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April – May 2026

AXA “2026 Breezy Bliss Rewards” Programme



Enjoy up to **6** months' premium refund

AXA “2026 Breezy Bliss Rewards” Programme

Summer is the season of energy and adventure, the perfect time to plan your protection and secure your future. AXA supports you at different stages of life with a wide selection of products, including health and critical illness, life protection, tax deduction and savings, helping you create a brighter future.

We are pleased to present you the AXA “2026 Breezy Bliss Rewards” Programme. From **29 April 2026 to 31 May 2026**, both dates inclusive (the “**Promotion Period**”), if you successfully apply for any new designated basic plans / supplements / qualifying deferred annuity policy¹ 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

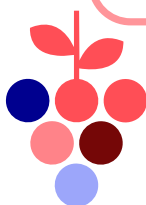


Designated Medical Products Premium Refund

Table 1A			Tax Deductible Product	Tax Deductible Product
	Designated Basic Plans / Supplements	GlobalReach Medical Insurance Plan	Smart Medicare	AXA WiseGuard Pro Medical Insurance Plan
Reward 1A Basic Premium Refund	Basic Premium Refund on Each Eligible Basic Plan / Eligible Supplement of Reward 1A[#]	2 months³	3 months³	3 months³
Reward 1A Extra Premium Refund	Customer may be entitled to an extra premium refund of up to 3 months’ premium on each of the Eligible Basic Plan / Eligible Supplement of Reward 1A, provided that all relevant policies are held by the same policy owner and meet either of the following conditions: (i) The customer successfully submits an application for any of the WealthAhead II Savings Insurance - Supreme during the Promotion Period; or (ii) The customer is holding policy(ies) of any of the WealthAhead Savings Plan / WealthAhead II Savings Insurance - Supreme / Polaris Investment Insurance Plan at the time of application for the Eligible Basic Plan(s) / Eligible Supplement(s) of Reward 1A			
	Extra Premium Refund on Each Eligible Basic Plan / Eligible Supplement of Reward 1A[#]	+2 months³	+3 months³	+3 months³
	Total	4 months³	6 months³	6 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 Smart Medicare or 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!



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 1B

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 1B [#] (% of the Annual Premium of Eligible Basic Plan of Reward 1B ⁺)	5%⁴	

⁺ Customer who has paid in full the amount of annual premium of the basic plan with levy payable by the customer less the Reward 1B (as defined below) for each policy year during the premium payment term. If customer's policy is an Eligible Basic Plan of Reward 1B, 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 1B by premium discount percentage stated in Table 1B above (the "**Reward 1B**") to customer's Eligible Basic Plan of Reward 1B 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.



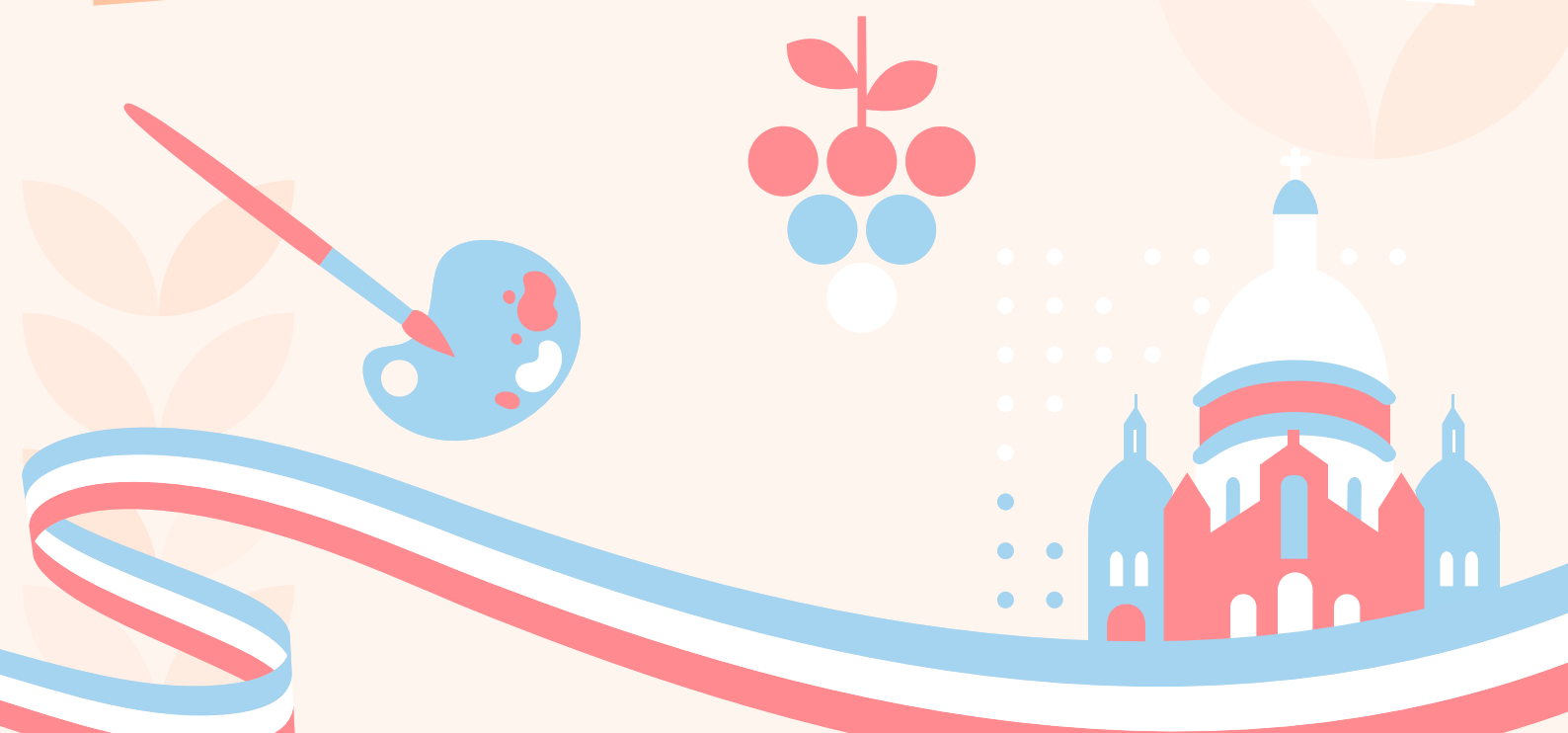
Life Protection Product



RewardLife Protector Refundable Term Insurance Premium Refund

Special Launch Reward Table

Designated Basic Plans	RewardLife Protector Refundable Term Insurance
Basic Premium Refund on Each Eligible Basic Plan of Special Launch Reward [#]	+3 months⁵
Extra Premium Refund on Each Eligible Basic Plan of Special Launch Reward [#]	<p>Customer may be entitled to extra premium refund on each Eligible Basic Plan of Special Launch Reward, provided that the relationship requirements listed in terms and conditions clause 4 are fulfilled and meet either of the following conditions:</p> <ul style="list-style-type: none"> (i) The customer successfully submits an application for any of the WealthAhead II Savings Insurance - Supreme during the Promotion Period; or (ii) The customer is holding policy(ies) of any of the WealthAhead Savings Plan / WealthAhead II Savings Insurance - Supreme at the time of application for the Eligible Basic Plan(s) of Special Launch Reward
Total	6 months⁵





Critical Illness Products



Designated Critical Illness Products Premium Refund

Table 2A

Designated Basic Plans	<ul style="list-style-type: none"> • 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 months⁶	3 months⁶	4 months⁶	5 months⁶





Savings Products



WealthAhead II Savings Insurance Series Premium Refund

During the Promotion Period, if a customer successfully submits an application for a basic plan and supplement(s) (if applicable) of WealthAhead II Savings Insurance - Supreme ("**Designated WealthAhead II Supreme Policy**"), the customer may be entitled to up to 27% basic premium refund on future premium(s) of such policy.

What is more? During the Promotion Period, if a customer also successfully submits an application for any of the following Designated Medical or Critical Illness Plan and all the relevant policies are held by the same policy owner, the customer may be entitled to 3% extra premium refund on future premium(s) on the Designated WealthAhead II Supreme Policy.

Designated Medical or Critical Illness Plan:

- AXA WiseGuard Pro Medical Insurance Plan (basic plan / supplement)
- GlobalReach Medical Insurance Plan
- TotalAssure Critical Illness Plan / TotalAssure Critical Illness Plan - Baby Pro
- TotalAssure Plus Critical Illness Plan / TotalAssure Plus Critical Illness Plan - Baby Pro

Table 3A

Designated Basic Plan							WealthAhead II Savings Insurance - Supreme			
Premium Payment Term							5 years / 10 years			
Total AFYP of Designated Basic Plan and its Supplements (if applicable)							Premium Refund Percentage on Each Eligible Policy of Reward 3A [#] (% of the total AFYP of Eligible Policy of Reward 3A)			
USD	RMB	EUR	GBP	CAD / AUD	SGD	HKD	Basic Premium Refund		Extra Premium Refund	
									+3% If same policy owner successfully submits an application for any of the Designated Medical or Critical Illness Plan	
									Total	
							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% ⁷	12% ⁷	13% ⁷	15% ⁷
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	13% ⁷	15% ⁷	16% ⁷	18% ⁷
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	20% ⁷	22% ⁷	23% ⁷	25% ⁷
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	25% ⁷	27% ⁷	28% ⁷	30% ⁷



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 3B

Designated Basic Plans	Wealth Advance Savings Series II - Ultimate		Wealth Ultra Savings Plan
	Premium Payment Term	5 years	10 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 3B [#] (% of the total AFYP of Eligible Policy of Reward 3B)	5% ⁸	10% ⁸	7% ⁸



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 23% premium refund on future premium(s) of such policy.

Table 3C

Designated Basic Plan							FortuneXtra Savings Plan	
Premium Payment Term							5 years / 10 years	
Total AFYP of Designated Basic Plan and its Supplements (if applicable)							Premium Refund Percentage on Each Eligible Policy of Reward 3C [#] (% of the total AFYP of Eligible Policy of Reward 3C)	
USD	RMB	EUR	GBP	CAD / AUD	SGD	HKD	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% ⁹	12% ⁹
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	13% ⁹	15% ⁹
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	18% ⁹	20% ⁹
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	21% ⁹	23% ⁹



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

Reward 3D of the Promotion provides customers an offer of guaranteed preferential interest rate of 4% per annum^Δ 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 is to be applied as follows:

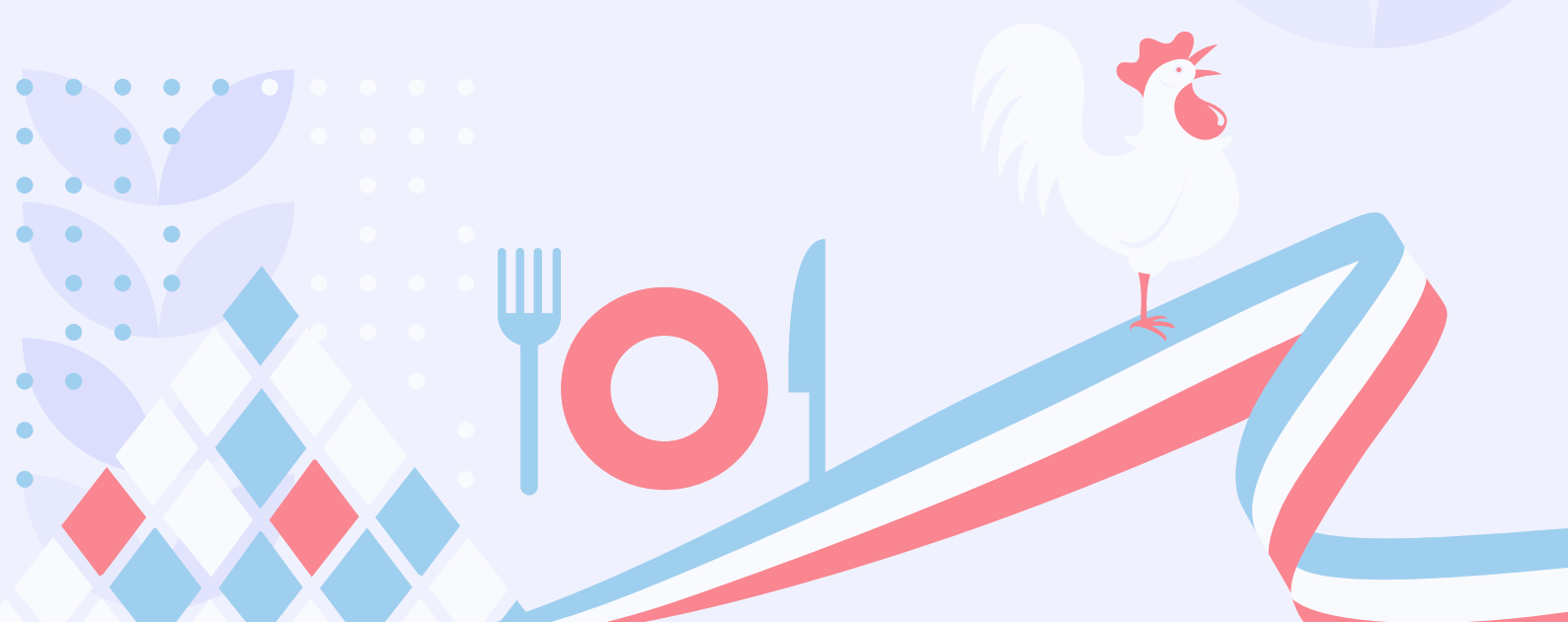
(i) pay for annual premium of the 1st policy year and the corresponding levy; and (ii) deposit fund in advance into the future premium deposit account for premium payment of the 2nd policy year (“**Prepaid Amount**”) and the corresponding levy. The Prepaid Amount will accumulate interest in the 1st policy year at a guaranteed preferential interest rate of 4% 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 3D

Designated Basic Plan	Max Wealth Insurance Plan [^]
Guaranteed Preferential Interest Rate on the Prepaid Amount in the 1 st Policy Year	4% per annum^{Δ,10}

^Δ The guaranteed preferential interest rate of 4% per annum is applicable to the Prepaid Amount only.

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

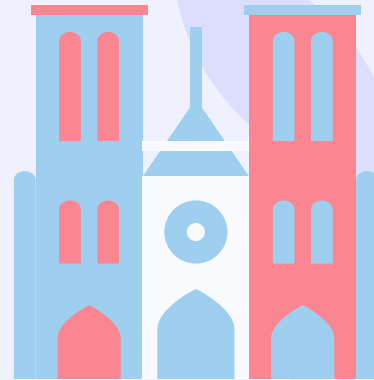




Max Goal II Insurance Plan Premium Discount

Table 3E

Designated Basic Plan			Max Goal II Insurance Plan
Single Premium of Designated Basic Plan			Premium Discount Percentage on Each Eligible Basic Plan of Reward 3E [#] (% of Single Premium of Eligible Basic Plan of Reward 3E)
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



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 life protection basic plan, the designated qualifying deferred annuity basic plan and the designated savings basic plans and their supplements (if applicable), 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 "2026 Breezy Bliss 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 Special Launch Reward, please refer to the section of Special Launch Reward 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 Reward 3D, please refer to the section of Reward 3D of the Terms and Conditions stated in this leaflet.
11. For details of Reward 3E, please refer to the section of Reward 3E of the Terms and Conditions stated in this leaflet.

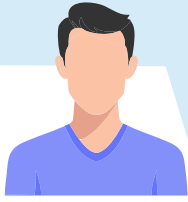
[#] Please refer to the Terms and Conditions stated in this leaflet for the definition(s).





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	New Policy 4
	Medical Protection	Life Protection	Savings	Tax Deductible
Plan Issued	Basic Plan: AXA WiseGuard Pro Medical Insurance Plan	Basic Plan: RewardLife Protector Refundable Term Insurance	Basic Plan: WealthAhead II Savings Insurance - Supreme	Basic Plan: IncomeBliss Deferred Annuity Plan
AFYP / Total AFYP	HKD8,000	HKD240,000	USD300,000	USD6,000
Premium Payment Term	-	Up to age 75	10 years	5 years
Reward(s)	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>✓</p> </div> <div style="text-align: center;">  <p>✓</p> </div> <div style="text-align: center;">  <p>✓</p> </div> </div>			<div style="text-align: center;">  <p>✓</p> </div>
	<ul style="list-style-type: none"> 6 months' premium refund on the basic plan of AXA WiseGuard Pro Medical Insurance Plan; 6 months' premium refund on the basic plan of RewardLife Protector Refundable Term Insurance; and 30% premium refund on the basic plan of WealthAhead II Savings Insurance - Supreme & its supplements (if applicable) 			<ul style="list-style-type: none"> 5% premium discount on the basic plan of IncomeBliss Deferred Annuity Plan

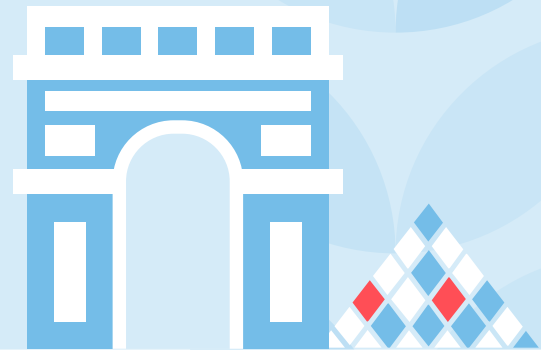
Illustrative examples

(These examples are hypothetical and for illustrative purposes only)

Example 2

Ms. On

(As policy owner)



	New Policy 1	New Policy 2	New Policy 3	New Policy 4	New Policy 5
	Critical Illness Protection	Savings	Savings	Savings	Savings
Plan Issued	Basic Plan: TotalAssure Plus Critical Illness Plan	Basic Plan: Wealth Ultra Savings Plan	Basic Plan: FortuneExtra Savings Plan	Basic Plan: Max Wealth Insurance Plan	Basic Plan: Max Goal II Insurance Plan
AFYP / TotalAFYP / Single Premium	HKD18,000	USD6,000	USD300,000	USD20,000	USD600,000
Premium Payment Term	20 years	8 years	10 years	2 years (lump sum payment)	Single Premium
Reward(s)	  4 months' premium refund on the basic plan of TotalAssure Plus Critical Illness Plan	  7% premium refund on the above basic plan & its supplements (if applicable)	  23% premium refund on FortuneExtra Savings Plan & its supplements (if applicable)	  4% per annum guaranteed preferential interest rate on the Prepaid Amount in the 1 st policy year of the above basic plan	  2% premium discount on the single premium of the above basic plan

Terms and Conditions of AXA “2026 Breezy Bliss Rewards” Programme

1. AXA “2026 Breezy Bliss Rewards” Programme (the “**Promotion**”) is offered by AXA China Region Insurance Company (Hong Kong) Limited / AXA China Region Insurance Company Limited (collectively “**AXA**”), from **29 April 2026 to 31 May 2026**, both dates inclusive (the “**Promotion Period**”), subject to the following terms and conditions.

Tax Deductible and Medical Protection Products

Reward 1A – Designated Medical Products 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. Customer successfully submits an application for a GlobalReach Medical Insurance Plan (basic plan) / Smart Medicare (basic plan / supplement) / AXA WiseGuard Pro Medical Insurance (basic plan / supplement) (each a “**Designated Medical Policy**”) during the Promotion Period;
 - b. Such Designated Medical Policy must be successfully issued / have its effective date commenced during the period from 29 April 2026 and 31 July 2026, both dates inclusive; and
 - c. Annual payment mode must be selected for such Designated Medical Policy.(The Designated Medical Policy satisfying clause 1 above is hereinafter be referred to as “**Eligible Medical Policy of Reward 1A**”)
2. An Eligible Medical Policy of Reward 1A may be entitled to a one-off 2 months’ or 3 months’ (as applicable) Basic Premium Refund as stated in Table 1A above on 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 Medical Policy of Reward 1A (“**Basic Premium Refund of Reward 1A**”) on and in accordance with following conditions:
 - a. The AFYP of the Designated Medical 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 Medical Policy of Reward 1A after policy issuance, the AFYP of the Designated Medical 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 Medical Policy will be re-calculated based on the benefit level of Eligible Medical Policy of Reward 1A as at the time the respective premium is being refunded;
 - c. The amount of AFYP of the Designated Medical 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 Medical 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 Medical Policy of Reward 1A.

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

3. The Eligible Medical 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 Medical 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 Medical 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 Medical Policy of Reward 1A may be entitled to a one-off 2 months’ or 3 months’ (as applicable) Extra Premium Refund as stated in Table 1A above on future premium(s), the amount of which is equivalent to 16.66% or 25% respectively of the AFYP of the relevant Eligible Medical 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. (i)The customer must also successfully submit an application for any of the WealthAhead II Savings Insurance - Supreme (“**WealthAhead II Supreme Policy**”) during the Promotion Period and all the relevant policies are held by the same policy owner; or (ii)In addition to Eligible Medical Policy of Reward 1A, customer is also holding policy(ies) of any of the WealthAhead Savings Insurance / WealthAhead II Savings Insurance - Supreme / Polaris Investment Insurance Plan (“**Designated Savings or Investment Plan**”) during the Promotion Period and all the relevant policies are held by the same policy owner and are issued in Hong Kong;
 - b. (i)The relevant WealthAhead II Supreme Policy must be successfully issued during the period from 29 April 2026 to 31 July 2026, both dates inclusive; or (ii)The relevant Designated Savings or Investment Plan must be issued before 29 April 2026 and remain in force during the Promotion Period.
 - c. The policy owner of all of the Eligible Medical Policy of Reward 1A and relevant WealthAhead II Supreme Policy / Designated Savings or Investment Plan (as applicable) must be the same person at the time of (a) policy application of Eligible Medical Policy of Reward 1A and (b) Extra Premium Refund of Reward 1A, failing which customer will not be entitled to Extra Premium Refund of Reward 1A;
 - d. The AFYP is the annualised premium payable for the first policy year determined based on the benefit level of the policy of the Eligible Medical 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 Medical Policy of Reward 1A will be calculated based on the AFYP of that Eligible Medical Policy of Reward 1A;
 - e. If customer has changed the benefit level of the Eligible Medical 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 Medical Policy of Reward 1A as at the time of Extra Premium Refund of Reward 1A;
 - f. The amount of AFYP of Designated Medical 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 Medical Policy of Reward 1A; and
 - g. 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 Medical Policy of Reward 1A.

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

5. All of the Eligible Medical Policy of Reward 1A and relevant WealthAhead II Supreme Policy / Designated Savings or Investment Plan (as applicable) 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 at the time of the premium refund, failing which customer will not be entitled to Extra Premium Refund of Reward 1A. If any of the Eligible Medical Policy of Reward 1A and relevant WealthAhead II Supreme Policy / Designated Savings or Investment Plan (as applicable) 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 any of the Eligible Medical Policy of Reward 1A and relevant WealthAhead II Supreme / Designated Savings or Investment Plan (as applicable) shall terminate for whatever reasons after the Extra Premium Refund of Reward 1A is credited to the future premium deposit account, any portion of such 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 Medical 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), 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 policy owner of the Eligible Medical 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 on or before 28 February 2027 and the notification letter will set out the details of the Basic Premium Refund of Reward 1A and Extra Premium Refund of Reward 1A (if any). 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 Medical Policy of the second 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.
8. 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 Medical Policy before the Promotion Period but subsequently cancelled such Designated Medical Policy during its cooling off period and then re-applied for the same Designated Medical Policy during the Promotion Period.

9. Only qualified premiums paid under Smart Medicare and 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 – IncomeBliss Deferred Annuity Plan Premium Discount

- The Reward 1B (as defined in clause 2 below) is only applicable if all of the following requirements are satisfied:
 - Customer successfully submits an application for a basic plan of IncomeBliss Deferred Annuity Plan during the Promotion Period;
 - Such basic plan must meet the annual premium requirement stated in Table 1B above at the time of application and when the premium discount is applied in subsequent years of the premium payment term;
 - Such basic plan must be successfully issued during the period from 29 April 2026 to 31 July 2026, both dates inclusive;
 - 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;
 - 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
 - Customer has paid in full the amount of annual premium of the basic plan with levy payable by customer less the Reward 1B (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 1B**”)

- If customer’s policy is an Eligible Basic Plan of Reward 1B, 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 1B by the premium discount percentage stated in Table 1B above (the “**Reward 1B**”) to customer’s Eligible Basic Plan of Reward 1B on customer’s behalf on and in accordance with following conditions:
 - If there are any adjustments to the annual premium of the Eligible Basic Plan of Reward 1B after policy issuance, the Reward 1B entitled by customer will be adjusted accordingly and re-calculated based on the latest annual premium of the Eligible Basic Plan of Reward 1B; and
 - The calculation of annual premium and the 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 Basic Plan of Reward 1B.

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- 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.
- 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.
- The Reward 1B will not be applicable to customers who has purchased a basic plan of IncomeBliss Deferred Annuity Plan before 29 April 2026 but subsequently cancelled such basic plan during its cooling off period and then re-applied for such basic plan during the Promotion Period.
- 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.

Life Protection Product

Special Launch Reward – RewardLife Protector Refundable Term Insurance Premium Refund

- The Basic Premium Refund of Special Launch Reward (as defined in clause 2 below) under the Promotion is only applicable if all of the following requirements are satisfied:
 - Customer successfully submits an application for a basic plan of RewardLife Protector Refundable Term Insurance during the Promotion Period;
 - Such basic plan must be successfully issued during the period from 29 April 2026 and 31 July 2026, both dates inclusive; and
 - Annual payment mode must be selected for such basic plan.

(The basic plan of RewardLife Protector Refundable Term Insurance satisfying clause 1 above is hereinafter be referred to as “**Eligible Basic Plan of Special Launch Reward**”)

- An Eligible Basic Plan of Special Launch Reward may be entitled to a one-off 3 months’ Basic Premium Refund as stated in Table 1A above on future premium(s) of such policy, the amount of which is equivalent to 25% of the AFYP of the relevant Eligible Basic Plan of Special Launch Reward (“**Basic Premium Refund of Special Launch Reward**”) on and in accordance with following conditions:
 - The AFYP of the basic plan of RewardLife Protector Refundable Term Insurance is the annualised premium payable for the first policy year determined based on the sum insured of the policy as at the time of the Basic Premium Refund of Special Launch Reward;
 - If customer has changed the sum insured of the Eligible Basic Plan of Special Launch Reward after policy issuance, the AFYP of the basic plan of RewardLife Protector Refundable Term Insurance applied in Basic Premium Refund of Special Launch Reward will not be equivalent to the actual amount of total premiums customer paid for the first policy year. AFYP of the basic plan of RewardLife Protector Refundable Term Insurance will be re-calculated based on the sum insured of Eligible Basic Plan of Special Launch Reward as at the time the respective premium is being refunded;
 - The amount of AFYP of the basic plan of RewardLife Protector Refundable Term Insurance 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 Special Launch Reward; and
 - The calculation of AFYP and Basic Premium Refund of Special Launch Reward 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 Special Launch Reward.

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

- The Eligible Basic Plan of Special Launch Reward must be in force at the time of crediting of the Basic Premium Refund of Special Launch Reward 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 Special Launch Reward. If the Eligible Basic Plan of Special Launch Reward shall terminate for whatever reasons before the Basic Premium Refund of Special Launch Reward is credited to the future premium deposit account, the Basic Premium Refund of Special Launch Reward will cease to be in effect. If the Eligible Basic Plan of Special Launch Reward shall terminate for whatever reasons after the Basic Premium Refund of Special Launch Reward is credited to the future premium deposit account, any portion of such Basic Premium Refund of Special Launch Reward not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
- In addition to the Basic Premium Refund of Special Launch Reward, an Eligible Basic Plan of Special Launch Reward may be entitled to a one-off 3 months’ Extra Premium Refund as stated in Special Launch Reward Table above on future premium(s), the amount of which is equivalent to 25% of the AFYP of the relevant Eligible Basic Plan of Special Launch Reward (“**Extra Premium Refund of Special Launch Reward**”) with requirements under clauses 1 and 2 being satisfied and on and in accordance with following conditions:
 - (i) The customer must also successfully submit an application for any of the WealthAhead II Savings Insurance - Supreme (“**WealthAhead II Supreme Policy**”) during the Promotion Period and the policy owner of the WealthAhead II Supreme Policy must be either the policy owner or the insured of the basic plan of RewardLife Protector Refundable Term Insurance; or (ii) In addition to Eligible Basic Plan of Special Launch Reward, customer is also holding policy(ies) of any of the WealthAhead Savings Insurance / WealthAhead II Savings Insurance - Supreme (“**Designated Savings Plan**”) during the Promotion Period, provided that the policy owner of the Designated Savings Plan must be either the policy owner or the insured of the basic plan of RewardLife Protector Refundable Term Insurance and all the relevant policies are issued in Hong Kong;
 - (i) The relevant WealthAhead II Supreme Policy must be successfully issued during the period from 29 April 2026 to 31 July 2026, both dates inclusive or (ii) The relevant Designated Savings Plan must be issued before 29 April 2026 and remain in force during the Promotion Period.

- c. The policy owner of the relevant WealthAhead II Supreme Policy / Designated Savings Plan (as applicable) must be the same person as either the policy owner or the insured of the Eligible Basic Plan of Special Launch Reward at the time of (a) policy application of Eligible Basic Plan of Special Launch Reward and (b) Extra Premium Refund of Special Launch Reward, failing which customer will not be entitled to Extra Premium Refund of Special Launch Reward;
- d. 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 Special Launch Reward as at the time of the Extra Premium Refund of Special Launch Reward. The Extra Premium Refund of Special Launch Reward for each Eligible Basic Plan of Special Launch Reward will be calculated based on the AFYP of that Eligible Basic Plan of Special Launch Reward;
- e. If customer has changed the sum insured of the Eligible Basic Plan of Special Launch Reward after policy issuance, the AFYP applied in Extra Premium Refund of Special Launch Reward 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 Special Launch Reward as at the time of Extra Premium Refund of Special Launch Reward;
- f. The amount of AFYP of basic plan of RewardLife Protector Refundable Term Insurance 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 Special Launch Reward; and
- g. The calculation of AFYP and Extra Premium Refund of Special Launch Reward 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 Special Launch Reward.

Conversion Table – Exchange rate of foreign currencies against HKD

USD1 = HKD8.0

5. All of the Eligible Basic Plan of Special Launch Reward and relevant WealthAhead II Supreme Policy / Designated Savings Plan (as applicable) must be in force at the time of crediting of the Extra Premium Refund of Special Launch Reward 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 Extra Premium Refund of Special Launch Reward. If any of the Eligible Basic Plan of Special Launch Reward and relevant WealthAhead II Supreme Policy / Designated Savings Plan (as applicable) shall terminate for whatever reasons before the Extra Premium Refund of Special Launch Reward is credited to the future premium deposit account, the Extra Premium Refund of Special Launch Reward will cease to be in effect. If any of the Eligible Basic Plan of Special Launch Reward and relevant WealthAhead II Supreme Policy / Designated Savings Plan (as applicable) shall terminate for whatever reasons after the Extra Premium Refund of Special Launch Reward is credited to the future premium deposit account, any portion of such Extra Premium Refund of Special Launch Reward not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
6. The Eligible Basic Plan of Special Launch Reward must be in annual payment mode at the time of crediting of the Basic Premium Refund of Special Launch Reward and Extra Premium Refund of Special Launch Reward (if any), failing which customer will not be entitled to Basic Premium Refund of Special Launch Reward and Extra Premium Refund of Special Launch Reward (if any).
7. The policy owner of the Eligible Basic Plan of Special Launch Reward will receive a notification letter by mail after the Basic Premium Refund of Special Launch Reward and Extra Premium Refund of Special Launch Reward (if any) is credited to the future premium deposit account on or before 28 February 2027 and the notification letter will set out the details of the Basic Premium Refund of Special Launch Reward and Extra Premium Refund of Special Launch Reward (if any). The Basic Premium Refund of Special Launch Reward and Extra Premium Refund of Special Launch Reward (if any) will then be applied to the premium payments for the relevant Eligible Basic Plan of the second policy year and onwards (if applicable) as AXA deems appropriate. Withdrawal of the Basic Premium Refund of Special Launch Reward and Extra Premium Refund of Special Launch Reward (if any) from the future premium deposit account is not allowed.
8. The Basic Premium Refund of Special Launch Reward and Extra Premium Refund of Special Launch Reward will not be applicable to customers who have purchased the basic plan of RewardLife Protector Refundable Term Insurance before the Promotion Period but subsequently cancelled such basic plan of RewardLife Protector Refundable Term Insurance during its cooling off period and then re-applied for the same basic plan of RewardLife Protector Refundable Term Insurance during the Promotion Period.

Critical Illness Products

Reward 2A – Designated Critical Illness Products Premium Refund

1. The Premium Refund of Reward 2A (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. 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;
 - b. Such Designated Critical Illness Basic Plan must be successfully issued during the period from 29 April 2026 to 31 July 2026, both dates inclusive;
 - c. Annual payment mode must be selected for Designated Critical Illness Basic Plan; and
 - d. Premium payment term requirements stated in the Table 2A above.
 (The Designated Critical Illness Basic Plan satisfying clause 1 above is hereinafter referred to as “**Eligible Basic Plan of Reward 2A**”)
2. An Eligible Basic Plan of Reward 2A may be entitled to a one-off 2 months’ / 3 months’ / 4 months’ or 5 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% / 25% / 33.33% or 41.67% respectively of the AFYP of the relevant Eligible Basic Plan of Reward 2A (“**Premium Refund of Reward 2A**”) on and in accordance with following conditions:
 - a. 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;
 - b. 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 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;
 - c. 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
 - d. The calculation of AFYP and 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

3. The Eligible Basic Plan of Reward 2A must be in force at the time of crediting of the 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 Premium Refund of Reward 2A. If the Eligible Basic Plan of Reward 2A shall terminate for whatever reasons before the Premium Refund of Reward 2A is credited to the future premium deposit account, the 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 Premium Refund of Reward 2A is credited to the future premium deposit account, any portion of such Premium Refund of Reward 2A not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
4. The Eligible Basic Plan of Reward 2A must be in annual payment mode at the time of crediting of 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 Premium Refund of Reward 2A.
5. The policy owner of the Eligible Basic Plan of Reward 2A will receive a notification letter by mail after the Premium Refund of Reward 2A is credited to the future premium deposit account on or before 28 February 2027 and the notification letter will set out the details of the premium refund. The Premium Refund of Reward 2A 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 Premium Refund of Reward 2A from the future premium deposit account is not allowed.
6. The Premium Refund of Reward 2A will not be applicable to customers who have purchased the Designated Critical Illness Basic Plan before the Promotion Period but subsequently cancelled such Designated Critical Illness Basic Plan during its cooling off period and then re-applied for the same Designated Critical Illness Basic Plan during the Promotion Period.

Savings Products

Reward 3A – WealthAhead II Savings Insurance Series Premium Refund

1. The Basic Premium Refund of Reward 3A (as defined in clause 2 below) of the Programme is only applicable if the following requirements are satisfied:
 - a. Customer successfully submits an application for a basic plan and supplement(s) (if applicable) of WealthAhead II Savings Insurance - Supreme (“**Designated WealthAhead II Supreme Policy**”) during the Promotion Period;
 - b. Such Designated WealthAhead II Supreme Policy must be successfully issued during the period from 29 April 2026 to 31 July 2026, both dates inclusive;

- c. Such Designated WealthAhead II Supreme Policy has met the total AFYP requirement stated in Table 3A above; and
 - d. Premium payment term requirements stated in the Table 3A above.
(Designated WealthAhead II Supreme Policy satisfying clause 1 above is hereinafter referred to as “**Eligible Policy of Reward 3A**”)
2. 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 Basic Premium Refund stated in Table 3A above (“**Basic Premium Refund of Reward 3A**”) on and in accordance with following conditions:
 - a. 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:
 - 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 Reward 3A after policy issuance, the total AFYP applied in the Basic 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;
 - c. 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;
 - d. The calculation of total AFYP and the Basic Premium Refund of Reward 3A shall be rounded up to the nearest 2 decimal places; and
 - e. 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.
 3. The Eligible Policy of Reward 3A must be in force at the time of crediting of the Basic Premium Refund of Reward 3A 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 3A. If the Eligible Policy of Reward 3A shall terminate for whatever reasons before the Basic Premium Refund of Reward 3A is credited to the future premium deposit account, the Basic 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 Basic Premium Refund of Reward 3A is credited to the future premium deposit account, any portion of such Basic Premium Refund of Reward 3A 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 3A, an Eligible Policy of Reward 3A may be entitled to a one-off 3% 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 3A by the applicable premium refund percentage for Extra Premium Refund stated in Table 3A above (“**Extra Premium Refund of Reward 3A**”) with requirements under clauses 1 and 2 being satisfied and on and in accordance with following conditions:
 - a. Customer must also successfully submit an application for any AXA WiseGuard Pro Medical Insurance Plan (basic plan / supplement) / GlobalReach Medical Insurance Plan / TotalAssure Critical Illness Plan / TotalAssure Critical Illness Plan - Baby Pro / TotalAssure Plus Critical Illness Plan / TotalAssure Plus Critical Illness Plan - Baby Pro (each a “**Designated Medical or Critical Illness Plan**”) during the Promotion Period, and all the relevant policies are held by the same policy owner;
 - b. Such Designated Medical or Critical Illness Plan must be successfully issued during the period from 29 April 2026 to 31 July 2026, both dates inclusive, with the requirements under clauses 1 and 2 being satisfied;
 - c. For the avoidance of doubt, each Designated Medical or Critical Illness Plan can only be paired with one Eligible Policy of Reward 3A to qualify for the 3% extra premium refund. If a customer has more than one Eligible Policy of Reward 3A, the one with the greater / greatest total AFYP will first be paired up with a Designated Medical or Critical Illness Plan to be entitled to the Extra Premium Refund of Reward 3A. Any remaining Eligible Policy of Reward 3A that cannot be paired up will not be entitled to the Extra Premium Refund of Reward 3A; and
 - d. The policy owner must be the same person at the time of (a) policy application of the Eligible Policy of Reward 3A and relevant Designated Medical or Critical Illness Plan and (b) premium refund of Extra Premium Refund of Reward 3A, failing which customer will not be entitled to Extra Premium Refund of Reward 3A.
 5. The Eligible Policy of Reward 3A and relevant Designated Medical or Critical Illness Plan must be in force at the time of crediting of the Extra Premium Refund of Reward 3A 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 3A. If the Eligible Policy of Reward 3A and / or relevant Designated Medical or Critical Illness Plan shall terminate for whatever reasons before the Extra Premium Refund of Reward 3A is credited to the future premium deposit account, the Extra Premium Refund of Reward 3A will cease to be in effect. If the Eligible Policy of Reward 3A and / or relevant Designated Medical or Critical Illness Plan shall terminate for whatever reasons after the Extra Premium Refund of Reward 3A is credited to the future premium deposit account, any portion of such Extra Premium Refund of Reward 3A 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 3A will receive a notification letter by mail after the Basic Premium Refund of Reward 3A and Extra Premium Refund of Reward 3A (if any) is credited to the future premium deposit account on or before 28 February 2027 and the notification letter will set out the details of the premium refund. The Basic Premium Refund of Reward 3A and Extra Premium Refund of Reward 3A (if any) 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 Basic Premium Refund of Reward 3A and Extra Premium Refund of Reward 3A (if any) from the future premium deposit account is not allowed.
 7. The Basic Premium Refund of Reward 3A and Extra Premium Refund of Reward 3A will not be applicable to customers who have purchased the Designated WealthAhead II Supreme Policy and / or Designated Medical or Critical Illness Plan before the Promotion Period but subsequently cancelled such Designated WealthAhead II Supreme Policy and / or Designated Medical or Critical Illness Plan during its cooling off period and then re-applied for the same Designated WealthAhead II Supreme Policy and / or Designated Medical or Critical Illness Plan during the Promotion Period.

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

1. The Premium Refund of Reward 3B (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. 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;
 - b. Such Designated Savings Policy must be successfully issued during the period from 29 April 2026 to 31 July 2026, both dates inclusive;
 - c. Such Designated Savings Policy have met the total AFYP requirement stated in Table 3B above; and
 - d. Premium payment term requirements stated in the Table 3B above.
(Designated Savings Policy satisfying clause 1 above is hereinafter referred to as “**Eligible Policy of Reward 3B**”)
2. 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 premium refund stated in Table 3B above (“**Premium Refund of Reward 3B**”) on and in accordance with following conditions:
 - a. 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:
 - 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 Reward 3B after policy issuance, the total AFYP applied in the 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;
 - c. 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;
 - d. The calculation of total AFYP and the Premium Refund of Reward 3B shall be rounded up to the nearest 2 decimal places; and

- e. 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.
3. The Eligible Policy of Reward 3B 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 3B. If the Eligible Policy of Reward 3B shall terminate for whatever reasons before the Premium Refund of Reward 3B is credited to the future premium deposit account, the 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 Premium Refund of Reward 3B is credited to the future premium deposit account, any portion of such Premium Refund of Reward 3B 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 3B will receive a notification letter by mail after the Premium Refund of Reward 3B is credited to the future premium deposit account on or before 28 February 2027 and the notification letter will set out the details of the premium refund. The Premium Refund of Reward 3B 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 Premium Refund of Reward 3B from the future premium deposit account is not allowed.
5. The Premium Refund of Reward 3B 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 3C – FortuneXtra Savings Plan Premium Refund

1. The Premium Refund of Reward 3C (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
 - a. 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;
 - b. Such Designated FortuneXtra Savings Policy must be successfully issued during the period from 29 April 2026 to 31 July 2026, both dates inclusive;
 - c. Such Designated FortuneXtra Savings Policy has met the total AFYP requirement stated in Table 3C above; and
 - d. Premium payment term requirements stated in the Table 3C above.
 (Designated FortuneXtra Savings Policy satisfying clause 1 above is hereinafter referred to as “**Eligible Policy of Reward 3C**”)
2. An Eligible Policy of Reward 3C 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 3C by the applicable premium refund percentage for Premium Refund stated in Table 3C above (“**Premium Refund of Reward 3C**”) on and in accordance with following conditions:
 - a. The total AFYP of Eligible Policy of Reward 3C 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 3C 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 Reward 3C after policy issuance, the total AFYP applied in the Premium Refund of Reward 3C 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 3C as at the time of premium refund;
 - c. The amount of total AFYP of Eligible Policy of Reward 3C 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 3C;
 - d. The calculation of total AFYP and the Premium Refund of Reward 3C shall be rounded up to the nearest 2 decimal places; and
 - e. Premium of CareForAll Hospital Cash - First Year \$1 Supplement (if any), attached to the Eligible Policy of Reward 3C, will be included in calculating the total AFYP of the Eligible Policy of Reward 3C. 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 3C, will be excluded in calculating the total AFYP of the Eligible Policy of Reward 3C.
3. The Eligible Policy of Reward 3C must be in force at the time of crediting of the Premium Refund of Reward 3C 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 Premium Refund of Reward 3C. If the Eligible Policy of Reward 3C shall terminate for whatever reasons before the Premium Refund of Reward 3C is credited to the future premium deposit account, the Premium Refund of Reward 3C will cease to be in effect. If the Eligible Policy of Reward 3C shall terminate for whatever reasons after the Premium Refund of Reward 3C is credited to the future premium deposit account, any portion of such Premium Refund of Reward 3C 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 3C will receive a notification letter by mail after the Premium Refund of Reward 3C is credited to the future premium deposit account on or before 28 February 2027 and the notification letter will set out the details of the premium refund. The Premium Refund of Reward 3C will then be applied to the next premium due for the relevant Eligible Policy of Reward 3C subsequently as AXA deems appropriate. Withdrawal of the Premium Refund of Reward 3C from the future premium deposit account is not allowed.
5. The Premium Refund of Reward 3C will not be applicable to customers who have purchased the Designated FortuneXtra Savings Policy before the Promotion Period but subsequently cancelled such Designated FortuneXtra Savings Policy during its cooling off period and then re-applied for the same Designated FortuneXtra Savings Policy during the Promotion Period.

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

1. The Reward 3D 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 29 April 2026 to 31 July 2026, 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 3D**”)
2. The Prepaid Amount of an Eligible Basic Plan of Reward 3D may be entitled to the guaranteed preferential interest rate of 4% 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% 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% 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 divided by (1+ 4%), 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 3D 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 3D 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.

Reward 3E – Max Goal II Insurance Plan Premium Discount

1. The Reward 3E (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 29 April 2026 to 31 July 2026, both dates inclusive;
 - d. Such Designated Max Goal II Insurance Basic Plan has met the single premium requirement stated in the Table 3E 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 3E**”)

2. An Eligible Basic Plan of Reward 3E 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 3E by the applicable premium discount percentage stated in the Table 3E above (“**Reward 3E**”) 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 3E shall be rounded up to the nearest 2 decimal places according to the policy currency of the Eligible Basic Plan of Reward 3E.
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 3E 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.

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 Smart Medicare and 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 “2026 Breezy Bliss Rewards” Programme

May 2026



For more details, please contact or visit:

 **Your Financial Consultant**

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

 **www.axa.com.hk**

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