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AXA “Wonderful Life” Programme
(Health Protection, Life Protection Products
and Qualifying Deferred Annuity Policy)

Always got your back



Exclusive reward for the Staff Employed by the Hong Kong Housing Authority and their Families

AXA “Wonderful Life” Programme

Exclusive Reward for the Staff Employed by the Hong Kong Housing Authority and their Families

AXA, as a trusted partner, is always committed to providing quality protection, covering health protection and life protection, to empower customers to move forward. From **1 October 2025 to 30 September 2026**, both dates inclusive (the “**Promotion Period**”), if you successfully apply for any new designated basic plan / qualifying deferred annuity policy¹ and satisfy other applicable requirements, you can enjoy fabulous reward² with protection. Act Now!

Table 1

Exclusive Reward 1 – Designated Products Premium Refund

Designated Basic Plans

- AXA WiseGuard Pro Medical Insurance Plan
- Smart Medicare
- SurgiCare Surgical Insurance Plan
- Cancer Therapy Insurance II
- Cancer and Stroke Therapy Insurance
- MultiPro Critical Illness Plan*
- MultiPro Plus Critical Illness Plan*
- CareForAll Critical Illness Plan
- TotalAssure Critical Illness Plan*
- TotalAssure Critical Illness Plan – Baby Pro*
- TotalAssure Plus Critical Illness Plan*
- TotalAssure Plus Critical Illness Plan – Baby Pro*
- Smart Elite Term
- Smart Term

Premium Refund Percentage on Each Eligible Basic Plan of Exclusive Reward 1[#]

- **10%** of annualised first year premium in addition to the offer under the relevant reward of prevailing AXA customer campaign³

* Applicable to 20/25 years premium payment term

Table 2

Exclusive Reward 2 – IncomeBliss Deferred Annuity Plan Premium Discount

Designated Basic Plan	IncomeBliss Deferred Annuity Plan	
Premium Payment Mode	Annual	
Annual Premium of Designated Basic Plan (USD / HKD)	USD6,000 / HKD48,000 or above	
Premium Payment Term	5 years	10 years
Premium Discount Percentage on Each Eligible Basic Plan of Exclusive Reward 2[#] (% of the 1 st year's annual premium of Eligible Basic Plan of Exclusive Reward 2 [#])	18% in addition to the offer under the relevant reward of prevailing AXA customer campaign ³	27% in addition to the offer under the relevant reward of prevailing AXA customer campaign ³

Remarks:

1. For product details of the designated basic plans and qualifying deferred annuity policy, please refer to the relevant proposals, product brochures and policy contracts.
2. For details, please refer to the relevant section(s) under Terms and Conditions of AXA "Wonderful Life" Promotion Programme (the "**Terms and Conditions**") stated in this leaflet.
3. For details of the prevailing AXA customer campaign (if any), please refer to axa.com.hk.

[#] Please refer to the Terms and Conditions stated in this leaflet for the definition(s).

Terms and Conditions of AXA “Wonderful Life” Programme (Health Protection, Life Protection Products and Qualifying Deferred Annuity Policy):

- AXA “Wonderful Life” 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 referred to as “Company” / “AXA”), from 1 October 2025 to 30 September 2026, both dates inclusive (the “Promotion Period”), subject to the following terms and conditions.
- The Promotion is applicable to the following eligible customers (the “Eligible Customer”):
 - The staff employed by the Hong Kong Housing Authority; or
 - Spouse, parents, parents in law and sibling of person specified under clause 2(i) above; or
 - Children of person specified under clause 2(i) above (including those of divorced / legally separated), step children, illegitimate children; and they must be either:
 - under 18 years old; or
 - unmarried and under 21 years old and full-time student or in full-time vocational training; or
 - dependent of the person specified under clause 2(i) above as a result of physical or mental infirmity.

Exclusive Reward 1 – Designated Products Premium Refund

- The Exclusive Reward 1 (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - Eligible Customer successfully submits the applications for designated basic plan stated in Table 1 above (“Designated Basic Plan”) during the Promotion Period;
 - Such Designated Basic Plan must be successfully issued during the period from 1 October 2025 to 30 November 2026, both dates inclusive; and
 - Annual payment mode must be selected for such Designated Basic Plan before any of the premium refund under Exclusive Reward 1 is released.(The Designated Basic Plan satisfying clause 1 above is hereinafter referred to as “Eligible Basic Plan of Exclusive Reward 1”)
- Each Eligible Basic Plan of Exclusive Reward 1 may be entitled to the reward equivalent to 10% of annualised first year premium (“AFYP”) of the relevant Eligible Basic Plan (“Exclusive Reward 1”) in addition to the offer under the relevant reward of the prevailing customer campaign stated on axa.com.hk. Such Exclusive Reward 1 cannot be enjoyed in conjunction with any other AXA customer campaigns.

The Eligible Customer can enjoy Exclusive Reward 1 on and in accordance with following conditions:

- The Exclusive Reward 1 will be given out according to the schedule below and it will then be applied to the future premium payment(s) as AXA deems appropriate;

Issuance of the Eligible Basic Plan of Exclusive Reward 1	Release Schedule for Premium Refund
From 1 October 2025 to 31 December 2025	By 31 March 2027
From 1 January 2026 to 31 March 2026	By 30 June 2027
From 1 April 2026 to 30 June 2026	By 30 September 2027
From 1 July 2026 to 30 November 2026	By 31 December 2027

- Policy owners of the Eligible Basic Plan of Exclusive Reward 1 will receive a notification letter by mail after the premium refund is credited into the future premium deposit account and the notification letter(s) will set out the details of the premium refund of the Exclusive Reward 1;
- The AFYP is determined based on the benefit level / sum insured of the Eligible Basic Plan of Exclusive Reward 1 as at the time the relevant premium refund is credited into the future premium deposit account;
- If you have changed the benefit level / sum insured of the Eligible Basic Plan of Exclusive Reward 1 after policy issuance, the AFYP applied in the Exclusive 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 benefit level / sum insured of Eligible Basic Plan of Exclusive Reward 1 as at the time of premium refund;
- 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;
- The calculation of AFYP and Exclusive 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 Exclusive Reward 1; and

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- The Eligible Basic Plan of Exclusive Reward 1 must be in force at the time of the premium is refunded and all premiums due since policy effective date must be fully paid in order to be entitled to Exclusive Reward 1. If Eligible Basic Plan of Exclusive 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 Exclusive Reward 1 will be forfeited and cannot be withdrawn or transferred.
- The Exclusive Reward 1 will not be applicable to customer who has purchased the Designated Basic Plan before the Promotion Period but subsequently cancelled the same during its cooling off period and then re-applied for the same Designated Basic Plan during the Promotion Period.
 - The Exclusive Reward 1 is not applicable to the supplements (if any) attached to the Eligible Basic Plan of Exclusive Reward 1 and any plan which is purchased as a supplement.

Exclusive Reward 2 – IncomeBliss Deferred Annuity Plan Premium Discount

- The Exclusive Reward 2 (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - Eligible Customer successfully submits the application for a basic plan of IncomeBliss Deferred Annuity Plan (“Designated IncomeBliss Deferred Annuity Basic Plan”) during the Promotion Period;
 - Such Designated IncomeBliss Deferred Annuity Basic Plan must be successfully issued during the period from 1 October 2025 to 30 November 2026, both dates inclusive;
 - Such Designated IncomeBliss Deferred Annuity Basic Plan must meet the annual premium requirement stated in Table 2 above at the time of application;
 - Annual payment mode must be selected for such Designated IncomeBliss Deferred Annuity Basic Plan at the time of application;
 - The AXA “Wonderful Life” Programme Application Form is submitted together with the insurance application form and proposal at the same time; and
 - Eligible Customer has paid in full the amount of 1st year's annual premium of such Designated IncomeBliss Deferred Annuity Basic Plan and its supplements (if applicable) with levy payable less the Exclusive Reward 2 (as defined in clause 2 below) and other promotions offered by AXA (if applicable).(The Designated IncomeBliss Deferred Annuity Basic Plan satisfying clause 1 above is hereinafter referred to as “Eligible Basic Plan of Exclusive Reward 2”)
- If Eligible Customer's policy is an Eligible Basic Plan of Exclusive Reward 2, when the Eligible Customer has paid the amount stated in clause 1f. above, AXA will pay an amount calculated by multiplying the 1st year's annual premium of the Eligible Basic Plan of Exclusive Reward 2 by the premium discount percentage stated in Table 2 above (the “Exclusive Reward 2”) to the relevant Eligible Basic Plan of Exclusive Reward 2 on behalf of the Eligible Customer on and in accordance with following condition:

- The calculation of 1st year's annual premium and the Exclusive 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 Exclusive Reward 2; and

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

3. Eligible Customer can enjoy the Exclusive Reward 2 once only. The Exclusive Reward 2 can be enjoyed together with other promotions (if applicable) (excluded AXA Staff Discount Programme and AXA Designated Companies' Staff Discount Programme) offered by AXA.
4. Levy on insurance premium to be collected by the Insurance Authority is calculated based on the total annual premium (including basic plan and its supplements (if applicable)) before the premium discount.
5. For the avoidance of doubt, in the event that the Company is to refund any premiums paid under the policy, including without limitation pursuant to the "Suicide Exclusion" provision, "Cooling-Off Right Endorsement" and "Cross-Border" provision, the balance of the total premium paid by the Company to the policy on behalf of Eligible Customer under the Promotion will not be included in the amount to be refunded.
6. The Exclusive Reward 2 will not be applicable to customer who has purchased a basic plan of IncomeBliss Deferred Annuity Plan before the Promotion Period but subsequently cancelled the same during its cooling off period and then re-applied for the same basic plan of IncomeBliss Deferred Annuity Plan during the Promotion Period.
7. Only qualified annuity premiums paid under IncomeBliss Deferred Annuity Plan can be tax deductible. For the purpose of tax deduction, the premium discount offered by AXA will not be considered as qualified annuity premiums paid. For details of tax deductions, please refer to the product brochure and the website of the Inland Revenue Department ("IRD") or to contact the IRD directly for any tax related enquiries.

General Provisions

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 or supplement (if applicable), please refer to the relevant proposals, product brochures and policy contracts.
4. All the rewards under this Promotion is not guaranteed. Such application is subject to AXA's approval. In case of any disputes, the decision of AXA shall be final and conclusive.

Notes:

1. The words and expressions "policy owner" and "supplement" shown in this promotion 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/ 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) being issued, and the requirements of the relevant premium refund(s) under the terms and conditions of the Promotion having been fulfilled.



AXA “Wonderful Life” Programme

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For more details, please contact or visit:

 **Customer Service Hotline: (852) 2894 4684**
(9am to 5:30pm, Monday to Friday, except public holidays)
(9am to 1:00pm, Saturday, except public holidays)

 **www.axa.com.hk**

(Only for use in Hong Kong Special Administrative Region)