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September – October 2025

AXA "2025 Winter Rewards" Programme



Enjoy up to **8** months'
premium refund

AXA “2025 Winter Rewards” Programme

During this seasonal transition, take the opportunity to strengthen your protection and safeguard those you care about. AXA supports you at different stages of life with a wide selection of protection products, including health and critical illness insurance, tax savings, savings as well as employee benefits solutions, helping you create a brighter future.

We are pleased to present you the AXA “2025 Winter Rewards” Programme. From **27 September 2025 to 31 October 2025**, both dates inclusive (the “**Promotion Period**”), if you successfully apply for any new designated basic plans / supplements / qualifying deferred annuity policy / employee benefits insurance package plans¹ with the required annualised first year premium (“**AFYP**”) / total AFYP / single premium stated below and satisfy other applicable requirements, you may enjoy various wonderful rewards². Seize the chance today to enjoy the rewards and get protected!



Tax Deductible* and Medical Protection Products



AXA WiseGuard Pro Medical Insurance Plan + TotalAssure Series Premium Refund

During the Promotion Period, if a customer successfully submits an application for a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan (“**Designated AXA WiseGuard Pro Policy**”), the customer may be entitled to 4 months’ premium refund on such policy.

What is more? During the Promotion Period, if a customer also successfully submits an application for any of the TotalAssure Critical Illness Plan / TotalAssure Critical Illness Plan – Baby Pro / TotalAssure Plus Critical Illness Plan / TotalAssure Plus Critical Illness Plan – BabyPro (“**TotalAssure Series**”), and all the relevant policies are held by the same policy owner, the customer may be entitled to up to 8 months’ premium refund in total on the Designated AXA WiseGuard Pro Policy.

Table 1A

Designated Basic Plan / Supplement	AXA WiseGuard Pro Medical Insurance Plan
Basic Premium Refund on Each Eligible Basic Plan / Eligible Supplement of Reward 1A [#]	4 months³
Extra Premium Refund on Each Eligible Basic Plan / Eligible Supplement of Reward 1A [#]	If a customer also successfully submits an application for any of the TotalAssure Series + 4 months³
Total	8 months³

* For more information, please refer to www.ird.gov.hk or seek independent tax advice.



“First 20 Years TotalAssure Coverage Benefit” Programme for Selected Customers

If a customer (i) is an insured under a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan and (ii) successfully applies for a TotalAssure Critical Illness Plan / TotalAssure Plus Critical Illness Plan within the Promotion Period, the customer may be entitled to the “First 20 Years TotalAssure Coverage Benefit”, subject to relevant terms and conditions as set out in the leaflet for the “**First 20 Years TotalAssure Coverage Benefit**” Programme for Selected Customers. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!



GlobalReach Medical Insurance Plan Premium Refund

Table 1B

Designated Basic Plan	GlobalReach Medical Insurance Plan
Premium Refund on Each Eligible Basic Plan of Reward 1B [#]	2 months⁴



IncomeBliss Deferred Annuity Plan Premium Discount

During the Promotion Period, if a customer successfully submits an application for a basic plan of IncomeBliss Deferred Annuity Plan, the customer may be entitled to 5% premium discount on the annual premium of such basic plan during the premium payment term^{*,^}.

Table 1C

Designated Basic Plan	IncomeBliss Deferred Annuity Plan	
Premium Payment Term	5 years	10 years
Premium Payment Mode	Annual	
Annual Premium of Designated Basic Plan (USD / HKD)	USD6,000 / HKD48,000 or above	
Premium Discount Percentage on each Eligible Basic Plan of Reward 1C [#] (% of the Annual Premium of Eligible Basic Plan of Reward 1C ⁺)	5%⁵	

⁺ Customer who has paid in full the amount of annual premium of the basic plan with levy payable by the customer less the Reward 1C (as defined below) for each policy year during the premium payment term. If customer's policy is an Eligible Basic Plan of Reward 1C, when customer has paid the amount stated above for a policy year during the premium payment term, AXA will pay an amount calculated by multiplying the annual premium of the Eligible Basic Plan of Reward 1C by premium discount percentage stated in Table 1C above (the "Reward 1C") to customer's Eligible Basic Plan of Reward 1C on customers behalf.



[^] 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.



Critical Illness Products



Designated Critical Illness Products Premium Refund

Table 2A

Basic Premium Refund of Reward 2A	Designated Basic Plans	• TotalAssure Critical Illness Plan • TotalAssure Critical Illness Plan – Baby Pro • TotalAssure Plus Critical Illness Plan • TotalAssure Plus Critical Illness Plan – Baby Pro			
	Premium Payment Term	10 years	15 years	20 years	25 years
	Premium Refund on Each Eligible Basic Plan of Reward 2A [#]	2 months ⁶	2 months ⁶	3 months ⁶	3 months ⁶
Extra Premium Refund of Reward 2A	If a customer also successfully submits an application for a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan, customer may be entitled to an extra premium refund of up to 2 months' premium on each of the Eligible Basic Plan of Reward 2A				
	Extra Premium Refund on Each Eligible Basic Plan of Reward 2A [#]	+1 month		+2 months	
	Total	3 months ⁶	3 months ⁶	5 months ⁶	5 months ⁶



Savings Products



Wealth Advance Savings Series II – Ultimate / Wealth Ultra Savings Plan – Premium Refund

During the Promotion Period, if a customer successfully submits an application for a basic plan of Wealth Advance Savings Series II – Ultimate / Wealth Ultra Savings Plan, the customer may be entitled to premium refund on future premium(s).

Table 3A

Designated Basic Plans	Wealth Advance Savings Series II – Ultimate		Wealth Ultra Savings Plan
Premium Payment Term	5 years	10 years	8 years
Total AFYP of Designated Basic Plan and its Supplements (if applicable) (USD)	USD5,000 or above		
Premium Refund Percentage on Each Eligible Policy of Reward 3A [#] (% of the total AFYP of Eligible Policy of Reward 3A)	5% ⁷	10% ⁷	7% ⁷





FortuneXtra Savings Plan Premium Refund

During the Promotion Period, if a customer successfully submits an application for a basic plan of FortuneXtra Savings Plan and its supplements (if applicable) (“**Designated FortuneXtra Savings Policy**”), the customer may be entitled to up to 28% basic premium refund on future premium(s) of such policy.

What is more? If an existing customer who is holding one or more policy(ies) of any of the following Designated Savings and Investment Plan successfully submits an application for a Designated FortuneXtra Savings Policy and all relevant policies are held by the same policy owner, the existing customer may be entitled to 5% extra premium refund on future premium(s) on the Designated FortuneXtra Savings Policy.

Designated Savings and Investment Plan:

- Wealth Advance Savings Plan
- Wealth Advance Savings Series II – Classic
- Wealth Advance Savings Series II – Ultimate
- Wealth Ultra Savings Plan
- Max Wealth Insurance Plan
- FortuneXtra Savings Plan
- WealthAhead Savings Plan
- Polaris Investment Insurance Plan
- Signature II Investment Insurance Plan
- Signature III Investment Insurance Plan

Table 3B

Designated Basic Plan							FortuneXtra Savings Plan			
Total AFYP of Designated Basic Plan and its Supplements (if applicable)							Premium Refund Percentage on Each Eligible Policy of Reward 3B [#] (% of the total AFYP of Eligible Policy of Reward 3B)			
USD	RMB	EUR	GBP	CAD / AUD	SGD	HKD	Basic Premium Refund		Extra Premium Refund	
									+5% If customer is holding one or more policy(ies) of any of the Designated Savings and Investment Plan	
							5-Year Pay	10-Year Pay	5-Year Pay	10-Year Pay
5,000 – 39,999	32,500 – 259,999	5,000 – 39,999	3,000 – 23,999	6,000 – 47,999	8,000 – 63,999	40,000 – 319,999	10% ⁸	12% ⁸	15% ⁸	17% ⁸
40,000 – 79,999	260,000 – 519,999	40,000 – 79,999	24,000 – 47,999	48,000 – 95,999	64,000 – 127,999	320,000 – 639,999	15% ⁸	17% ⁸	20% ⁸	22% ⁸
80,000 – 199,999	520,000 – 1,299,999	80,000 – 199,999	48,000 – 119,999	96,000 – 239,999	128,000 – 319,999	640,000 – 1,599,999	22% ⁸	24% ⁸	27% ⁸	29% ⁸
200,000 or above	1,300,000 or above	200,000 or above	120,000 or above	240,000 or above	320,000 or above	1,600,000 or above	26% ⁸	28% ⁸	31% ⁸	33% ⁸



“First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers

If a customer (i) is a holder of and / or an insured under a basic plan of FortuneXtra Savings Plan and (ii) successfully applies for a TotalAssure Critical Illness Plan / TotalAssure Plus Critical Illness Plan within the Promotion Period, the customer may be entitled to the “First 10 Years TotalAssure Coverage Benefit”, subject to relevant terms and conditions as set out in the leaflet for the **“First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers**. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!



Max Wealth Insurance Plan (Lump Sum Payment) – Guaranteed Preferential Interest Rate

Reward 3C of the Promotion provides customers an offer of guaranteed preferential interest rate of 4.5% per annum[△] on the prepaid amount for the 1st policy year.

To enjoy this offer, simply opt for lump sum payment arrangement and pay a lump sum payment with levy at the time of application of your Max Wealth Insurance Plan. The lump sum payment with levy to be applied as follows:

(i) pay for annual premium of the 1st policy year and the corresponding levy; and (ii) deposit fund in advance into the future premium deposit account for premium payment of the 2nd policy year (“**Prepaid Amount**”) and the corresponding levy. The Prepaid Amount will accumulate interest in the 1st policy year at a guaranteed preferential interest rate of 4.5% per annum in the future premium deposit account. At the end of the 1st policy year, the interest accrued will be credited to the future premium deposit account, and the Prepaid Amount and its accrued interest will be equal to the annual premium of the 2nd policy year and will be automatically deducted from the future premium deposit account to settle the annual premium for the 2nd policy year and the corresponding levy when due.

Table 3C

Designated Basic Plan	Max Wealth Insurance Plan [△]
Guaranteed Preferential Interest Rate on the Prepaid Amount in the 1 st Policy Year	4.5% per annum^{△,9}

△ The guaranteed preferential interest rate of 4.5% per annum is applicable to the Prepaid Amount only.

[△] Only applicable to Max Wealth Insurance Plan with the Lump Sum Payment arrangement selected.



“First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers

If a customer (i) is a holder of and / or an insured under a basic plan of Max Wealth Insurance Plan and (ii) successfully applies for a TotalAssure Critical Illness Plan / TotalAssure Plus Critical Illness Plan within the Promotion Period, the customer may be entitled to the “First 10 Years TotalAssure Coverage Benefit”, subject to relevant terms and conditions as set out in the leaflet for the **“First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers**. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!





Max Wealth Insurance Plan Premium Refund

During the Promotion Period, if an existing customer who is holding one or more policy(ies) of any of the following Designated Savings and Investment Plan successfully submits an application for a basic plan of Max Wealth Insurance Plan (“**Designated Max Wealth Policy**”) and all relevant policies are held by the same policy owner, the existing customer may be entitled to 5% premium refund on future premium(s) on the Designated Max Wealth Policy.

Designated Savings and Investment Plan:

- Wealth Advance Savings Plan
- Wealth Advance Savings Series II – Classic
- Wealth Advance Savings Series II – Ultimate
- Wealth Ultra Savings Plan
- Max Wealth Insurance Plan
- FortuneXtra Savings Plan
- WealthAhead Savings Plan
- Polaris Investment Insurance Plan
- Signature II Investment Insurance Plan
- Signature III Investment Insurance Plan

Existing AXA Customer Reward Table

Designated Basic Plan	Max Wealth Insurance Plan
Premium Refund Percentage on Each Eligible Policy of Existing AXA Customer Reward [#] (% of the total AFYP of Eligible Policy of Existing AXA Customer Reward)	5% ¹⁰



“First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers

If a customer (i) is a holder of and / or an insured under a basic plan of Max Wealth Insurance Plan and (ii) successfully applies for a TotalAssure Critical Illness Plan / TotalAssure Plus Critical Illness Plan within the Promotion Period, the customer may be entitled to the “First 10 Years TotalAssure Coverage Benefit”, subject to relevant terms and conditions as set out in the leaflet for the **“First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers**. For details, please refer to the relevant programme leaflet. Act now to seize this limited offer!

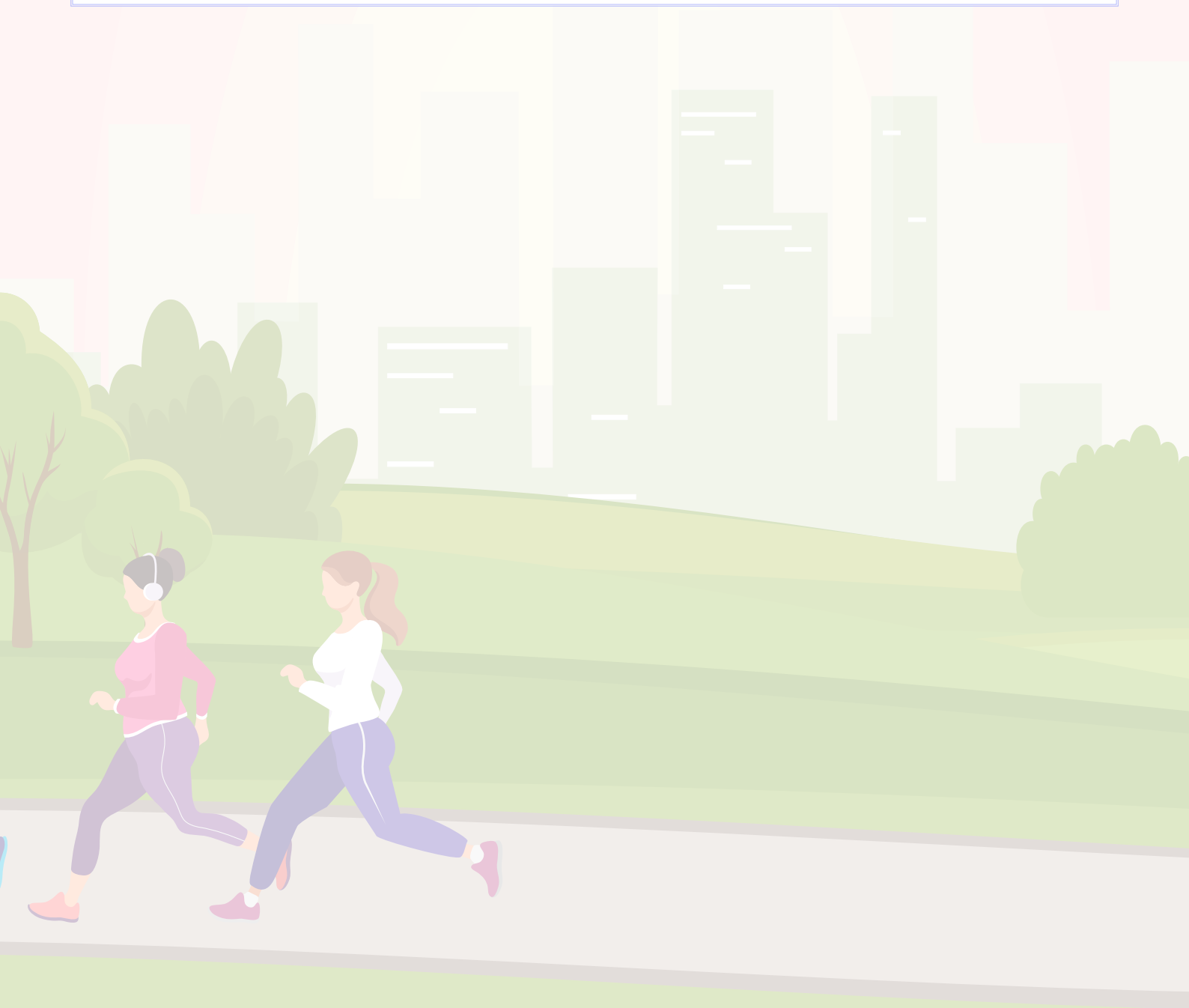




Max Goal II Insurance Plan Premium Discount

Table 3D

Designated Basic Plan			Max Goal II Insurance Plan
Single Premium of Designated Basic Plan			Premium Discount Percentage on Each Eligible Basic Plan of Reward 3D [#] (% of Single Premium of Eligible Basic Plan of Reward 3D)
USD	RMB	HKD	
Below 500,000	Below 3,250,000	Below 4,000,000	1% ¹¹
500,000 – 999,999	3,250,000 – 6,499,999	4,000,000 – 7,999,999	2% ¹¹
1,000,000 or above	6,500,000 or above	8,000,000 or above	3% ¹¹





Employee Benefits Insurance Products



Exclusive Privilege for New Customers of Designated Employee Benefits Insurance Package Plans

Table 4

Designated Employee Benefits Insurance Package Plans	Reward for each Eligible Policy of Reward 4 ^{#,12}
• Axcellent Health Partner Employee Benefits Insurance Package Plan • CORProtect Employee Benefits Insurance Package Plan • Tailormade Group Medical Plan	 New customers may be entitled to FORA Active Wireless plus (P30 plus BT) (Suggested Retail Price: HKD900) OR  FORA Body Composition Analyzer W600 (Suggested Retail Price: HKD650) (Total AFYP of each Eligible Policy of Reward 4 must be HKD8,000 or above)

You may enjoy all of the above rewards at the same time in your best interest!

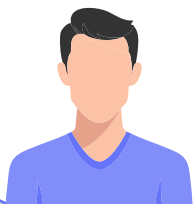
Remarks:

1. For product details of the designated health and critical illness insurance basic plans and / or supplements, the designated qualifying deferred annuity basic plan, the designated savings basic plans and their supplements (if applicable) and the designated employee benefits insurance package plans, 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 "2025 Winter Rewards" Programme (the "Terms and Conditions") stated in this leaflet.
3. For details of Reward 1A, please refer to the section of Reward 1A of the Terms and Conditions stated in this leaflet.
4. For details of Reward 1B, please refer to the section of Reward 1B of the Terms and Conditions stated in this leaflet.
5. For details of Reward 1C, please refer to the section of Reward 1C of the Terms and Conditions stated in this leaflet.
6. For details of Reward 2A, please refer to the section of Reward 2A of the Terms and Conditions stated in this leaflet.
7. For details of Reward 3A, please refer to the section of Reward 3A of the Terms and Conditions stated in this leaflet.
8. For details of Reward 3B, please refer to the section of Reward 3B of the Terms and Conditions stated in this leaflet.
9. For details of Reward 3C, please refer to the section of Reward 3C of the Terms and Conditions stated in this leaflet.
10. For details of Existing AXA Customer Reward, please refer to the section of Existing Customer Reward of the Terms and Conditions stated in this leaflet.
11. For details of Reward 3D, please refer to the section of Reward 3D of the Terms and Conditions stated in this leaflet.
12. For details of Reward 4, please refer to the section of Reward 4 of the Terms and Conditions stated in this leaflet.

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

Illustrative examples

(These examples are hypothetical and for illustrative purposes only)



Example 1

Mr. Hong

(As policy owner)

	New Policy 1	New Policy 2	New Policy 3
	Medical Protection	Critical Illness Protection	Tax Deductible
Plan Issued	Basic Plan: AXA WiseGuard Pro Medical Insurance Plan	Basic Plan: TotalAssure Plus Critical Illness Plan	Basic Plan: IncomeBliss Deferred Annuity Plan
AFYP / Total AFYP	HKD8,000	HKD18,000	USD6,000
Premium Payment Term	-	20 years	5 years
Reward(s)	 • 8 months' premium refund on AXA WiseGuard Pro Medical Insurance Plan basic plan • 5 months' premium refund on the basic plan of TotalAssure Plus Critical Illness Plan		 5% premium discount on the basic plan of IncomeBliss Deferred Annuity Plan

Illustrative examples

(These examples are hypothetical and for illustrative purposes only)



Example 2

Ms. On

(As policy owner; owning an inforce Wealth Advance Savings Plan policy issued before 27 September 2025)

	New Policy 1	New Policy 2	New Policy 3	New Policy 4	New Policy 5
	Medical Protection	Savings	Savings	Savings	Savings
Plan Issued	Basic Plan: GlobalReach Medical Insurance Plan	Basic Plan: Wealth Ultra Savings Plan	Basic Plan: FortuneXtra Savings Plan	Basic Plan: Max Wealth Insurance Plan	Basic Plan: Max Goal II Insurance Plan
AFYP / Total AFYP / Single Premium	HKD12,000	USD6,000	USD300,000	USD20,000	USD600,000
Premium Payment Term	-	8 years	10 years	2 years (lump sum payment)	Single Premium
Reward(s)	  2 months' premium refund on the basic plan of GlobalReach Medical Insurance Plan	  7% premium refund on the above basic plan & its supplements (if applicable)	  28% basic premium refund and 5% extra premium refund, a total of 33% premium refund on FortuneXtra Savings Plan & its supplements (if applicable)	   4.5% per annum guaranteed preferential interest rate on the Prepaid Amount in the 1st policy year of the above basic plan; and 5% premium refund on the basic plan of the above basic plan	  2% premium discount on the single premium of the above basic plan

Terms and Conditions of AXA “2025 Winter Rewards” Programme

1. AXA “2025 Winter 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**”), from **27 September 2025 to 31 October 2025**, both dates inclusive (the “**Promotion Period**”), subject to the following terms and conditions.

Tax Deductible and Medical Protection Products

Reward 1A – AXA WiseGuard Pro Medical Insurance Plan + TotalAssure Series Premium Refund

1. The Basic Premium Refund of Reward 1A (as defined in clause 2 below) under the Promotion is only applicable if the following requirements are satisfied:
 - a. During the Promotion Period, the customer successfully submits an application for the basic plan / supplement of AXA WiseGuard Pro Medical Insurance (“**Designated AXA WiseGuard Pro Policy**”);
 - b. Such Designated AXA WiseGuard Pro Policy must be successfully issued / have its effective date commenced during the period from 27 September 2025 and 31 December 2025, both dates inclusive; and
 - c. Annual payment mode must be selected for such Designated AXA WiseGuard Pro Policy.(The Designated AXA WiseGuard Pro Policy satisfying clause 1 above is hereinafter be referred to as “**Eligible WiseGuard Pro Policy of Reward 1A**”)
2. An Eligible WiseGuard Pro Policy of Reward 1A may be entitled to a one-off 4 months’ premium refund for payment of future premium(s) of such policy, the amount of which is equivalent to 33.33% of the AFYP for the first policy year of the Eligible WiseGuard Pro Policy of Reward 1A (“**Basic Premium Refund of Reward 1A**”) on and in accordance with following conditions:
 - a. The AFYP of the Designated AXA WiseGuard Pro Policy 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 Basic Premium Refund of Reward 1A;
 - b. If customer has changed the benefit level of the Eligible WiseGuard Pro Policy of Reward 1A after policy issuance, the AFYP of the Designated AXA WiseGuard Pro Policy applied in Basic Premium Refund of Reward 1A will not be equivalent to the actual amount of total premiums customer paid for the first policy year. AFYP of the Designated AXA WiseGuard Pro Policy will be re-calculated based on the benefit level of Eligible WiseGuard Pro Policy of Reward 1A as at the time of the respective premium is refunded;
 - c. The amount of AFYP of the Designated AXA WiseGuard Pro Policy 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 WiseGuard Pro Policy of Reward 1A; and
 - d. The calculation of AFYP and Basic Premium Refund of Reward 1A 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 WiseGuard Pro Policy of Reward 1A.

Conversion Table - Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

3. The Eligible WiseGuard Pro Policy of Reward 1A must be in force at the time of crediting of the Basic Premium Refund of Reward 1A and all premiums due since policy effective date must be fully paid at the time of the premium refund, failing which customer will not be entitled to Basic Premium Refund of Reward 1A. If the Eligible WiseGuard Pro Policy of Reward 1A shall terminate for whatever reasons before the Basic Premium Refund of Reward 1A is credited to the future premium deposit account, the Basic Premium Refund of Reward 1A will cease to be in effect. If the Eligible WiseGuard Pro Policy of Reward 1A shall terminate for whatever reasons after the Basic Premium Refund of Reward 1A is credited to the future premium deposit account, any portion of such Basic Premium Refund of Reward 1A not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
4. In addition to the Basic Premium Refund of Reward 1A, an Eligible WiseGuard Pro Policy of Reward 1A may be entitled to a one-off 4 months’ extra premium refund on future premium(s), the amount of which is equivalent to 33.33% of the AFYP for the first policy year of the Eligible WiseGuard Pro Policy of Reward 1A (“**Extra Premium Refund of Reward 1A**”) with requirements under clauses 1 and 2 being satisfied and on and in accordance with following conditions:
 - a. The customer must also successfully submits an application for any of the TotalAssure Critical Illness Plan/ TotalAssure Critical Illness Plan – Baby Pro/ TotalAssure Plus Critical Illness Plan/ TotalAssure Plus Critical Illness Plan – Baby Pro (“**TotalAssure Series**”) during the Promotion Period, and all the relevant policies are held by the same policy owner;
 - b. Such TotalAssure Series must be successfully issued during the period from 27 September 2025 to 31 December 2025, both dates inclusive, with the requirements under clauses 1 and 2 being satisfied;
 - c. For the avoidance of doubt, each TotalAssure Series can only pair with one Eligible WiseGuard Pro Policy of Reward 1A for qualifying 4 months’ extra premium refund. If a customer has more than one Eligible WiseGuard Pro Policy of Reward 1A, the Eligible WiseGuard Pro Policy of Reward 1A with greater / the greatest total AFYP will first be paired up with a TotalAssure Series, to be entitled to the Extra Premium Refund of Reward 1A. Any remaining Eligible WiseGuard Pro Policy of Reward 1A which cannot be paired up will not be entitled to the Extra Premium Refund of Reward 1A;
 - d. The policy owner must be the same person at the time of (a) policy application of the Eligible WiseGuard Pro Policy of Reward 1A and TotalAssure Series and (b) crediting of the Extra Premium Refund, failing which customer will not be entitled to Extra Premium Refund of Reward 1A;
 - e. The AFYP is the annualised premium payable for the first policy year determined based on the benefit level of the policy of the Eligible WiseGuard Pro Policy of Reward 1A as at the time of the Extra Premium Refund of Reward 1A. The Extra Premium Refund of Reward 1A for each Eligible WiseGuard Pro Policy of Reward 1A will be calculated based on the AFYP of that Eligible WiseGuard Pro Policy of Reward 1A;
 - f. If customer has changed the benefit level of the Eligible WiseGuard Pro Policy of Reward 1A after policy issuance, the AFYP applied in Extra Premium Refund of Reward 1A will not be equivalent to the actual amount of total premiums customer paid for the first policy year. AFYP will be re-calculated based on the latest benefit level of Eligible WiseGuard Pro Policy of Reward 1A as at the time of Extra Premium Refund of Reward 1A;
 - g. The amount of AFYP of the Designated AXA WiseGuard Pro Policy 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 WiseGuard Pro Policy of Reward 1A; and
 - h. The calculation of AFYP and Extra Premium Refund of Reward 1A 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 WiseGuard Pro Policy of Reward 1A.

Conversion Table - Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

5. The Eligible WiseGuard Pro Policy of Reward 1A and TotalAssure Series must be in force at the time of crediting of the Extra Premium Refund of Reward 1A and all premiums due since policy effective date must be fully paid, failing which customer will not be entitled to Extra Premium Refund of Reward 1A. If the Eligible WiseGuard Pro Policy of Reward 1A and / or TotalAssure Series shall terminate for whatever reasons before the Extra Premium Refund of Reward 1A is credited to the future premium deposit account, the Extra Premium Refund of Reward 1A will cease to be in effect. If the Eligible WiseGuard Pro Policy of Reward 1A and / or TotalAssure Series shall terminate for whatever reasons after the Extra Premium Refund of Reward 1A is credited to the future premium deposit account, any portion of Extra Premium Refund of Reward 1A not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
6. The Eligible WiseGuard Pro Policy of Reward 1A must be in annual payment mode at the time of crediting of the Basic Premium Refund of Reward 1A and Extra Premium Refund of Reward 1A (if any) and all premiums due since policy effective date must be fully paid, failing which customer will not be entitled to Basic Premium Refund of Reward 1A and Extra Premium Refund of Reward 1A (if any).
7. The premium refund will be given out according to the schedule below:

Premium Refund on Each Eligible WiseGuard Pro Policy of Reward 1A		Release Schedule for Premium Refund
Basic Premium Refund	4 months	by 31 August 2026
Extra Premium Refund	4 months	by 31 August 2027

8. The policy owner of the Eligible WiseGuard Pro Policy of Reward 1A will receive a notification letter by mail after the Basic Premium Refund of Reward 1A and Extra Premium Refund of Reward 1A (if any) is credited to the future premium deposit account according to the release schedule for premium refund stated above. The notification letter will set out the details of the premium refund. The Basic Premium Refund of Reward 1A and Extra Premium Refund of Reward 1A (if any) will then be applied to the premium payments for the relevant Eligible WiseGuard Pro Policy of the next policy year and onwards (if applicable) as AXA deems appropriate. Withdrawal of the Basic Premium Refund of Reward 1A and Extra Premium Refund of Reward 1A (if any) from the future premium deposit account is not allowed.

9. The Basic Premium Refund of Reward 1A and Extra Premium Refund of Reward 1A will not be applicable to customers who have purchased the Designated AXA WiseGuard Pro Policy and TotalAssure Series before the Promotion Period but subsequently cancelled such Designated AXA WiseGuard Pro Policy and TotalAssure Series during its cooling off period and then re-applied for the same Designated AXA WiseGuard Pro Policy and TotalAssure Series during the Promotion Period.
10. 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 Reward 1A will not be considered as qualified 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.

Reward 1B – GlobalReach Medical Insurance Plan Premium Refund

1. The Premium Refund of Reward 1B (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. During the Promotion Period, the customer successfully submits the application for the basic plan of GlobalReach Medical Insurance Plan (“**Designated GlobalReach Medical Insurance Policy**”);
 - b. Such Designated GlobalReach Medical Insurance Policy must be successfully issued during the period from 27 September 2025 to 31 December 2025, both dates inclusive; and
 - c. Annual payment mode must be selected for such Designated GlobalReach Medical Insurance Policy.
(The Designated GlobalReach Medical Insurance Policy satisfying clause 1 above is hereinafter referred to as “**Eligible Policy of Reward 1B**”)
2. An Eligible Policy of Reward 1B may be entitled to a one-off 2 months’ premium refund for payment of future premium(s) of such policy, the amount of which is equivalent to 16.66% of the AFYP for the first year of the Eligible Policy of Reward 1B (“**Premium Refund of Reward 1B**”) on and in accordance with the following conditions:
 - a. The AFYP of the Designated GlobalReach Medical Insurance Policy is the annualised premium payable for the first policy year determined based on the benefit level of the policy as at the time the Premium Refund of Reward 1B;
 - b. If customer has changed the benefit level of the Eligible Policy of Reward 1B after policy issuance, the AFYP of the Designated GlobalReach Medical Insurance Policy applied in the Premium Refund of Reward 1B will not be equivalent to the actual amount of total premiums you paid for the first policy year. AFYP of Designated GlobalReach Medical Insurance Policy will be re-calculated based on the latest benefit level of Eligible Policy of Reward 1B as at the time of premium refund;
 - c. The amount of AFYP of the Designated GlobalReach Medical Insurance Policy 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 Policy of Reward 1B; and
 - d. The calculation of AFYP of the Designated GlobalReach Medical Insurance Policy and the Premium Refund of Reward 1B 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 Policy of Reward 1B.

Conversion Table - Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

3. The Eligible Policy of Reward 1B must be in annual payment mode at the time of crediting of the premium refund(s). The Eligible Policy of Reward 1B must be in force at the time of crediting of the Premium Refund of Reward 1B and all premiums due since policy effective date must be fully paid at the time of premium refund(s), failing which you will not be entitled to the Premium Refund of Reward 1B. If the Eligible Policy of Reward 1B shall terminate for whatever reasons before the Premium Refund of Reward 1B is credited to the future premium deposit account, the Premium Refund of Reward 1B will cease to be in effect. If the Eligible Policy of Reward 1B shall terminate for whatever reasons after the Premium Refund of Reward 1B is credited to the future premium deposit account, any portion of such Premium Refund of Reward 1B not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
4. The policy owner of the Eligible Policy of Reward 1B will receive a notification letter by mail after the Premium Refund of Reward 1B is credited to the future premium deposit account on or before 31 August 2026 and the notification letter will set out the details of the Premium Refund of Reward 1B. The Premium Refund of Reward 1B will then be applied to the premium payments for the relevant Eligible Policy of Reward 1B of the second policy year and onwards (if applicable) as AXA deems appropriate. Withdrawal of the premium refund from the future premium deposit account is not allowed.
5. The Premium Refund of Reward 1B will not be applicable to customers who have purchased the Designated GlobalReach Medical Insurance Policy before the Promotion Period but subsequently cancelled such Designated GlobalReach Medical Insurance Policy during its cooling off period and then re-applied for the same Designated GlobalReach Medical Insurance Policy during the Promotion Period.

Reward 1C – IncomeBliss Deferred Annuity Plan Premium Discount

1. The Reward 1C (as defined in clause 2 below) is only applicable if all of the following requirements are satisfied:
 - a. Customer successfully submits an application for a basic plan of IncomeBliss Deferred Annuity Plan during the Promotion Period;
 - b. Such basic plan must meet the annual premium requirement stated in Table 1C above at the time of application and when the premium discount is applied in subsequent years of the premium payment term;
 - c. Such basic plan must be successfully issued during the period from 27 September to 31 December 2025, both dates inclusive;
 - d. Annual payment mode must be selected for such basic plan at the time of application and when the premium discount is applied in subsequent years of the premium payment term;
 - e. The IncomeBliss Deferred Annuity Plan Premium Discount’s campaign form is submitted together with the insurance application form and proposal at the same time; and
 - f. Customer has paid in full the amount of annual premium of the basic plan with levy payable by customer less the Reward 1C (as defined in clause 2 below) for each policy year during the premium payment term.
(A basic plan of IncomeBliss Deferred Annuity Plan satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan of Reward 1C**”)
2. If customer’s policy is an Eligible Basic Plan of Reward 1C, when customer has paid the amount stated in clause 1f. above for a policy year during the premium payment term, AXA will pay an amount calculated by multiplying the annual premium of the Eligible Basic Plan of Reward 1C by the premium discount percentage stated in Table 1C above (the “**Reward 1C**”) to customer’s Eligible Basic Plan of Reward 1C on customers behalf on and in accordance with following conditions:
 - a. If there are any adjustments to the annual premium of the Eligible Basic Plan of Reward 1C after policy issuance, the Reward 1C entitled by customer will be adjusted accordingly and re-calculated based on the latest annual premium of the Eligible Basic Plan of Reward 1C; and
 - b. The calculation of annual premium and the Reward 1C 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 1C.

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

3. 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.
4. For the avoidance of doubt, in the event that AXA 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 AXA to customer’s policy on customers behalf under the Promotion will not be included in the amount to be refunded.
5. The Reward 1C will not be applicable to customers who has purchased a basic plan of IncomeBliss Deferred Annuity Plan before 27 September 2025 but subsequently cancelled such basic plan during its cooling off period and then re-applied for such basic plan during the Promotion Period.
6. 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.

Critical Illness Products

Reward 2A – Designated Critical Illness Products Premium Refund

- The Basic premium Refund of Reward 2A (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - Customer successfully submits an application for a basic plan of the designated critical illness products stated in Table 2A above (“**Designated Critical Illness Basic Plan**”) during the Promotion Period;
 - Such Designated Critical Illness Basic Plan must be successfully issued during the period from 27 September 2025 to 31 December 2025, both dates inclusive;
 - Annual payment mode must be selected for Designated Critical Illness Basic Plan; and
 - Premium payment term requirements stated in the Table 2A above.

(The Designated Critical Illness Basic Plan satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan of Reward 2A**”)

- An Eligible Basic Plan of Reward 2A may be entitled to a one-off 2 months’ or 3 months’ (as applicable) premium refund as stated in Table 2A above for payment of future premium(s) of such policy, the amount of which is equivalent to 16.66% or 25% respectively of the AFYP of the relevant Eligible Basic Plan of Reward 2A (“**Basic Premium Refund of Reward 2A**”) on and in accordance with following conditions:
 - The AFYP of the Designated Critical Illness Basic Plan 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;
 - If customer has changed the sum insured of the Eligible Basic Plan of Reward 2A after policy issuance, the AFYP of the Designated Critical Illness Basic Plan applied in Basic Premium Refund of Reward 2A will not be equivalent to the actual amount of total premiums customer paid for the first policy year. AFYP of the Designated Critical Illness Basic Plan will be re-calculated based on the latest sum insured of Eligible Basic Plan of Reward 2A as at the time of premium refund;
 - The amount of AFYP of the Designated Critical Illness Basic Plan 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 Basic Plan of Reward 2A; and
 - The calculation of AFYP and Basic Premium Refund of Reward 2A 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 2A.

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- The Eligible Basic Plan of Reward 2A must be in force at the time of crediting of the Basic Premium Refund of Reward 2A and all premiums due since policy effective date must be fully paid at the time of the premium refund, failing which customer will not be entitled to Basic Premium Refund of Reward 2A. If the Eligible Basic Plan of Reward 2A shall terminate for whatever reasons before the Basic Premium Refund of Reward 2A is credited to the future premium deposit account, the Basic Premium Refund of Reward 2A will cease to be in effect. If the Eligible Basic Plan of Reward 2A shall terminate for whatever reasons after the Basic Premium Refund of Reward 2A is credited to the future premium deposit account, any portion of such Basic Premium Refund of Reward 2A not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
- In addition to the Basic Premium Refund of Reward 2A, an Eligible Basic Plan of Reward 2A may be entitled to a one-off 1 month’s or 2 months’ (as applicable) extra premium refund as stated in Table 2A above on future premium(s), the amount of which is equivalent to 8.33% or 16.66% respectively of the AFYP of the relevant Eligible Basic Plan of Reward 2A (“**Extra Premium Refund of Reward 2A**”) with requirements under clauses 1 and 2 being satisfied and on and in accordance with following conditions:
 - The customer must also successfully submit an application for a basic plan / supplement of AXA WiseGuard Pro Medical Insurance Plan (“**Designated AXA WiseGuard Pro Policy**”) during the Promotion Period, and all the relevant policies are held by the same policy owner;
 - Such Designated AXA WiseGuard Pro Policy must be successfully issued / have its effective date commenced during the period from 27 September 2025 to 31 December 2025, both dates inclusive, with the requirements under clauses 1 and 2 being satisfied;
 - For the avoidance of doubt, each Designated AXA WiseGuard Pro Policy can only pair up with one Eligible Basic Plan of Reward 2A for qualifying for Extra Premium Refund of Reward 2A. If a customer has more than one Eligible Basic Plan of Reward 2A, the Eligible Basic Plan of Reward 2A with greater / the greatest total AFYP will first be paired up with a Designated AXA WiseGuard Pro Policy, to be entitled to the Extra Premium Refund of Reward 2A. Any remaining Eligible Basic Plan of Reward 2A which cannot be paired up will not be entitled to any Extra Premium Refund of Reward 2A;
 - The policy owner must be the same person at the time of (a) policy application of the Eligible Basic Plan of Reward 2A and Designated AXA WiseGuard Pro Policy and (b) crediting of the Extra Premium Refund, failing which customer will not be entitled to Extra Premium Refund of Reward 2A;
 - The AFYP is the annualised premium payable for the first policy year determined based on the sum insured of the policy of the Eligible Basic Plan of Reward 2A as at the time of the Extra Premium Refund of Reward 2A. The Extra Premium Refund of Reward 2A for each Eligible Basic Plan of Reward 2A will be calculated based on the AFYP of that Eligible Basic Plan of Reward 2A;
 - If customer has changed the sum insured of the Eligible Basic Plan of Reward 2A after policy issuance, the AFYP applied in Extra Premium Refund of Reward 2A will not be equivalent to the actual amount of total premiums customer paid for the first policy year. AFYP will be re-calculated based on the latest sum insured of Eligible Basic Plan of Reward 2A as at the time of Extra Premium Refund of Reward 2A;
 - The amount of AFYP of the Designated Critical Illness Basic Plan 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 Basic Plan of Reward 2A; and
 - The calculation of AFYP and Extra Premium Refund of Reward 2A 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 2A.

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- The Eligible Basic Plan of Reward 2A and the Designated AXA WiseGuard Pro Policy must be in force at the time of crediting of the Extra Premium Refund of Reward 2A and all premiums due since policy effective date must be fully paid, failing which customer will not be entitled to Extra Premium Refund of Reward 2A. If the Eligible Basic Plan of Reward 2A and / or the Designated AXA WiseGuard Pro Policy shall terminate for whatever reasons before the Extra Premium Refund of Reward 2A is credited to the future premium deposit account, the Extra Premium Refund of Reward 2A will cease to be in effect. If the Eligible Basic Plan of Reward 2A and / or Designated AXA WiseGuard Pro Policy shall terminate for whatever reasons after the Extra Premium Refund of Reward 2A is credited to the future premium deposit account, any portion of such Extra Premium Refund of Reward 2A not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
- The Eligible Basic Plan of Reward 2A must be in annual payment mode at the time of crediting of Basic Premium Refund of Reward 2A and Extra Premium Refund of Reward 2A (if any) and all premiums due since policy effective date must be fully paid, failing which customer will not be entitled to Basic Premium Refund of Reward 2A and Extra Premium Refund of Reward 2A (if any).
- The policy owner of the Eligible Basic Plan of Reward 2A will receive a notification letter by mail after the Basic Premium Refund of Reward 2A and Extra Premium Refund of Reward 2A (if any) is credited to the future premium deposit account on or before 31 August 2026 and the notification letter will set out the details of the premium refund. The Basic Premium Refund of Reward 2A and Extra Premium Refund of Reward 2A (if any) will then be applied to the premium payments for the relevant Eligible Basic Plan of Reward 2A of the second policy year and onwards (if applicable) as AXA deems appropriate. Withdrawal of the Basic Premium Refund of Reward 2A and Extra Premium Refund of Reward 2A (if any) from the future premium deposit account is not allowed.
- The Basic Premium Refund of Reward 2A and Extra Premium Refund of Reward 2A will not be applicable to customers who have purchased the Designated Critical Illness Basic Plan and Designated AXA WiseGuard Pro Policy before the Promotion Period but subsequently cancelled such Designated Critical Illness Basic Plan and Designated AXA WiseGuard Pro Policy during its cooling off period and then re-applied for the same Designated Critical Illness Basic Plan during the Promotion Period.

Savings Products

Reward 3A – Wealth Advance Savings Series II – Ultimate / Wealth Ultra Savings Plan – Premium Refund

- The premium refund of Reward 3A (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - Customer successfully submits an application for a basic plan of Wealth Advance Savings Series II – Ultimate / Wealth Ultra Savings Plan and their supplements (if applicable) (“**Designated Savings Policy**”) during the Promotion Period;
 - Such Designated Savings Policy must be successfully issued during the period from 27 September 2025 to 31 December 2025, both dates inclusive;
 - Such Designated Savings Policy have met the total AFYP requirement stated in Table 3A above; and
 - Premium payment term requirements stated in the Table 3A above.(Designated Savings Policy satisfying clause 1 above are hereinafter referred to as “**Eligible Policy of Reward 3A**”)
- An Eligible Policy of Reward 3A may be entitled to a one-off premium refund for payment of future premium(s) of such policy, the amount of which will be calculated by multiplying the total AFYP of the Eligible Policy of Reward 3A by the applicable premium refund percentage for premium refund stated in Table 3A above (“**Premium Refund of Reward 3A**”) on and in accordance with following conditions:
 - The total AFYP of Eligible Policy of Reward 3A is the annualised premium payable for the first policy year determined based on the premium payment mode and the notional amount of the policy as at the time of premium refund. If the premium payment mode is not annual payment mode, the total AFYP of Eligible Policy of Reward 3A will be calculated as follows:
 - For monthly payment mode, by multiplying the monthly premium payable for the first policy year by 12; or
 - For semi-annual payment mode, by multiplying the semi-annual premium payable for the first policy year by 2;
 - If customer has changed the notional amount or premium payment mode of the Eligible Policy of Reward 3A after policy issuance, the total AFYP applied in the Premium Refund of Reward 3A will not be equivalent to the actual amount of total premiums customer paid for the first policy year. The total AFYP will be re-calculated based on the latest premium payment mode and the latest notional amount of Eligible Policy of Reward 3A as at the time of premium refund;
 - The amount of total AFYP of Eligible Policy of Reward 3A 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 total AFYP of Eligible Policy of Reward 3A;
 - The calculation of total AFYP and the Premium Refund of Reward 3A shall be rounded up to the nearest 2 decimal places; and
 - Premium of CareForAll Hospital Cash - First Year \$1 Supplement (if any), attached to the Eligible Policy of Reward 3A, will be included in calculating the total AFYP of the Eligible Policy of Reward 3A. Premiums of Smart Elite 10-year Term First Year Free Supplement, Smart 10-year Term First Year Free Supplement and Accident Protector First 3 Years Free Supplement, if any, attached to the Eligible Policy of Reward 3A, will be excluded in calculating the total AFYP of the Eligible Policy of Reward 3A.
- The Eligible Policy of Reward 3A 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, failing which customer will not be entitled to Premium Refund of Reward 3A. If the Eligible Policy of Reward 3A shall terminate for whatever reasons before the Premium Refund of Reward 3A is credited to the future premium deposit account, the Premium Refund of Reward 3A will cease to be in effect. If the Eligible Policy of Reward 3A shall terminate for whatever reasons after the Premium Refund of Reward 3A is credited to the future premium deposit account, any portion of such Premium Refund of Reward 3A not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
- The policy owner of the Eligible Policy of Reward 3A will receive a notification letter by mail after the premium refund of Premium Refund of Reward 3A is credited to the future premium deposit account on or before 31 August 2026 and the notification letter(s) will set out the details of the premium refund. The Premium Refund of Reward 3A will then be applied to the next premium due for the relevant Eligible Policy of Reward 3A subsequently as AXA deems appropriate. Withdrawal of the Premium Refund of Reward 3A from the future premium deposit account is not allowed.
- The Premium Refund of Reward 3A will not be applicable to customers who have purchased the Designated Savings Policy before the Promotion Period but subsequently cancelled such Designated Savings Policy during its cooling off period and then re-applied for the same Designated Savings Policy during the Promotion Period.

Reward 3B – FortuneXtra Savings Plan Premium Refund

- The Basic Premium Refund of Reward 3B (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - Customer successfully submits an application for a basic plan of FortuneXtra Savings Plan and its supplements (if applicable) (“**Designated FortuneXtra Savings Policy**”) during the Promotion Period;
 - Such Designated FortuneXtra Savings Policy must be successfully issued during the period from 27 September 2025 to 31 December 2025, both dates inclusive;
 - Such Designated FortuneXtra Savings Policy has met the total AFYP requirement stated in Table 3B above (or its equivalent in foreign currency); and
 - Premium payment term requirements stated in the Table 3B above.(Designated FortuneXtra Savings Policy satisfying clause 1 above are hereinafter referred to as “**Eligible Policy of Reward 3B**”)
- An Eligible Policy of Reward 3B may be entitled to a one-off premium refund for payment of future premium(s) of such policy, the amount of which will be calculated by multiplying the total AFYP of the Eligible Policy of Reward 3B by the applicable premium refund percentage for Basic Premium Refund stated in Table 3B above (“**Basic Premium Refund of Reward 3B**”) on and in accordance with following conditions:
 - The total AFYP of Eligible Policy of Reward 3B is the annualised premium payable for the first policy year determined based on the premium payment mode and the notional amount of the policy as at the time of premium refund. If the premium payment mode is not annual payment mode, the total AFYP of Eligible Policy of Reward 3B will be calculated as follows:
 - For monthly payment mode, by multiplying the monthly premium payable for the first policy year by 12; or
 - For semi-annual payment mode, by multiplying the semi-annual premium payable for the first policy year by 2;
 - If customer has changed the notional amount or premium payment mode of the Eligible Policy of Reward 3B after policy issuance, the total AFYP applied in the Basic Premium Refund of Reward 3B will not be equivalent to the actual amount of total premiums customer paid for the first policy year. The total AFYP will be re-calculated based on the latest premium payment mode and the latest notional amount of Eligible Policy of Reward 3B as at the time of premium refund;
 - The amount of total AFYP of Eligible Policy of Reward 3B 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 total AFYP of Eligible Policy of Reward 3B;
 - The calculation of total AFYP and the Basic Premium Refund of Reward 3B shall be rounded up to the nearest 2 decimal places; and
 - Premium of CareForAll Hospital Cash - First Year \$1 Supplement (if any), attached to the Eligible Policy of Reward 3B, will be included in calculating the total AFYP of the Eligible Policy of Reward 3B. Premiums of Smart Elite 10-year Term First Year Free Supplement, Smart 10-year Term First Year Free Supplement and Accident Protector First 3 Years Free Supplement, if any, attached to the Eligible Policy of Reward 3B, will be excluded in calculating the total AFYP of the Eligible Policy of Reward 3B.
- The Eligible Policy of Reward 3B must be in force at the time of crediting of the Basic Premium Refund of Reward 3B and all premiums due since policy effective date must be fully paid at the time of the premium refund, failing which customer will not be entitled to Basic Premium Refund of Reward 3B. If the Eligible Policy of Reward 3B shall terminate for whatever reasons before the Basic Premium Refund of Reward 3B is credited to the future premium deposit account, the Basic Premium Refund of Reward 3B will cease to be in effect. If the Eligible Policy of Reward 3B shall terminate for whatever reasons after the Basic Premium Refund of Reward 3B is credited to the future premium deposit account, any portion of such Basic Premium Refund of Reward 3B not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
- In addition to the Basic Premium Refund of Reward 3B, an Eligible Policy of Reward 3B may be entitled to a one-off 5% extra premium refund for payment of future premium(s) of such policy, the amount of which will be calculated by multiplying the total AFYP of the Eligible Policy of Reward 3B by the applicable premium refund percentage for Extra Premium Refund stated in Table 3B above (“**Extra Premium Refund of Reward 3B**”) with requirements under clauses 1 and 2 being satisfied and on and in accordance with following conditions:
 - Customer is also holding one or more policy(ies) of any Wealth Advance Savings Plan/ Wealth Advance Savings Series II – Classic/ Wealth Advance Savings Series II – Ultimate/ Wealth Ultra Savings Plan/ Max Wealth Insurance Plan/ FortuneXtra Savings Plan/ WealthAhead Savings Plan/ Polaris Investment Insurance Plan/ Signature II Investment Insurance Plan/ Signature III Investment Insurance Plan (each a “**Designated Savings and Investment Plan**”) and the relevant Designated Savings and Investment Plan must be issued before 27 September 2025 and remain in force during the Promotion Period; and
 - The policy owner of the Eligible Policy of Reward 3B and relevant Designated Savings and Investment Plan must be the same person at the time of (a) policy application of Eligible Policy of Reward 3B and (b) crediting of Extra Premium Refund of Reward 3B, failing which customer will not be entitled to Extra Premium Refund of Reward 3B.

5. The Eligible Policy of Reward 3B and relevant Designated Savings and Investment Plan must be in force at the time of crediting of the Extra Premium Refund of Reward 3B and all premiums due since policy effective date must be fully paid, failing which customer will not be entitled to Extra Premium Refund of Reward 3B. If the Eligible Policy of Reward 3B and / or relevant Designated Savings and Investment Plan shall terminate for whatever reasons before the Extra Premium Refund of Reward 3B is credited to the future premium deposit account, the Extra Premium Refund of Reward 3B will cease to be in effect. If the Eligible Policy of Reward 3B and / or relevant Designated Savings and Investment Plan shall terminate for whatever reasons after the Extra Premium Refund of Reward 3B is credited to the future premium deposit account, any portion of such Extra Premium Refund of Reward 3B not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
6. The policy owner of the Eligible Policy of Reward 3B will receive a notification letter by mail after the Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any) is credited to the future premium deposit account on or before 31 August 2026 and the notification letter(s) will set out the details of the premium refund. The Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any) will then be applied to the next premium due for the relevant Eligible Policy of Reward 3B subsequently as AXA deems appropriate. Withdrawal of the Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B (if any) from the future premium deposit account is not allowed.
7. The Basic Premium Refund of Reward 3B and Extra Premium Refund of Reward 3B will not be applicable to customers who have purchased the Designated FortuneExtra Savings Policy before the Promotion Period but subsequently cancelled such Designated FortuneExtra Savings Policy during its cooling off period and then re-applied for the same Designated FortuneExtra Savings Policy during the Promotion Period.

Reward 3C – Max Wealth Insurance Plan (Lump Sum Payment) – Guaranteed Preferential Interest Rate

1. The Reward 3C of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customer successfully submits an application for a basic plan of Max Wealth Insurance Plan and selected lump sum payment arrangement (“**Designated Max Wealth Insurance Basic Plan**”) during the Promotion Period;
 - b. The print date on the proposal signed by the customer must be within the Promotion Period;
 - c. Such Designated Max Wealth Insurance Basic Plan must be successfully issued during the period from 27 September 2025 to 31 December 2025, both dates inclusive;
 - d. Annual payment mode must be selected for such Designated Max Wealth Insurance Basic Plan; and
 - e. The lump sum payment with levy must be paid in full to AXA prior to policy inception. Otherwise, the policy will not be issued.
 (The Designated Max Wealth Insurance Basic Plan satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan of Reward 3C**”)
2. The Prepaid Amount of an Eligible Basic Plan of Reward 3C may be entitled to the guaranteed preferential interest rate of 4.5% per annum (“**Guaranteed Preferential Interest Rate**”) for the first policy year in the future premium deposit account. The Prepaid Amount will accumulate interest in the 1st policy year at a Guaranteed Preferential Interest Rate of 4.5% per annum in the future premium deposit account. At the end of the 1st policy year, the interest accrued will be credited to the future premium deposit account, and the Prepaid Amount and its accrued interest will be equal to the annual premium of the 2nd policy year and will be automatically deducted from the future premium deposit account to settle the annual premium for the 2nd policy year and the corresponding levy when due.
3. The Guaranteed Preferential Interest Rate is 4.5% per annum and such rate is applicable to the Prepaid Amount only. The Prepaid Amount is equal to the annual premium of the second policy year+ (1+ 4.5%), which does not include levy. For the avoidance of doubt, the applicable guaranteed preferential interest rate is the one printed on the relevant proposal.
4. Any amount paid in excess of the Prepaid Amount in the future premium deposit account will not be entitled to the Guaranteed Preferential Interest Rate. For the avoidance of doubt, corresponding levy on the annual premium of the second policy year will not be entitled to any interest.
5. No withdrawal from the future premium deposit account is allowed. The amount deposited in future premium deposit account under this lump sum payment arrangement will be refunded upon policy surrender, cancellation or death of insured during the first policy year.
6. In the event of termination (except due to the death of the Insured) or surrender of the Eligible Basic Plan of Reward 3C in the 1st policy year, the amount deposited in future premium deposit account will be refunded to the owner directly; in the event of death of the Insured, the amount deposited in future premium deposit account will be refunded by paying out to the beneficiary. In any of these events, the amount to be refunded will not include any interest.
7. The Reward 3C will not be applicable to customers who have purchased the Designated Max Wealth Insurance Basic Plan before the Promotion Period but subsequently cancelled such Designated Max Wealth Insurance Basic Plan during its cooling off period and then re-applied for the same Designated Max Wealth Insurance Basic Plan during the Promotion Period.

Existing AXA Customer Reward – Max Wealth Insurance Plan Premium Refund

1. The Existing AXA Customer Reward (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. Customer is holding one or more policy(ies) of any Wealth Advance Savings Plan/ Wealth Advance Savings Series II – Classic/ Wealth Advance Savings Series II – Ultimate/ Wealth Ultra Savings Plan/ Max Wealth Insurance Plan/ FortuneExtra Savings Plan/ WealthAhead Savings Plan/ Polaris Investment Insurance Plan/ Signature II Investment Insurance Plan/ Signature III Investment Insurance Plan (each a “**Designated Savings and Investment Plan**”) and the relevant Designated Savings and Investment Plan must be issued before 27 September 2025 and remain in force during the Promotion Period;
 - b. During the Promotion Period, customer successfully submits an application of a basic plan of Max Wealth Insurance Plan (“**Designated Max Wealth Policy**”); and
 - c. Such Designated Max Wealth Policy must be successfully issued during the period from 27 September 2025 to 31 December 2025, both dates inclusive.
 (The Designated Max Wealth Policy satisfying clause 1b and 1c above is hereinafter referred to as “**Eligible Policy of Existing AXA Customer Reward**”)
2. An Eligible Policy of Existing AXA Customer Reward may be entitled to a one-off 5% premium refund for payment of future premium(s) of such policy, the amount of which will be calculated by multiplying the total AFYP of the Eligible Policy of Existing AXA Customer Reward by the premium refund percentage for premium refund stated in Existing AXA Customer Reward Table above (“**Existing AXA Customer Reward**”) on and in accordance with following conditions:
 - a. The total AFYP of Eligible Policy of Existing AXA Customer Reward is the annualised premium payable for the first policy year determined based on the premium payment mode and the notional amount of the policy as at the time of premium refund. If the premium payment mode is not annual payment mode, the total AFYP of Eligible Policy of Existing AXA Customer Reward will be calculated as follows:
 - i. For monthly payment mode, by multiplying the monthly premium payable for the first policy year by 12; or
 - ii. For semi-annual payment mode, by multiplying the semi-annual premium payable for the first policy year by 2;
 - b. If customer has changed the notional amount or premium payment mode of the Eligible Policy of Existing AXA Customer Reward after policy issuance, the total AFYP applied in the Existing AXA Customer Reward will not be equivalent to the actual amount of total premiums customer paid for the first policy year. The total AFYP will be re-calculated based on the latest notional amount and latest premium payment mode of Eligible Policy of Existing AXA Customer Reward as at the time of premium refund;
 - c. The amount of total AFYP of Eligible Policy of Existing AXA Customer Reward 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 total AFYP of Eligible Policy of Existing AXA Customer Reward; and
 - d. The calculation of total AFYP and the Existing AXA Customer Reward shall be rounded up to the nearest 2 decimal places.
3. The Eligible Policy of Existing AXA Customer Reward and relevant Designated Savings and Investment Plan 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, failing which customer will not be entitled to Existing AXA Customer Reward. If the Eligible Policy of Existing AXA Customer Reward and / or Designated Savings and Investment Plan shall terminate for whatever reasons before the Existing AXA Customer Reward is credited to the future premium deposit account, the Existing AXA Customer Reward will cease to be in effect. If the Eligible Policy of Existing AXA Customer Reward and / or Designated Savings and Investment Plan shall terminate for whatever reasons after the Existing AXA Customer Reward is credited to the future premium deposit account, any portion of such Existing AXA Customer Reward not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
4. The policy owner of the Eligible Policy of Existing AXA Customer Reward and relevant Designated Savings and Investment Plan must be the same person at the time of (a) policy application of Eligible Policy of Existing AXA Customer Reward and (b) crediting of the Existing AXA Customer Reward, failing which customer will not be entitled to Existing AXA Customer Reward.

5. The policy owner of the Eligible Policy of Existing AXA Customer Reward will receive a notification letter by mail after the Existing AXA Customer Reward is credited to the future premium deposit account on or before 31 August 2026 and the notification letter(s) will set out the details of the premium refund. The Existing AXA Customer Reward will then be applied to the next premium due for the relevant Eligible Policy of Existing AXA Customer Reward subsequently as AXA deems appropriate. Withdrawal of the Existing AXA Customer Reward from the future premium deposit account is not allowed.
6. The Existing AXA Customer Reward will not be applicable to customers who have purchased the Designated Max Wealth Policy before the Promotion Period but subsequently cancelled such Designated Max Wealth Policy during its cooling off period and then re-applied for the same Designated Max Wealth Policy during the Promotion Period.

Reward 3D – Max Goal II Insurance Plan Premium Discount

1. The Reward 3D (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. During the Promotion Period, customer successfully submits an application for a basic plan of Max Goal II Insurance Plan (“**Designated Max Goal II Insurance Basic Plan**”);
 - b. The print date on the proposal signed by the customer must be within the Promotion Period;
 - c. Such Designated Max Goal II Insurance Basic Plan must be successfully issued during the period from 27 September 2025 to 31 December 2025, both dates inclusive;
 - d. Such Designated Max Goal II Insurance Basic Plan has met the single premium requirement stated in the Table 3D above; and
 - e. The campaign form of Max Goal II Insurance Plan Premium Discount Offer is submitted together with the insurance application form and proposal at the same time.
 (The Designated Max Goal II Insurance Basic Plan satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan of Reward 3D**”)
2. An Eligible Basic Plan of Reward 3D may be entitled to a premium discount on single premium under such Designated Max Goal II Insurance Basic Plan, the amounts of which will be calculated by multiplying the single premium of the relevant Eligible Basic Plan of Reward 3D by the applicable premium discount percentage stated in the Table 3D above (“**Reward 3D**”) on and in according with following conditions:
 - a. To be eligible for the premium discount, customer shall pay in full the “amount of total initial premium with levy payable by customer after premium discount” as set out in the campaign form and AXA will pay the balance of total premium to customer’s policy on customer’s behalf; and
 - b. The calculation of single premium and Reward 3D shall be rounded up to the nearest 2 decimal places according to the policy currency of the Eligible Basic Plan of Reward 3D.
3. For the avoidance of doubt, in the event that AXA 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 AXA to customer’s policy on customer’s behalf under the Promotion will not be included in the amount to be refunded.
4. The Reward 3D will not be applicable to customers who have purchased the Designated Max Goal II Insurance Basic Plan before the Promotion Period but subsequently cancelled such Designated Max Goal II Insurance Basic Plan during its cooling off period and then re-applied for the same Designated Max Goal II Insurance Basic Plan during the Promotion Period.

Employee Benefits Insurance Products

Reward 4 – Exclusive Privilege for New Customers of Designated Employee Benefits Insurance Package Plans

1. The exclusive privilege for new customers under Reward 4 of the Promotion is only applicable if the following requirements are satisfied:
 - a. For the designated employee benefits insurance package plans stated in Table 4, customers must successfully submit an application during the Promotion Period;
 - b. Such designated employee benefits insurance package plan has met the relevant total AFYP requirement (if applicable); and
 - c. The policy effective date should be between the period from 27 September 2025 to 1 November 2025, both dates inclusive.
 (The designated employee benefits insurance package plans satisfying clause 1 above is hereinafter referred to as “**Eligible Policy of Reward 4**”)
2. New customers refer to customers who submit a new application of the designated employee benefits insurance package plans with AXA during the Promotion Period.
3. New customers who successfully apply for the Eligible Policy of Reward 4 (“**Eligible new customers of Reward 4**”) may be entitled to receive a FORA Active Wireless plus (P30 plus BT) or a FORA Body Composition Analyzer W600 (“**Gift for new customers**”), and each Eligible new customers of Reward 4 will be entitled to the Gift for new customers once only.
4. Reward 4 is not applicable to any renewal policy, replacement policy, re-activation of lapsed policy within 3 months from expiry date, or a policy switching from any policy underwritten by AXA.
5. The Gift for new customers is provided by relevant supplier(s), not provided by AXA. AXA shall have no obligation or liability whatsoever in relation thereto, including but not limited to its quality or fitness, supply or service. Any disputes arising from the Gift shall be resolved between customers and the respective supplier(s) directly. The suggested retail price and product images are provided by respective suppliers and are for reference only.
6. If the Gift for new customers 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.

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 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.

Notes:

1. The words and expressions “insured”, “policy owner” and “supplement” shown in this promotion leaflet shall carry the same meanings as “insured person”, “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 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.



AXA “2025 Winter Rewards” Programme

October 2025



For more details, please contact or visit:

 **Your Financial Consultant**

 **Customer Service Hotline:**

1. Tax Deductible, Medical Protection, Critical Illness and Savings Products: (852) 2802 2812

2. SME Insurance Products: (852) 2523 3061

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

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