



MediGold *Plus* Insurance Plan Premium Refund Reward

Promotion Period

Application Submission Date: 1 January 2021 to 31 March 2021

Last Approval Date: 31 May 2021

MediGold *Plus* Insurance Plan-Basic Plan / Rider ("MediGold *Plus*") offers prestige and all-rounded features to protect you and your loved ones. You can enjoy **1 month first-year premium refund** upon successful application¹ of MediGold *Plus*. Don't miss this opportunity!

Enjoy 1 Month First-year Premium Refund^{1,2,3}

You can enjoy **1 month first-year premium refund**⁵ upon successful application of MediGold *Plus* (applicable to any area of coverage and annual deductibles options) during the promotion period.



Please contact your financial consultant or call FTLife Customer Service Hotline at 2866 8898 or Partnership Concierge Hotline at 3192 8333 to enjoy this offer.

Terms and conditions of Premium Refund Reward:

- To enjoy the offer, customers must submit the application(s) of MediGold *Plus* basic plan / rider (applicable to any area of coverage and annual deductibles options) from 1 January 2021 to 31 March 2021 ("Promotion Period"), and such application(s) must be completed underwriting process and approved by FTLife Insurance Company Limited ("FTLife") on or before 31 May 2021.
- The first-year premium refund is only applicable to the basic premium of MediGold *Plus* basic plan / rider. Loading premium (if applicable) or premium of other riders (if applicable) will not be counted under the requirement of the annualized first-year premium, and will not be entitled to any premium refund.
- The first-year premium refund amount will be credited to the premium suspense account within 3 months after the first instalment premium of the second policy year is received, only for the purpose of paying future premium. The eligible policy must be in force at the time of the release of premium refund in order to enjoy the reward.
- Each insured can only enroll at most 1 policy of MediGold *Plus*.
- The first-year premium refund will be calculated by 1-month premium refund amount based on the calculations below times the applicable months of first-year premium refund of the policy:
Annual premium: annual premium amount ÷ 12
Semi-annual premium: half year premium amount ÷ 6
Monthly premium: equals to monthly premium amount
- Exchange rate of HKD 7.8 = USD 1 will be used to calculate the annualized first-year premium for policy denominated in USD.
- FTLife reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
- For details, please refer to the product brochure of MediGold *Plus*.
- Any information provided by the applicants which is incomplete, false, fake, feigned, inappropriate, illegal, forged and misused will be considered as violating the terms and conditions of this promotion. FTLife reserves all the rights to disqualify the applications without any further notice.
- FTLife reserves all the rights to make all final decisions on the approval of the application(s) for any plan(s). In case of any disputes in relation to these offers, our decision shall be final and binding.
- FTLife reserves all the rights to suspend or terminate the offer(s) and / or amend the terms and conditions of the offer(s) at any time without prior notice.
- No person other than the customer and FTLife will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

New World Group Member