

VHIS

First-Year Premium Refund and Extra First-Year Premium Refund

Promotion Period:

Application Submission Date: 1 February 2021 to 31 March 2021
(both dates inclusive)

Last Approval Date : 31 May 2021



FTLife's certified plans under the Voluntary Health Insurance Scheme ("VHIS") (Company Registration Number: 00028) which combine the advantages of VHIS taking good care of your health needs.

Upon successful application(s) of VHIS during the promotion period, you will enjoy **up to 8 months First-Year Premium Refund**. Don't miss this opportunity!

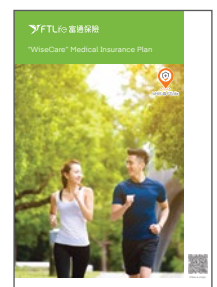
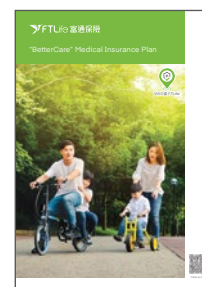
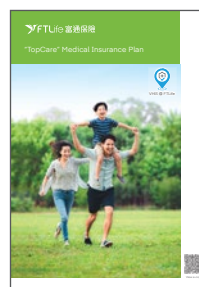
First-Year Premium Refund^{1,2}

During the Promotion Period, you can enjoy **1 month First-Year Premium Refund** upon successful application(s) for any VHIS plan(s).

Extra First-Year Premium Refund^{2,3}

During the Promotion Period, you can enjoy **up to 7 months Extra First-Year Premium Refund** for the VHIS plan(s) upon successful application for any VHIS plan(s) and any Designated Plan* listed below.

VHIS



No. of policy of Designated Plan*	Extra First-Year Premium Refund
1 policy	2 months
2 policies	4 months
3 policies or above	7 months

*Designated Plan (Basic Plan / Rider (If applicable))

Regent Insurance Plan 2 (Prestige)/(Global Prestige)	Prosperous Deferred Annuity Plan 2	"HealthCare 168 Plus" Critical Illness Protector
MediGold Plus Insurance Plan	"On Your Mind" Insurance Plan (Supreme Version)/(Smart Version)	

Important Reminder: All products mentioned on this flyer can be purchased as a standalone insurance policy instead of bundling with other types of insurance products. The product information of this flyer does not contain the full terms of all products mentioned on this flyer and the full terms can be found in the policy document.



For enquiry, please contact your financial consultant
or call FTLife Customer Service Hotline at 2866 8898.

Terms and Conditions of VHIS First-Year Premium Refund and Extra Premium Refund (“VHIS Premium Refund”)

1. Customer must submit the application(s) of an eligible VHIS plan (“TopCare” Medical Insurance Plan / “BetterCare” Medical Insurance Plan / “WiseCare” Medical Insurance Plan) (Basic Plan / Rider) from 1 February 2021 to 31 March 2021 (both days inclusive) (“Promotion Period”), and application(s) must be completed underwriting process and approved by FTLife Insurance Company Limited (“FTLife”) on or before 31 May 2021. Policy owner can enjoy the First-Year Premium Refund. First-Year Premium Refund (in terms of the basic premium) of each eligible VHIS policy is capped at 1 month.
2. The First-Year Premium Refund is only applicable to eligible VHIS plan that is submitted during the Promotion Period and approved on or before 31 May 2021, including (i) new application of the eligible VHIS plan (Basic Plan / Rider), or (ii) existing medical plan which is migrated to an eligible VHIS plan (Rider) and attached to a new policy of any applicable Basic Plan listed below (The applicable Basic Plan must be a new application submitted during the promotion period). If only migrate the existing medical plan (Basic Plan / Rider) to an eligible VHIS plan (Basic Plan / Rider), this migrated VHIS plan will not be entitled to a First-Year Premium Refund.

Applicable Basic Plan		
Regent Insurance Plan 2 (Prestige)/(Global Prestige)	“IncomePro” Annuity Plan	Health@Ease Critical Illness Protector
@MyLove Insurance Plan II	“Fortune 100” Insurance Series	“Smiley Kid” Critical Illness Insurance Plan
Joyful Life Insurance Plan	“MediSave” Medical Account	“HealthCare 168 Plus” Critical Illness Protector
“On Your Mind” Insurance Plan (Supreme Version) /(Smart Version)		

3. To enjoy the Extra First-Year Premium Refund (“Extra First-Year Premium Refund”), customer must fulfill point 1 and point 2 listed above and submit the application(s) of any Designated Plan as mentioned on the previous page during the Promotion Period, while such application(s) of the Designated Plan must be approved by FTLife on or before 31 May 2021. Extra First-Year Premium Refund (in terms of the basic premium) of each eligible VHIS policy is capped at 7 months.
4. The First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) is only applicable to the basic premium of the eligible VHIS plan (Basic Plan / Rider). Loading premium (if applicable) or premium of other non-VHIS Basic Plan / Rider (if applicable) will not be entitled to First-Year Premium Refund and Extra First-Year Premium Refund (if applicable).
5. The First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) will be credited per policy currency to the premium suspense account within 3 months after the first instalment premium of the second policy year is received for paying future premium. The eligible VHIS policy must be in force at the time of the release of First-Year Premium Refund. The eligible VHIS policy and related Designated Plan policy (or policies) must be in force at the time of the release of Extra First-Year Premium Refund (if applicable). All premium refund amount is only for the purpose of paying future premium of related eligible VHIS policy.
6. FTLife reserves the right to claw back the First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) of the eligible VHIS policy and / or Designated plan (if applicable) if the eligible VHIS policy and / or Designated plan is terminated within 2 years from the policy commencement date. FTLife reserves the right to claw back all of the related Extra First-Year Premium Refund if the Designated Plan, entitled to First-Year Premium Refund, is terminated within 2 years from the eligible VHIS policy commencement date (even the eligible VHIS policy is still in force).
7. First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) is offered to each eligible policy of eligible VHIS plan. If customer has applied for more than one policy of VHIS plan during the promotion period, all of the eligible policies could enjoy First-Year Premium Refund and Extra First-Year Premium Refund (if applicable). For the avoidance of doubt, if customer has applied for more than one eligible VHIS policy, each eligible VHIS policies could enjoy the Extra First-Year Premium Refund upon any new application of Designated Plan during the Promotion Period.
8. 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 and Extra First-Year Premium Refund (if applicable) of the policy:
Annual premium: annual premium amount ÷ 12
Semi-annual premium: half-year premium amount ÷ 6
Monthly premium: monthly premium amount
9. This flyer should be read in conjunction with the relevant Product Brochure. For details of VHIS, please browse the VHIS website at <http://www.vhis.gov.hk>. For VHIS product information of FTLife, please browse the company website at www.ftlife.com.hk. For details of Designate Plan and applicable Basic Plan, please refer to the relevant products information by FTLife’s website at: www.ftlife.com.hk
10. 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 VHIS Premium Refund. FTLife reserves all the rights to disqualify the applications and deduct all the relevant VHIS Premium Refund amount without further notice.
11. FTLife reserves all the rights to make all final decisions on the approval of the application(s) of VHIS Premium Refund. In case of any disputes in relation to VHIS Premium Refund, our decision shall be final and binding.
12. FTLife reserves all the rights to suspend or terminate the VHIS Premium Refund and/or amend the terms and conditions of the offer(s) at any time without prior notice. The eligible policy(s) issued prior to such termination, suspend or change of this VHIS Premium Refund will remain unaffected. Any dispute arises from VHIS Premium Refund, FTLife’s decision should be final and conclusive.
13. 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.
14. 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 our products outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention 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 Insurance Company Limited is illegal.

“TopCare” Medical Insurance Plan (Certification Number: F00037-01-000-01/F00037-02-000-01/F00037-03-000-01/F00037-04-000-01/F00037-05-000-01/F00037-06-000-01/F00037-07-000-01/F00037-08-000-01)

“BetterCare” Medical Insurance Plan (Certification Number: F00021-01-000-01/F00021-02-000-01/F00021-03-000-01/F00021-04-000-01/F00021-05-000-01/F00021-06-000-01)

“WiseCare” Medical Insurance Plan (Certification Number: S00028-01-000-01)

FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

New World Group Member