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AXA “FortuneXtra Savings Plan (2-year pay) Guaranteed Preferential Interest Rate” Programme

From **22 January 2024 to 30 April 2024**, both dates inclusive, you can enjoy 8.8% per annum Guaranteed Preferential Interest Rate^a on your Prepaid Premiums until the end of the 1st Policy Year, by simply paying a lump sum amount which is equal to 2 times the amount of the initial annual premium for the basic plan of FortuneXtra Savings Plan (2-year pay)¹ with policy currency of USD, at the time of application of your policy.

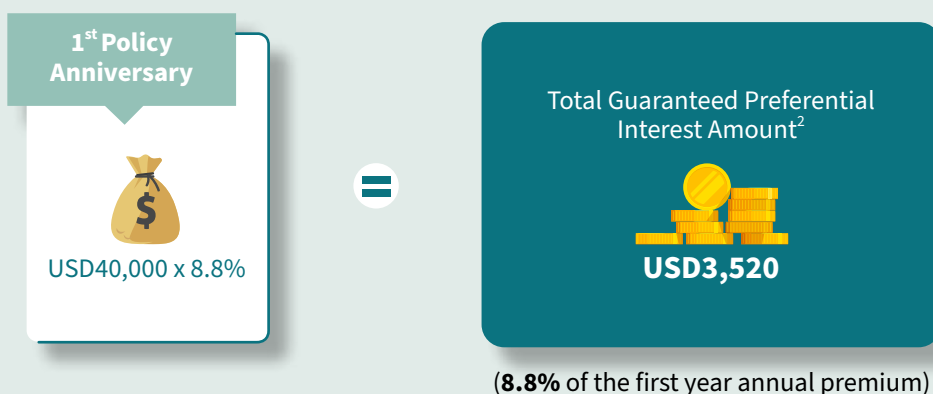
The Prepaid Premiums will be deposited in the Future Premium Deposit Account (“**FPDA**”) maintained with AXA and payment of basic annual premiums for the 2nd Policy Year will be automatically deducted from the balance of Prepaid Premiums in the FPDA when it is due.

Table 1

Designated Basic Plan	FortuneXtra Savings Plan (2-year pay)
Policy Currency	USD
Payment Mode	Annual
Guaranteed Preferential Interest Rate on the Prepaid Premiums in the First Policy Year	8.8% per annum

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

Assume the annual premium for basic plan of FortuneXtra Savings Plan (2-year pay) is USD40,000 with the full 2-year premium (i.e. USD80,000) paid upon policy application and the new policy fulfils all requirements of this Programme.



^a The 8.8% per annum Guaranteed Preferential Interest Rate is applicable to the Prepaid Premiums for basic plan only, which does not include premiums for supplements (if applicable).

Remarks:

- For product details of FortuneXtra Savings Plan (2-year pay), please refer to the relevant proposals, product brochures and policy contracts.
- For the total guaranteed preferential interest crediting time, please refer to the Terms and Conditions of AXA “FortuneXtra Savings Plan (2-year pay) Guaranteed Preferential Interest Rate” Programme.

For more details, please contact or visit:

Your Financial Consultant

Customer Service Hotline: (853) 8799 2812

www.axa.com.mo

Terms and Conditions of AXA “FortuneXtra Savings Plan (2-year pay) Guaranteed Preferential Interest Rate” Programme

1. AXA “FortuneXtra Savings Plan (2-year pay) Guaranteed Preferential Interest Rate” Programme (the “**Programme**”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively “**AXA**”), from **22 January 2024 to 30 April 2024**, both dates inclusive (the “**Promotion Period**”), subject to the following terms and conditions.
2. The Programme is only applicable if the following requirements are satisfied:
 - a. Your application for the basic plan of FortuneXtra Savings Plan (2-year pay) with policy currency of USD is successfully submitted during the Promotion Period;
 - b. The print date on the proposal signed by the customer must be within the Promotion Period;
 - c. The basic plan of FortuneXtra Savings Plan (2-year pay) must be successfully issued on or before 30 June 2024;
 - d. Annual payment mode must be selected for the basic plan of FortuneXtra Savings Plan (2-year pay);
 - e. The Campaign Form of AXA “FortuneXtra Savings Plan (2-year pay) Guaranteed Preferential Interest Rate” Programme is submitted together with the insurance application form and proposal at the same time.
3. The prepaid premiums shall be equal to the initial annual premium for the basic plan at policy application (“**Prepaid Premiums**”) which will be deposited into the Future Premium Deposit Account (“**FPDA**”). Payment of basic premium for your policy for the second Policy Year will be automatically deducted from the balance of the Prepaid Premiums in the FPDA when it is due.
4. The guaranteed preferential interest rate is 8.8% per annum (“**Guaranteed Preferential Interest Rate**”), is applicable to the balance of the Prepaid Premiums only, which do not include premiums for supplements (if applicable). The Guaranteed Preferential Interest Rate will be applicable from the date when the whole amount of the Prepaid Premiums is received by AXA until the end of the 1st Policy Year.
5. Extra interest, i.e. the difference between the total interest accumulated at Guaranteed Preferential Interest Rate and the total interest credited at AXA's prevailing rate (currently at 1.5% p.a.) on the balance of the Prepaid Premiums in the FPDA for the first Policy Year, will be credited to your FPDA as a lump sum within 6 months after 1 year from the policy issue date. This prevailing interest rate is non-guaranteed and may be changed by AXA at its discretion from time to time without prior notice.
6. If the whole amount of the Prepaid Premiums cannot be received in full by AXA within 2 months from the issue date of the policy, the whole balance in the FPDA (if any) will be accumulated at AXA's prevailing interest rate only.
7. If (i) the policy has not been continuously in effect since inception or is not in effect at the time when the extra interest is credited to the FPDA; or (ii) at any time during the first Policy Year, (a) the amount of annual basic premium is lower than the amount of the initial annual premium for basic plan; or (b) any withdrawal is made from the FPDA due to any reason (other than the automatic withdrawal by AXA for payment of the premium for basic plan); or (c) there is any change in premium payment mode, the Owner of the policy will NOT be able to enjoy the Guaranteed Preferential Interest Rate, and the balance in the FPDA (if any) will be accumulated at AXA's prevailing interest rate only.
8. Only the balance of Prepaid Premiums in the FPDA is eligible for the Guaranteed Preferential Interest Rate. Any amount in the FPDA which is in excess of the balance of Prepaid Premiums in the FPDA, including but not limited to the prepaid premiums for supplement(s) (if applicable), will not be entitled to the Guaranteed Preferential Interest Rate, and the corresponding amount will be credited an interest at AXA's prevailing interest rate only from the date when it is deposited into the FPDA.
9. Premiums for supplements (if applicable) payable must be paid when they are due. Otherwise, the balance of Prepaid Premiums in FPDA may be used to settle the related overdue payments and in such event, the policy will not be eligible for the Guaranteed Preferential Interest Rate.
10. The Guaranteed Preferential Interest Rate will not be applicable to customers who have purchased the FortuneXtra Savings Plan basic plan before the Promotion Period but subsequently cancelled the Policy during its cooling off period and then re-applied for the same FortuneXtra Savings Plan (2-year pay) basic plan during the Promotion Period.
11. The Guaranteed Preferential Interest Rate under this Programme is non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
12. AXA reserves the right to alter or terminate the Programme (in whole or in part) and/or amend the relevant terms and conditions of the Programme at any time without prior notice. Any application under the Programme previously approved will not be affected by subsequent alteration or termination of the Programme and/or amendments to its terms and conditions. Such application is subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.
13. This leaflet contains general information only. It does not constitute any offer for a basic plan. For detailed terms, conditions and exclusions of the relevant basic plan, please refer to the relevant proposals, product brochures and policy contracts.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform the Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability), 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.

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