

Pay by K Dollars to Earn up to 100% K Dollar Reward

消費保障



While our world and life are changing, the premium payment method can be different nowadays. FTLife Insurance Company Limited ("FTLife") leverages the synergy created by the extensive support from New World Group and is proud to present the **"K Dollar Premium Payment" arrangement** - from now, customers can settle the premium by K Dollars, with 1 K Dollar offsetting HKD 1 initial premium of the New Policy(ies) purchased.

Limited-time Offer

To settle the initial premium of the New Policy(ies) purchased during the Promotion Period (Basic Plan(s) and Rider(s) (if applicable)) by K Dollars, FTLife will reward up to 100% corresponding K Dollars* to you! You can also enjoy the First-Year Premium Refund (if any)! Offer fully Power Up!

* The K Dollar Reward is subject to a maximum of 10% of Annualised First-Year Premium for New Policy(ies) purchased during the Promotion Period; all New Policy(ies) involving investment-linked assurance scheme (ILAS) and Prosperous Deferred Annuity Plan 2 are not entitled to enjoy the K Dollar Reward. For details, please refer to point 3 of the terms and conditions.

Promotion Period

Application Submission Date : 1 October 2022 to 31 December 2022 (both dates inclusive)

Last Approval Date : 28 February 2023



Example: Customer who purchases the following New Policy(ies) during the Promotion Period and chooses to settle the relevant initial premium by K Dollars.

New Policy(ies) purchased and approved during the Promotion Period	Annualised First-Year Premium (HKD)	Maximum Reward (K Dollar) (10% of Annualised First-Year Premium)	Actual Amount of Initial Premium settled by K Dollars (K Dollar) (1 K Dollar = HKD1 premium)	Actual Reward Receivable (K Dollar)
"HealthCare 168 Plus" Critical Illness Protector	8,000	Ⓚ 800	Ⓚ 500	Ⓚ 500
"FlexiCare" Medical Insurance Plan	6,000	Ⓚ 600	Ⓚ 800	Ⓚ 600
Basic Plan - Oscar Rider - "FlexiCare" Medical Insurance Plan	18,000 Base Plan: 12,000 Rider: 6,000	Not Applicable	Ⓚ 18,000	Not Applicable

Annualised First-Year Premium stated in the examples are for reference only.



How can I get the K Dollar?

You can earn K Dollars with your eligible spending at designated participating merchants of K Dollar Program. Apart from that, customers can earn K Dollar(s) from FTLife's new offers which are introduced from time to time.



What is the use of K Dollar?

- 1 K Dollar can be used as HKD 1.
- ✓ Settle the initial premium of the New Policy(ies) purchased at FTLife
- ✓ Spend as instant cash at participating merchants of K Dollar Program

How can I settle my premium in K Dollar?

Settling premium by K Dollars is no different from the consumption at merchants. All you need is to settle the premium via the "POS" Mobile App of FTLife (if applicable) or settle policy payments in person at our Cashier Office.

Please refer to the relevant Product Brochure and First-Year Premium Refund Promotion Flyers on FTLife's website.



Product Brochure



First-Year Premium Refund Promotion Flyers



For enquiry, please contact your consultant / FTLife Customer Service Hotline at 2866 8898, Partnership Concierge Hotline at 3192 8333 or Premier Business Hotline at 3192 8388.

Important Reminder: The product(s) as mentioned in this document may be purchased as standalone plan(s) without bundling with other type(s) of insurance product. The product information in this document does not contain the full terms of the products as mentioned in this document and the full terms can be found in the policy document.

Terms and Conditions of "Pay by K Dollars to Earn up to 100% K Dollar Reward" Promotion ("This Promotion").

- The Promotion Period under This Promotion ("Promotion Period") is as follow:

Application Submission Date	1 October 2022 to 31 December 2022 (both dates inclusive)
Last Approval Date	28 February 2023

- 1 K Dollar can be used as HKD 1 to settle initial premium of New Policy(ies) purchased. At least 10 K Dollars shall be used for each transaction.
- FTLife Insurance Company Limited ("FTLife") will reward up to 100% corresponding K Dollars for customers settling the initial premium of any plan(s) purchased during the Promotion Period (including Basic Plan(s) and Rider(s) (if applicable), except for those involving investment-linked assurance scheme (ILAS (and the Rider attached thereto)) and Prosperous Deferred Annuity Plan 2) ("New Policy"). The K Dollar Reward ("Reward") is calculated based on each New Policy, subject to a maximum of 10% of Annualised First-Year Premium for each New Policy.
- Annualised First-Year Premium is calculated based on each New Policy. For the avoidance of doubt, any Rider(s) attached to the New Policy(ies) purchased and approved outside of the Promotion Period shall be excluded from the calculation of Annualised First-Year Premium. FTLife shall calculate the Annualised First-Year Premium applicable to the Eligible Policy(ies) according to the following approach:
 - Single premium: 10% of total premium paid
 - Annual premium: annual premium amount
 - Semi-annual premium: half-year premium amount x 2
 - Monthly premium: monthly premium amount x 12

For policy(ies) denominated in USD, FTLife will calculate the Annualised First-Year Premium based on the exchange rate declared by FTLife on the policy issue date of the relevant policy(ies). For details, please refer to the website: www.ftlife.com.hk/en/support/insurance-premium-exchange-rate.cshtml

Premium of the new Rider(s) attached to the existing Basic Plan(s), policy migration premium from any existing Health Protection Plan(s) to plan(s) under the VHIS premium levy, pre-paid premium (if applicable), loading premium (if applicable) and the cancelled Designated Policy(ies) within the cooling-off period are not entitled to the Reward.

- The notification with Reward redemption details will be sent via email or SMS or correspondence to Eligible Customers on or before 30 April 2023 according to their latest correspondence record at FTLife. Eligible Customers shall redeem their Reward according to the instructions, terms and conditions stated in relevant correspondence. Those who have no valid correspondence record at FTLife will not receive any notification.
- All payments by K Dollars and all refund (if any) made subsequently from this K Dollar payment shall be made in K Dollars. Customer shall bear any currency conversion costs (if any) in processing a refund (if any). FTLife shall not be held liable for any direct, indirect, special or consequential loss or damages arising from any currency conversion costs or other charges in processing payment transactions for insurance premium or refund request.
- In the event of policy cancellation (where applicable including withdrawal of policy application, unsuccessful policy application, cancellation of payment and cancellation of policy within cooling-off period), corresponding K Dollar payment will be refunded to customers' K Dollar Program account, the expiry date of the corresponding refunded K Dollars used in this transaction shall follow its original expiry date at the time it is being debited for the policy premium payment.

8. For details of using K Dollars to settle initial premium of New Policy(ies) purchased through the "POS" Mobile App of FTLife (if applicable), please inquire your financial consultant.
9. For details of the procedures, terms and conditions of premium payment in K Dollars, please refer to the website www.ftlife.com.hk/en/support/customer-service/premium-payment-KD.html and relevant terms and conditions set out in "POS" Mobile App of FTLife (if applicable) or at FTLife Cashier Office which shall prevail and be binding.
10. All Eligible Policy(ies) must be still in force when the Reward is issued. If any Eligible Policy is terminated or partially surrendered (if applicable) within 2 years from the effective date or any Eligible Rider attached to the Eligible Policy is terminated within 2 years from the effective date, FTLife reserves the right to deduct all amounts equal to the relevant Reward. If the customer cancels all the Eligible Policy(ies) of the Designated Plan(s) within the cooling-off period, customer will not be entitled to the K Dollar Reward.
11. This Promotion can be used in conjunction with First-Year Premium Refund for Designated Plan(s) (if applicable).
12. Eligible Customers must be K Dollar Program members at the time of Reward redemption and provide valid K Dollar Program membership number to FTLife to enjoy the Reward.
13. The Reward under This Promotion are not convertible to cash, other prizes or privileges. And must be used before K Dollar expiry date.
14. Where the Reward under This Promotion is not offered for any reason, other rewards will serve as alternatives, and FTLife will contact Eligible Customers for relevant arrangements.
15. FTLife is not the provider of K Dollars and shall not be liable or responsible for any matters related to the Reward and services as well as the consequences of using such Reward and services. The use of K Dollars is subject to K Dollar Program terms and conditions.
16. The sole responsibility for verifying any data or information that is sent to customer in connection with payment by K Dollars remains exclusively with customer. FTLife shall have no liability or obligation whatsoever in relation to your use of such payment method.
17. In case of any disputes, FTLife and Missions Points Network Company Limited, the operator of the K Dollar Program, reserve the right of final decision.
18. Any information provided by the applicants which is incomplete, false, fake, feigned, forged, illegal, fraud, inappropriate and misused will be considered as violating the terms and conditions of This Promotion. FTLife reserves all the rights to disqualify the Reward without any further notice.
19. FTLife reserves the right to make all final decisions on policy application, approval and all activities related to This Promotion. In case of any disputes in relation to This Promotion, our decision shall be final and binding.
20. FTLife reserves all the rights to suspend or terminate This Promotion or amend its terms and conditions at any time without prior notice. The Eligible Policy(ies) issued prior to such termination, suspension or change of This Promotion will remain unaffected. Any dispute arises from This Promotion, FTLife's decision should be final and conclusive.
21. No person other than the customer and FTLife will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce any of the provisions under these terms and conditions or enjoy the benefit of any of the provisions of these terms and conditions.
22. This flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of FTLife's products outside Hong Kong. FTLife hereby declares that it has no intention to offer or to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife is illegal.

FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

New World Group Member

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