 - b. The eCoupon is only applicable to the payment of initial premium of the policy of Eligible Basic Plan of Reward 4 and must be used to settle the initial premium of such successfully issued policy by 31 January 2023 or the expiry date specified on the eCoupon (whichever is earlier).
 - c. The eCoupon is not applicable to payment of renewal premium, multiple policies and any other fees.
 - d. The amount of the eCoupon may be adjusted according to the policy currency with the exchange rate set out by AXA on the policy issuance date of the policy of Eligible Basic Plan of Reward 4.
 - e. If the policy of the Eligible Basic Plan of Reward 4 is surrendered or terminated for any reason (other than on the death of the insured) on or before the first policy anniversary, AXA reserves the right to clawback the full amount of the eCoupon credited to the payment of initial premium of the policy from the policy owner.
 - f. The application of the policy of Eligible Basic Plan of Reward 4 must be handled by the AXA Financial Consultant named on eCoupon, and such AXA Financial Consultant shall be the only producing Financial Consultant of such policy (Not suitable for split case).
 - g. The eCoupon can be used once, and only one eCoupon can be used in a single transaction.
 - h. The eCoupon can be used in conjunction with other AXA offers (if applicable).
 - i. The eCoupon has to be presented/submitted together with the policy application form of the policy of Eligible Basic Plan of Reward 4.
 - j. Reward 4 shall not be available to any policy of Eligible Basic Plan of Reward 4 if AXA Financial Consultant is named as the policy owner and/or insured under such policy.
 - k. Under any circumstances, the eCoupon cannot be exchanged and/or redeemed for cash, and any remaining balance of the eCoupon will not be refunded.
 - l. If any AXA Financial Consultant do not use the eCoupon in accordance with the terms and conditions herein, AXA will deduct the equivalent amount of used eCoupon from the commission account of the relevant Financial Consultant, and the used eCoupon will not be reissued.

Reward 5 – Designated Term Life Products Premium Refund

1. The Reward 5 (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customers successfully submit the applications for basic plan of the designated term life products stated in Table 5 above (“Designated Term Life Basic Plan”) during the Promotion Period;
 - b. Such Designated Term Life Basic Plan must be successfully issued during the period from 18 July 2022 to 31 January 2023, both dates inclusive; and
 - c. Annual payment mode must be selected for Designated Term Life Basic Plan.
(The Designated Term Life Basic Plan satisfying clause 1 above is hereinafter referred to as “Eligible Basic Plan of Reward 5”)

2. Each Eligible Basic Plan of Reward 5 may be entitled to a one-off premium refund on future premium(s), the amount of which is equivalent to 10% of the AFYP of the relevant Eligible Basic Plan of Reward 5 ("Reward 5") on and in accordance with following conditions:
 - a. The AFYP is the annualised premium payable for the first policy year determined based on the sum insured of the policy as at the time the premium is refunded;
 - b. If you have changed the sum insured of the Eligible Basic Plan of Reward 5 after policy issuance, the AFYP applied in Reward 5 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 of Reward 5 as at the time of premium is refunded;
 - c. 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;
 - d. The calculation of AFYP and Reward 5 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 of Reward 5; and
Conversion Table - Exchange rate of foreign currencies against HKD

USD1 = HKD8.0
 - e. The Eligible Basic Plan of Reward 5 must be in force and in annual payment mode at the time of the premium is refunded and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Reward 5. If Eligible Basic Plan of Reward 5 shall terminate for whatever reasons before / after the premium refund is fully applied on the policy, any portion of such premium refund not yet applied and / or the respective reward will be forfeited and cannot be withdrawn or transferred.
3. The policy owner of the Eligible Basic Plan of Reward 5 will receive a notification letter by mail after the premium refund is credited to the future premium deposit account and the notification letter will set out the details of the premium refund. The Reward 5 will be given out in the 10th month from the issuance of the Eligible Basic Plan of Reward 5 and it will then be applied to the premium payments of the second policy year or onwards as AXA deems appropriate.
4. The Reward 5 will not be applicable to customers who have purchased the Designated Term Life Basic Plan before the Promotion Period but subsequently cancelled such Designated Term Life Basic Plan during its cooling off period and then re-applied for the same Designated Term Life Basic Plan during the Promotion Period.

Free HKTVmall HKD100 eGift Voucher (the "Gift") Promotion for BeOnTrack programme (this "Campaign") – Terms & Conditions

1. This Campaign is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited / AXA General Insurance Hong Kong Limited (collectively referred to as "AXA").
2. Period of this Campaign starts from 18 July to 31 December 2022 both dates inclusive (Hong Kong time) ("Campaign Period").
3. Each BeOnTrack member can choose to participate in this Campaign himself/herself or give away the chance to participating in this Campaign to one of his / her immediate family members. Immediate family member includes parents, spouses, children and siblings.
4. Each BeOnTrack member or his / her immediate family member (as the case may be) who would like to enjoy the Campaign (the "Campaign Participant") will need to fulfill the following conditions to be eligible for the Campaign:
 - a. During the Campaign Period, the Campaign Participant completes and submits the online form via www.axa.com.hk/en/be-on-track;
 - b. The Campaign Participant agrees to be contacted by Financial Consultants of AXA for arrangement of meeting appointment;
 - c. The Campaign Participant has successfully made an appointment and met with a designated Financial Consultant of AXA via face-to-face or virtual meeting in Hong Kong on or before 31 January 2023;
 - d. The Campaign Participant is a new customer of AXA Hong Kong. Existing customers of AXA are not eligible to this Campaign. Existing customers of AXA refer to any individuals who hold any in force individual life insurance / medical / critical illness / savings and investment policy(ies) of AXA when they submit the designated online form; and
 - e. Campaign Participant shall not be AXA Financial Consultant or an immediate family member of AXA Financial Consultant, and shall not eligible to participate in this Campaign.
5. Campaign Participant(s) who fulfils the conditions set out in clause 4 above (the "Eligible Participant(s)") is eligible to get one HKD100 eGift voucher of HKTVmall (the Gift). Quota is limited and the Gift is on a first-come-first-serve basis while stock lasts. The submission date of the designated online forms, completion of appointment with AXA's designated Financial Consultant and application of BeOnTrack shall be determined in accordance with AXA's record.
6. AXA will deliver the Gift to the Eligible Participants after they met with AXA's designated Financial Consultant according to the email addresses as provided on the designated online forms. The delivery schedule of the Gift is as follows:

Phase	The date of appointment with AXA's Financial Consultant	Date of Gift Delivery
1	From 18 Jul to 31 Jul 2022	18 Aug 2022
2	From 1 Aug to 31 Aug 2022	19 Sep 2022
3	From 1 Sep to 30 Sep 2022	18 Oct 2022
4	From 1 Oct to 31 Oct 2022	18 Nov 2022
5	From 1 Nov to 30 Nov 2022	19 Dec 2022
6	From 1 Dec to 31 Dec 2022	18 Jan 2023
7	From 1 Jan to 31 Jan 2023	18 Feb 2023

7. AXA is not liable to verify the email addresses submitted by Eligible Participants. AXA will not re-issue the Gift for any delivery failure resulted in inaccurate / incorrect information submitted by Eligible Participants.
8. Each Eligible Participant can only enjoy the Campaign once only.
9. If the Gift is out of stock or not available, AXA reserves the right to replace the Gift with another gift of which the value and nature may differ from those of the Gift. In case of any disputes, the decision of AXA shall be final.
10. The Gift cannot be exchanged or redeemed for cash or any substitutes. The Gift will not be re-issued if lost, damaged or unused after expiry date.
11. The Campaign Participants commit and warrant that all submitted information is true and correct, neither fraudulent nor misappropriated from any third parties. If any Eligible Participant violates any rules or commits any illegal acts that result in any losses on the part of AXA or any third parties, such Eligible Participant shall be liable for all liabilities.
12. AXA is not the manufacturer / supplier of Gift and shall have no obligation and liability in any issues that arise from the Gift. Any disputes arising from the Gift shall be resolved between the relevant Eligible Participants and the manufacturer / supplier directly. The use of Gift is subject to terms and conditions imposed by the manufacturer / supplier of the Gift. For details of how to use the Gift, please refer to the relevant terms and conditions as set by the manufacturer / supplier.
13. AXA reserves the right to change the terms and conditions of this Campaign anytime without any prior notice.
14. AXA reserves the right to interpret these terms and conditions in its absolute discretion. If there are any disputes arising from this Campaign, AXA Hong Kong reserves its right of final decision.

General provisions that apply to all rewards

1. All the rewards under this Promotion are non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
2. 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 Promotion 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.
3. This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement (if applicable). For detailed terms, conditions and exclusions of the relevant basic plan and supplement (if applicable), please refer to the relevant proposals, product brochures and policy contracts.
4. All the rewards under this Promotion are not guaranteed. Such application is subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.

Note:

1. The words and expressions "insured" and "policy owner" shown in this promotion leaflet shall carry the same meanings as "insured person" and "policy holder" (respectively and where applicable) stated in the policy contract of AXA WiseGuard Pro Medical Insurance Plan or Smart Medicare.
2. The premium refund(s) under the Promotion 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 Promotion having been fulfilled.



For more details, please contact or visit:

 **Your Financial Consultant**

 **Customer Service Hotline: (852) 2802 2812**

(9am to 5:30pm, Monday to Friday, except public holidays)

 **www.axa.com.hk**

If you do not wish to receive promotional or direct marketing materials from AXA, please inform the Data Privacy Officer:

1. AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited: Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong; or
 2. AXA General Insurance Hong Kong Limited: 5/F AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong.
- AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong Special Administrative Region)

July 2022