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The University of Hong Kong  
Medical Alumni Association Member  
Rewards Programme - 2023

**Enjoy prosperous  
life with extensive  
protection**



# The University of Hong Kong Medical Alumni Association Member Rewards Programme

Enjoy prosperous life with extensive protection!

We are delighted to present you the The University of Hong Kong Medical Alumni Association Member Rewards Programme<sup>^</sup> with multiple privileges and protections. From now to 31 December 2023, if you and your direct family members successfully apply for any new designated basic plan or general insurance product<sup>1</sup> and satisfy applicable requirements (including meeting minimum annualized first year premium (“AFYP”)) (subject to relevant terms and conditions), you may enjoy various fabulous rewards<sup>2</sup>. The rewards can be used in conjunction with prevailing offers<sup>3</sup>. Don’t miss this chance!

## 10% Premium Refund Reward – Designated Critical Illness, Medical and Life Products



# 1

Table 1

Designated Products	Critical Illness	Medical	Life
<b>Designated Basic Plans</b>	<ul style="list-style-type: none"> <li>LoveAssure Critical Illness Plan / LoveAssure Plus Critical Illness Plan</li> <li>MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan</li> </ul>	<ul style="list-style-type: none"> <li>AXA WiseGuardPro Medical Insurance Plan</li> <li>Smart Medicare</li> <li>SurgiCare Surgical Insurance Plan</li> <li>Cancer Therapy Insurance II / Cancer And Stroke Therapy Insurance</li> </ul>	<ul style="list-style-type: none"> <li>Smart Elite Term / Smart Term</li> </ul>
<b>Premium Payment Term</b>	20 / 25 years	All	All
<b>Premium Refund Percentage on Each Eligible Basic Plan of Reward 1</b>	10% <sup>4</sup>		

## HKD500 Electronic Premium Coupon Reward – Designated Savings Product



# 2

Table 2

<b>Designated Basic Plan</b>	FortuneXtra Savings Plan	
<b>Premium Payment Term</b>	5 years	10 years
<b>AFYP of Designated Basic Plan</b>	HKD10,000 (or its equivalent) <sup>#</sup> or above	
<b>Reward for Each Eligible Basic Plan of Reward 2</b>	HKD500 Electronic Premium Coupon <sup>5</sup>	

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



## 20% Instant Premium Discount Reward – Designated General Insurance Products



Table 3

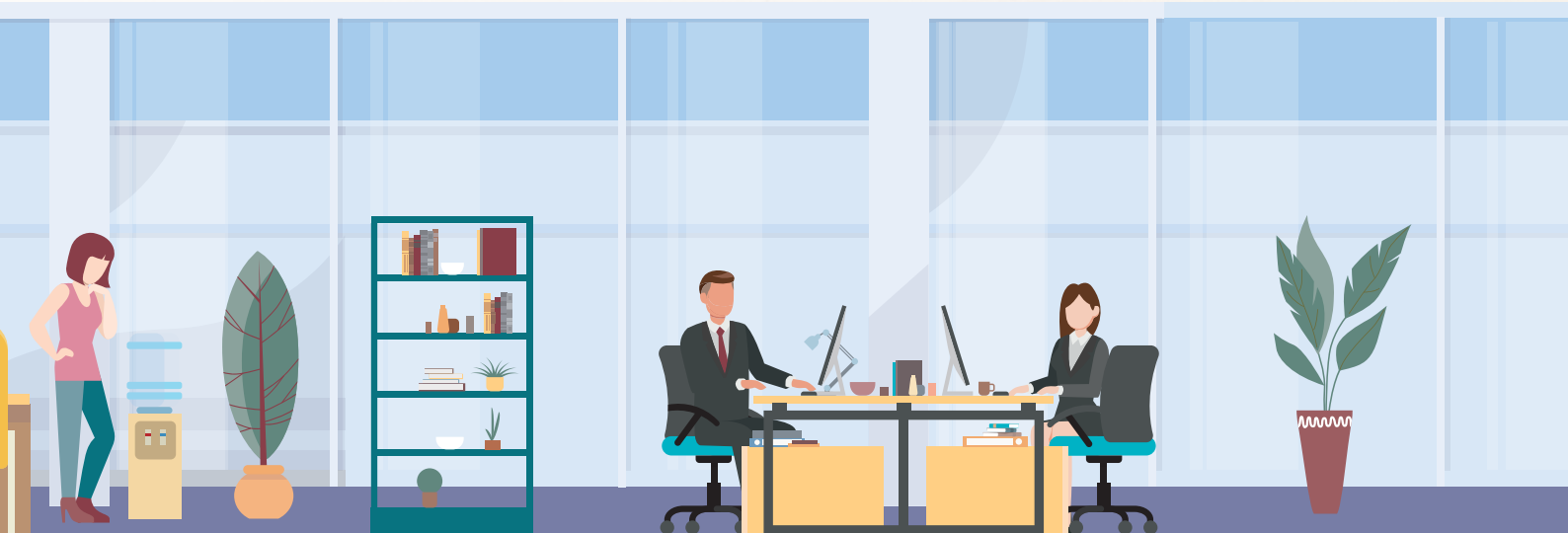
Designated General Insurance Products	Product Category	Designated General Insurance Products
	Leisure and travel	SmartStudent Overseas SmartTraveller Plus
	Property	SmartHome Plus
Instant Premium Discount Percentage for each policy of Eligible Applicant of Reward 3	20% <sup>6</sup>	

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

<sup>6</sup>The University of Hong Kong Medical Alumni Association Member Rewards Programme is only applicable to members of the The University of Hong Kong Medical Alumni Association and their direct family members (including spouse, children, parents / parents-in-law only).

#### Remarks

- For product details of the designated critical illness, medical and life insurance basic plans, the designated savings basic plans and the designated general insurance products, please refer to the relevant proposals, product brochures and policy contracts.
- For details of the various rewards, please refer to the relevant terms and conditions stated in this leaflet.
- Not applicable if the prevailing offer is premium discount for general insurance products.
- For details of the premium refund under Reward 1, please refer to clauses 1 to 4 under Reward 1 of the terms and conditions and the general provisions that apply to all rewards stated in this leaflet.
- For details of the electronic premium coupon under Reward 2, please refer to clauses 1 to 2 under Reward 2 of the terms and conditions and the general provisions that apply to all rewards stated in this leaflet.
- Such designated general insurance products must be applied online via AXA financial consultants and cannot apply this discount in conjunction with current premium discount offer. For details of the instant premium discount under Reward 3, please refer to clauses 1 to 3 under Reward 3 of the terms and conditions and the general provisions that apply to all rewards stated in this leaflet.







# Illustrative Example

(These examples are hypothetical and for illustrative purposes only)

Example:



**Mr. Hong** (As policy owner) applied 4 new policies on 4 February 2023.

	New Policy 1	New Policy 2	New Policy 3	New Policy 4
	Critical Illness Protection	Medical Protection	Savings	General Insurance
<b>Plans Issued</b>	<b>Basic Plan:</b> LoveAssure Plus Critical Illness Plan	<b>Basic Plan:</b> AXA WiseGuard Pro Medical Insurance Plan	<b>Basic Plan:</b> FortuneXtra Savings Plan	SmartStudent Overseas – Purchase online through AXA Financial Consultant
<b>AFYP</b> (HKD) (or its equivalent in foreign currency) / (USD)	-	-	USD20,000	-
<b>Premium Payment Term</b>	20 years	-	5 years	-
<b>The University of Hong Kong Medical Alumni Association Member Reward(s)</b>	 <b>Reward 1</b> 10% premium refund on the above basic plan	 <b>Reward 1</b> 10% premium refund on the above basic plan	 <b>Reward 2</b> HKD500 electronic premium coupon for the above basic plan	 <b>Reward 3</b> 20% instant premium discount on the above policy
<b>Prevailing AXA Offers*</b>	3 months' premium refund on the above basic plan	4 months' premium refund on the above basic plan	15% premium refund on the above basic plan	HKD200 Supermarket Cash Vouchers for the policy owner of the above general insurance policy (Total accumulated paid premium HKD2,000 or above)
<b>Total Reward(s)#</b>	10% premium refund + 3 months' premium refund on the above basic plan	10% premium refund + 4 months' premium refund on the above basic plan	HKD500 electronic premium coupon + 15% premium refund on the above basic plan	20% instant premium discount + HKD200 Supermarket Cash Vouchers on the above general insurance policy

\* The University of Hong Kong Medical Alumni Association Member Rewards Programme can be used in conjunction with prevailing offers. The premium refunds and gift stated in the above illustrative example are offered under AXA "Combo Rewards" Programme and our offers may vary from time to time. For details of prevailing AXA offers, please refer to the relevant terms and conditions stated in the relevant promotion leaflet. Visit <https://www.axa.com.hk/en/promotion> to learn more.

# Total Reward(s) stated in the above illustrative examples refers to the rewards offered under The University of Hong Kong Medical Alumni Association Member Rewards Programme 2023 plus prevailing AXA offers. The premium refunds and gift may vary from time to time due to the change of prevailing AXA offers. For details of latest prevailing AXA offers, please refer to the relevant terms and conditions stated in the relevant promotion leaflet. Visit <https://www.axa.com.hk/en/promotion> to learn more.

## Terms and Conditions of The University of Hong Kong Medical Alumni Association Member Rewards Programme 2023

1. The University of Hong Kong Medical Alumni Association Member Rewards Programme 2023 (the “Promotion”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited / AXA General Insurance Hong Kong Limited (collectively “AXA”), subject to the following terms and conditions.
2. The Promotion is valid during the period from 1 February 2023 to 31 December 2023, both dates inclusive. (the “Promotion Period”)

### Reward 1 – 10% Premium Refund Reward – Designated Critical Illness, Medical and Life Products

1. The Reward 1 (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
  - a. Customers successfully submit the applications for basic plan of the designated critical illness, medical and life products stated in Table 1 above (“Designated Critical Illness, Medical and Life Basic Plan”) during the Promotion Period;
  - b. Such Designated Critical Illness, Medical and Life Basic Plan must be successfully issued during the period from 1 February 2023 to 31 January 2024, both dates inclusive;
  - c. Annual payment mode must be selected for Designated Critical Illness, Medical and Life Basic Plan; and
  - d. Premium payment term requirements stated in the Table 1 above (if applicable).(The Designated Critical Illness, Medical and Life Basic Plan satisfying clause 1 above is hereinafter referred to as “Eligible Basic Plan of Reward 1”)
2. Each Eligible Basic Plan of Reward 1 may be entitled to a one-off premium refund on future premium(s), the amount of which is equivalent to 10% of the AFYP of the relevant Eligible Basic Plan of Reward 1 (“Reward 1”) on and in accordance with following conditions:
  - a. The AFYP is the annualised premium payable for the first policy year determined based on the sum insured (applicable to critical illness or life protection) / benefit level or sum insured (applicable to medical protection) of the policy as at the time the premium is refunded.
  - b. If you have changed the sum insured (applicable to critical illness or life protection) / benefit level or sum insured (applicable to medical protection) of the Eligible Basic Plan of Reward 1 after policy issuance, the AFYP applied in Reward 1 will not be equivalent to the actual amount of total premiums you paid for the first policy year. AFYP will be re-calculated based on the latest sum insured (applicable to critical illness or life protection) / benefit level or sum insured (applicable to medical protection) of Eligible Basic Plan of Reward 1 as at the time the premium is refunded;
  - c. The amount of AFYP is calculated by adding the standard premium and premium loading imposed due to underwriting (if any) of the policy. Levy will not be included in the calculation;
  - d. The calculation of AFYP and Reward 1 shall be rounded up to the nearest 2 decimal places according to the policy currency (based on the AXA’s conversion table, if applicable) of the Eligible Basic Plan of Reward 1; and  
Conversion Table - Exchange rate of foreign currencies against HKD  

USD1 = HKD8.0
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  - e. The Eligible Basic Plan of Reward 1 must be in force and in annual payment mode at the time of the premium is refunded and all premiums due since policy effective date must be fully paid, failing which you will not be entitled to Reward 1. If Eligible Basic Plan of Reward 1 shall terminate for whatever reasons before / after the premium refund is fully applied on the policy, any portion of such premium refund not yet applied and / or the respective reward will be forfeited and cannot be withdrawn or transferred.
3. The policy owner of the Eligible Basic Plan of Reward 1 will receive a notification letter by mail after the premium refund is credited to the future premium deposit account and the notification letter will set out the details of the premium refund. The Reward 1 will be given out in batch(es) according to the schedule below and it will then be applied to the premium payments of the second policy year or onwards as AXA deems appropriate.

Batch of Premium Refund	Issuance of the Eligible Basic Plan of Reward 1	Release Schedule for Premium Refund
1 <sup>st</sup> batch	From 1 February 2023 to 31 March 2023	By 30 June 2024
2 <sup>nd</sup> batch	From 1 April 2023 to 30 June 2023	By 30 September 2024
3 <sup>rd</sup> batch	From 1 July 2023 to 30 September 2023	By 31 December 2024
4 <sup>th</sup> batch	From 1 October 2023 to 31 January 2024	By 31 March 2025

4. The Reward 1 will not be applicable to customers who have purchased the Designated Critical Illness, Medical and Life Basic Plan before the Promotion Period but subsequently cancelled such Designated Critical Illness, Medical and Life Basic Plan during its cooling off period and then re-applied for the same Designated Critical Illness, Medical and Life Basic Plan during the Promotion Period.

### Reward 2 – HKD500 Electronic Premium Coupon Reward – Designated Savings Products

1. The Reward 2 (as defined in clause 2 below) of the Promotion is only applicable if the following requirements are satisfied:
  - a. Customers successfully submit the applications for basic plan of the designated savings products stated in Table 2 above (“Designated Savings Basic Plan”) during the Promotion Period;
  - b. Such Designated Savings Basic Plan must be successfully issued during the period from 1 February 2023 to 31 January 2024, both dates inclusive;
  - c. Annual payment mode must be selected for Designated Savings Basic Plan; and
  - d. The Designated Savings Basic Plan shall meet the premium payment term and the AFYP requirements stated in the Table 2 above.(The Designated Savings Basic Plan satisfying clause 1 above is hereinafter referred to as “Eligible Basic Plan of Reward 2”)
2. Each Eligible Basic Plan of Reward 2 may be entitled to one HKD500 Electronic Premium Coupon (“Reward 2”), subject to the following terms and conditions of the “HKD500 Electronic Premium Coupon”:
  - a. HKD500 Electronic Premium Coupon (“eCoupon”) is offered by AXA China Region Insurance Company Limited or AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (collectively “AXA”).
  - b. The eCoupon is only applicable to the payment of initial premium of the policy of Eligible Basic Plan of Reward 2 and must be used to settle the initial premium of such successfully issued policy by 31 January 2024 or the expiry date specified on the eCoupon (whichever is earlier).
  - c. The eCoupon is not applicable to payment of renewal premium, multiple policies and any other fees.
  - d. The amount of the eCoupon may be adjusted according to the policy currency with the exchange rate set out by AXA on the policy issuance date of the policy of Eligible Basic Plan of Reward 2.
  - e. If the policy of the Eligible Basic Plan of Reward 2 is surrendered or terminated for any reason (other than on the death of the insured) on or before the first policy anniversary, AXA reserves the right to clawback the full amount of the eCoupon credited to the payment of initial premium of the policy from the policy owner.
  - f. The application of the policy of Eligible Basic Plan of Reward 2 must be handled by the AXA financial consultant named on eCoupon.
  - g. The eCoupon can be used once, and only one eCoupon can be used in a single transaction.
  - h. The eCoupon can be used in conjunction with other AXA offers (if applicable).

- i. The eCoupon has to be presented / submitted together with the policy application form of the policy of Eligible Basic Plan of Reward 2.
- j. Reward 2 shall not be available to any policy of Eligible Basic Plan of Reward 2 if AXA financial consultant is named as the policy owner and / or insured under such policy.
- k. Under any circumstances, the eCoupon cannot be exchanged and / or redeemed for cash, and any remaining balance of the eCoupon will not be refunded.

**Reward 3 – 20% Instant Premium Discount Reward - Designated General Insurance Products**

1. A one-off Instant Premium Discount stated in Table 3 above (“Instant Premium Discount 3”) under Reward 3 of the Promotion is only applicable if the following requirements are satisfied:
  - a. The designated general insurance products stated in Table 3 above must be applied online through AXA financial consultants during the Promotion Period; and
  - b. All the designated general insurance products stated in Table 3 above must be successfully issued and effected by AXA between 1 February 2023 and 31 January 2024, both days inclusive.

(The designated general insurance products satisfying clause 1 above is hereinafter referred to as “Eligible General Insurance Products of Reward 3”. Individual customer who has applied for Eligible General Insurance Products of Reward 3 above is hereinafter referred to as “Eligible Applicant of Reward 3”.)
2. A policy of Eligible General Insurance Products of Reward 3 that may be entitled to Instant Premium Discount 3, the amount of which will be calculated by multiplying the premium of the relevant policy of Eligible General Insurance Products of Reward 3 by the discount rate of the Instant Premium Discount 3 stated in Table 3. This premium discount cannot be used in conjunction with current premium discount offer.
3. Reward 3 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.

**General provisions that apply to all rewards**

1. All the rewards under this Promotion are non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
2. AXA reserves the right to alter or terminate the Promotion (in whole or in part) and / or amend the relevant terms and conditions of the Promotion at any time without prior notice. Any application under the Promotion previously approved will not be affected by subsequent alteration or termination of the Promotion and / or amendments to its terms and conditions.
3. This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement (if applicable). For detailed terms, conditions and exclusions of the relevant basic plan and supplement (if applicable), please refer to the relevant proposals, product brochures and policy contracts.
4. All the rewards under this Promotion are not guaranteed. Such application is subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.

**Note:**

1. The words and expressions “insured” and “policy owner” shown in this promotion leaflet shall carry the same meanings as “insured person” and “policy holder” (respectively and where applicable) stated in the policy contract of AXA WiseGuard Pro Medical Insurance Plan or Smart Medicare.
2. The premium refund(s) under the Promotion will form part of the relevant policy contract(s) upon the respective basic plan(s) and / or the supplement(s) (if applicable) being issued, and the requirements of the relevant premium refund(s) under the terms and conditions of the Promotion having been fulfilled.

**For more details, please contact or visit:**

 **Your Financial Consultant**

 **Customer Service Hotline:**

**1. Health & Protection and Savings & Life Products: (852) 2802 2812**

**2. General Insurance Products: (852) 2523 3061**

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

 **[www.axa.com.hk](http://www.axa.com.hk)**

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1. AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited: Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong; or

2. AXA General Insurance Hong Kong Limited: 5/F AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong,

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