



恒生銀行 HANG SENG BANK

由2022年6月13日至7月31日，成功投保下列指定人壽保險計劃而年繳保費達指定金額，即可享高達HK\$10,000之零售店舖現金禮券獎賞！

指定人壽保險計劃	年繳保費 (未扣除保費折扣(如有)前)	零售店舖禮券總值
「穩·步進富」人壽保險計劃	HK\$50,000 - HK\$99,999	HK\$500
「躍晉」年金人壽保險計劃	HK\$100,000 - HK\$199,999	HK\$1,000
「愛·人生」人壽保險計劃	HK\$200,000 - HK\$499,999	HK\$2,000
「伴享人生」人壽保險計劃	HK\$500,000 - HK\$799,999	HK\$5,000
「愛·生活」危疾人壽保險計劃	HK\$800,000 - HK\$999,999	HK\$8,000
「晉盛」延期年金人壽保險計劃	HK\$1,000,000 或以上	HK\$10,000
「顯赫世代」萬用壽險		
「顯赫尊尚」萬用壽險		
「享譽人生」人壽保險計劃		
「傳承·高蓄」人壽保險計劃		

另外，由2022年7月11日至7月31日，成功投保「傳蓄·飛恒」人壽保險計劃而年繳保費達指定金額，即可享高達HK\$20,000之零售店舖現金禮券獎賞！

年繳保費 (未扣除保費折扣(如有)前)	零售店舖禮券總值	
	躉繳計劃	三年/五年繳款期計劃
HK\$50,000 - HK\$99,999	HK\$500	HK\$1,000
HK\$100,000 - HK\$199,999	HK\$1,000	HK\$2,000
HK\$200,000 - HK\$499,999	HK\$2,000	HK\$4,000
HK\$500,000 - HK\$799,999	HK\$5,000	HK\$10,000
HK\$800,000 - HK\$999,999	HK\$8,000	HK\$16,000
HK\$1,000,000 或以上	HK\$10,000	HK\$20,000

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有關其他推廣優惠，請瀏覽 www.hangseng.com/lifeinsurance
客戶查詢 2198 7838

請注意相關產品風險。上述人壽保險計劃由恒生保險有限公司承保。

條款及細則：

1. 指定人壽保險計劃優惠之推廣期由2022年6月13日至2022年7月31日，而「傳蓄·飛恒」人壽保險計劃之推廣期由2022年7月11日至2022年7月31日（統稱「推廣期」）。
2. 此優惠只適用於恒生銀行有限公司（「恒生銀行」）的個人客戶中合資格申請的保單持有人，不適用於恒生銀行的公司客戶（「合資格客戶」）。
3. 合資格申請的保單持有人可享跟以上提及與年繳保費相應總值的零售店鋪現金禮券。
4. 合資格申請為客戶成功透過分行 / 視像遙距投保（於推廣期內遞交申請而保單將於2022年8月31日或之前生效）「穩步進富」人壽保險計劃 / 「躍晉」年金人壽保險計劃 / 「愛·人生」人壽保險計劃 / 「伴享人生」人壽保險計劃 / 「愛·生活」危疾人壽保險計劃 / 「晉盛」延期年金人壽保險計劃 / 「顯赫世代」萬用壽險 / 「顯赫尊尚」萬用壽險 / 「享譽人生」人壽保險計劃 / 「傳承·高蓄」人壽保險計劃 / 「傳蓄·飛恒」人壽保險計劃。上述人壽保險計劃由恒生保險有限公司（「恒生保險」）承保，恒生銀行為恒生保險之授權保險代理商。任何無入賬、已被取消，或已被退款的投保申請，均不符合本優惠的申請資格。
5. 恒生銀行專屬客戶經理將於2022年10月31日或之前通知合資格客戶領取零售店鋪現金禮券及換領詳情。
6. 在任何情況下，零售店鋪現金禮券不得兌換現金。
7. 按本優惠所述之條款，只有保單持有人是合資格客戶，且合資格申請的保單在相關保單的冷靜期屆滿時仍然有效，將符合獲得零售店鋪現金禮券資格。
8. 任何最後被取消/退回或被發現為虛假之交易不適用於是次優惠推廣。
9. 恒生銀行及恒生保險共同提供此優惠。如遇有關本推廣任何爭議，恒生銀行及恒生保險的決定為最終決定，並對所有人士具約束力。
10. 恒生銀行保留隨時更改或轉換零售店鋪現金禮券為同等價值 / 金額 / 兌換率之獎賞（包括但不限於積分或現金回贈）予合資格客戶之權利，毋須另行通知。
11. 除客戶，恒生銀行及恒生保險（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
12. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
13. 本條款及細則受現行監管規定約束。
14. 本條款及細則之中英文文本如有歧異，概以英文本為準。

本文件單獨並不構成亦不應被視為要約，建議或游說買賣於本文中提及之任何保險產品或服務。有關各項人壽保險計劃之詳盡內容、條款、規定及不保事項，請參閱有關計劃之宣傳手摺 / 單張並概以保單為準。相關產品風險，請參閱產品小冊子。

上述人壽保險計劃均由恒生保險有限公司承保。恒生保險已獲香港保險業監管局授權經營，並受其監管。恒生銀行為恒生保險之授權保險代理商，而有關產品乃恒生保險而恒生銀行的產品。如閣下於銷售過程或處理有關保險產品交易時與恒生銀行產生合資格爭議（定義見有關金融糾紛調解計劃的金融糾紛調解的中心職權範圍），恒生銀行將與閣下進行金融糾紛調解計劃程序；然而，對於有關保險產品的合約條款的任何爭議，則請閣下與恒生保險直接解決。



恒生銀行 HANG SENG BANK

From 13 June to 31 July 2022, you can apply for a Designated Life Insurance Plan with designated range of annualized premium to enjoy up to **HK\$10,000 shopping coupon** upon successful application.

Designated Life Insurance Plans	Annualized Premium (before applying relevant Premium Discount (if any))	Total Value of Shopping Coupon(s)
FutureEnrich Life Insurance Plan MaxiPlus Annuity Life Insurance Plan	HK\$50,000 - HK\$99,999	HK\$500
EmbraceLife Insurance Plan CompanionLife Insurance Plan	HK\$100,000 - HK\$199,999	HK\$1,000
LifeBetter Critical Illness Life Insurance Plan FortuneLife Deferred Annuity Life Insurance Plan	HK\$200,000 - HK\$499,999	HK\$2,000
PhoenixLife Insurance Plan	HK\$500,000 - HK\$799,999	HK\$5,000
Exquisite Universal Life Insurance Plan Exquisite Supreme Life Insurance Plan	HK\$800,000 - HK\$999,999	HK\$8,000
DragonPower Life Insurance Plan	HK\$1,000,000 or above	HK\$10,000

Besides, from 11 July to 31 July 2022, you can apply for PhoenixPower Life Insurance Plan with designated range of annualized premium to enjoy up to **HK\$20,000 shopping coupon** upon successful application.

Annualized Premium (before applying relevant Premium Discount (if any))	Total Value of Shopping Coupon(s)	
	Single Premium	3 years/5 years Payment Term
HK\$50,000 - HK\$99,999	HK\$500	HK\$1,000
HK\$100,000 - HK\$199,999	HK\$1,000	HK\$2,000
HK\$200,000 - HK\$499,999	HK\$2,000	HK\$4,000
HK\$500,000 - HK\$799,999	HK\$5,000	HK\$10,000
HK\$800,000 - HK\$999,999	HK\$8,000	HK\$16,000
HK\$1,000,000 or above	HK\$10,000	HK\$20,000

Don't miss out the offers! Please contact our branch staff now.
For other promotion offers, please visit www.hangseng.com/lifeinsurance
Customer Enquiry 2198 7838

Please note the relevant product risks. The above Life Insurance Plans are underwritten by Hang Seng Insurance Company Limited.

Terms and Conditions:

1. The promotion period of the offers for designated life insurance plans is from 13 June 2022 to 31 July 2022 while the promotion period of the offers for PhoenixPower Life Insurance Plan is from 11 July 2022 to 31 July 2022 ("Promotion Period").
2. This promotion is applicable to policyholders of Eligible Applications who are personal customers of Hang Seng Bank Limited ("Hang Seng Bank") but not applicable to corporate customers of Hang Seng Bank ("Eligible Customers").
3. Total value of shopping coupons corresponding to the above annualized premium of Eligible Applications will be payable to policyholders.
4. Eligible Applications refer to any successful application (with application submitted during the Promotion Period and policy issued on or before 31 August 2022) via branch/ video remote application for a policy of any of these insurance plans: FutureEnrich Life Insurance Plan, MaxiPlus Annuity Life Insurance Plan, EmbraceLife Insurance Plans, CompanionLife Insurance Plan, LifeBetter Critical Illness Life Insurance Plan, FortuneLife Deferred Annuity Life Insurance Plan, PhoenixLife Insurance Plan, Exquisite Universal Life Insurance Plan, Exquisite Supreme Life Insurance Plan, DragonPower Life Insurance Plan or PhoenixPower Life Insurance Plan. The above Life Insurance Plans are underwritten by Hang Seng Insurance Company Limited ("Hang Seng Insurance"). Hang Seng Bank is the authorized insurance agent of Hang Seng Insurance. Any applications towards the above Life Insurance Plans with unposted/cancelled/refunded premium will not qualify as Eligible Applications for the purpose of this promotion.
5. The dedicated Relationship Managers of Hang Seng Bank will notify Eligible Customers who are entitled to the shopping coupons the collection and redemption details on or before 31 October 2022.
6. The shopping coupon(s) cannot be converted into cash under any circumstances.
7. Only policyholder(s), who is/ are Eligible Customer(s) and whose policy(ies) of the Eligible Application(s) is/are still effective on the expiry of the cooling off period of the relevant policy(ies) will be eligible for the shopping coupon, subject to all the terms herein.
8. Any transactions which are eventually cancelled / returned or found to be fraudulent will be considered as ineligible transactions which are not applicable to this promotion.
9. This promotion is jointly offered by Hang Seng Bank and Hang Seng Insurance. In case of discrepancy arising out of the promotion, the decision of Hang Seng Bank and Hang Seng Insurance shall be final and conclusive, which shall be binding on all parties concerned.
10. Hang Seng Bank reserves the right to vary or convert the shopping coupon(s) equivalent to the same values / amounts / earnings ratio of reward to Eligible Customers from time to time without prior notice.
11. No person other than the customer, Hang Seng Bank and Hang Seng Insurance (which includes their successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
12. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
13. These Terms and Conditions are subject to prevailing regulatory requirements.
14. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

This document by itself is not and should not be considered as an offer, recommendation or solicitation to deal in any of the insurance products or services mentioned herein. Please refer to the promotion leaflets/flyers and policy provisions for the important information such as detailed coverage, exact terms and conditions and exclusions of the relevant Life Insurance Plans. Please refer to the product brochures for the relevant product risks.

The above Life Insurance Plans are underwritten by Hang Seng Insurance. Hang Seng Insurance is authorized and regulated by the Insurance Authority of the HKSAR. Hang Seng Bank is an insurance agent authorized by Hang Seng Insurance and the insurance products are products of Hang Seng Insurance but not Hang Seng Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and you out of the selling process or processing of the related insurance product transaction, Hang Seng Bank will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance and you directly.



恒生銀行 HANG SENG BANK

由2022年6月13日至7月31日，成功投保下列指定人寿保险计划而年缴保费达指定金额，即可享高达HK\$10,000之零售店舖现金礼券奖赏！

指定人寿保险计划	年缴保费 (未扣除保费折扣(如有)前)	零售店舖礼券总值
「稳·步进富」人寿保险计划	HK\$50,000 - HK\$99,999	HK\$500
「跃晋」年金人寿保险计划	HK\$100,000 - HK\$199,999	HK\$1,000
「爱·人生」人寿保险计划	HK\$200,000 - HK\$499,999	HK\$2,000
「伴享人生」人寿保险计划	HK\$500,000 - HK\$799,999	HK\$5,000
「爱·生活」危疾人寿保险计划	HK\$800,000 - HK\$999,999	HK\$8,000
「晋盛」延期年金人寿保险计划	HK\$1,000,000 或以上	HK\$10,000
「显赫世代」万用寿险		
「显赫尊尚」万用寿险		
「享誉人生」人寿保险计划		
「传承·高蓄」人寿保险计划		

另外，由2022年7月11日至7月31日，成功投保「传蓄·飞恒」人寿保险计划而年缴保费达指定金额，即可享高达HK\$20,000之零售店舖现金礼券奖赏！

年缴保费 (未扣除保费折扣(如有)前)	零售店舖礼券总值	
	趸缴计划	三年/五年缴款期计划
HK\$50,000 - HK\$99,999	HK\$500	HK\$1,000
HK\$100,000 - HK\$199,999	HK\$1,000	HK\$2,000
HK\$200,000 - HK\$499,999	HK\$2,000	HK\$4,000
HK\$500,000 - HK\$799,999	HK\$5,000	HK\$10,000
HK\$800,000 - HK\$999,999	HK\$8,000	HK\$16,000
HK\$1,000,000 或以上	HK\$10,000	HK\$20,000

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有关其他推广优惠，请浏览 www.hangseng.com/lifeinsurance
客户查询2198 7838

请注意相关产品风险。指定人寿保险计划由恒生保险有限公司承保。

条款及细则：

1. 指定人寿保险计划优惠之推广期由2022年6月13日至2022年7月31日，而「传蓄·飞恒」人寿保险计划之推广期由2022年7月11日至2022年7月31日（统称「推广期」）。
2. 此优惠只适用于恒生银行有限公司（「恒生银行」）的个人客户中合资格申请的保单持有人，不适用于恒生银行的公司客户（「合资格客户」）。
3. 合资格申请的保单持有人可享跟以上提及与年缴保费相应总值的零售店铺现金礼券。
4. 合资格申请为客户成功透过分行 / 视像遥距投保（於推广期内递交申请而保单将于2022年8月31日或之前生效）「稳·步进富」人寿保险计划 / 「跃晋」年金人寿保险计划 / 「爱·人生」人寿保险计划 / 「伴享人生」人寿保险计划 / 「爱·生活」危疾人寿保险计划 / 「晋盛」延期年金人寿保险计划 / 「显赫世代」万用寿险 / 「显赫尊尚」万用寿险 / 「享誉人生」人寿保险计划 / 「传承·高蓄」人寿保险计划 / 「传蓄·飞恒」人寿保险计划。上述人寿保险计划由恒生保险有限公司（「恒生保险」）承保，恒生银行为恒生保险之授权保险代理商。任何无入账、已被取消，或已被退款的投保申请，均不符合本优惠的申请资格。
5. 恒生银行专属客户经理将于2022年10月31日或之前通知合资格客户领取零售店铺现金礼券及换领详情。
6. 在任何情况下，零售店铺现金礼券不得兑换现金。
7. 按本优惠所述之条款，只有保单持有人是合资格客户，且合资格申请的保单在相关保单的冷静期届满时仍然有效，将符合获得零售店铺现金礼券资格。
8. 任何最后被取消 / 退回或被发现为虚假之交易不适用于是次优惠推广。
9. 恒生银行及恒生保险共同提供此优惠。如遇有关本推广任何争议，恒生银行及恒生保险的决定为最终决定，并对所有人士具约束力。
10. 恒生银行保留随时更改或转换零售店铺现金礼券为同等价值 / 金额 / 兑换率之奖赏（包括但不限于积分或现金回赠）予合资格客户之权利，毋须另行通知。
11. 除客户，恒生银行及恒生保险（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
12. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
13. 本条款及细则受现行监管规定约束。
14. 本条款及细则之中英文文本如有歧异，概以英文本为准。

本文件单独并不构成亦不应被视为要约，建议或游说买卖於本文中提及之任何保险产品或服务。有关各项人寿保险计划之详尽内容、条款、规定及不保事项，请参阅有关计划之宣传手摺 / 单张并概以保单为准。相关产品风险，请参阅产品小册子。

上述人寿保险计划均由恒生保险有限公司承保。恒生保险已获香港保险业监管局授权经营，并受其监管。恒生银行为恒生保险之授权保险代理商，而有关产品乃恒生保险而恒生银行的产品。如阁下于销售过程或处理有关保险产品交易时与恒生银行产生合资格争议（定义见有关金融纠纷调解计划的金融纠纷调解的中心职权范围），恒生银行将与阁下进行金融纠纷调解计划程序；然而，对于有关保险产品的合约条款的任何争议，则请阁下与恒生保险直接解决。