

恒變∞生無限

Ever Growing Ever Innovating

投保指定人壽保險計劃,可享

2倍+FUN DOLLOIS回贈 / 2倍 2 積分

由2024年12月1日至2025年3月31日,憑合資格恒生信用卡/恒生enJoy卡成功投保指定人壽保險計劃,而年度化保費達指定金額,可享**2倍+**FUNDOLLCICS回贈/**V**^V**積分***。

	合資格恒生信用卡(恒生enJoy卡除外)	恒生enJoy卡
指定人壽保險計劃	O MANO SENG BANK VISA WORLD SSEE SENG DEBORSES WITH FAITH COMMISSION BANK WORLD SSEE SEC DEBORSES WITH FAITH WITH COMMISSION BANK WORLD SSEE SEC DEBORSES WITH FAITH WITH COMMISSION BANK WORLD SSEE SEC DEBORSES WITH FAITH WITH COMMISSION BANK WORLD SSEE SEC DEBORSES WITH FAITH WITH COMMISSION BANK WITH FAITH WITH COMMISSION BANK WITH FAITH WITH COMMISSION BANK WORLD SSEE SEC DEBORSES WITH FAITH WITH COMMISSION BANK WITH FAITH WITH COMMISS	O MASS THE LAW OF THE
「伴享人生」人壽保險計劃 「愛・生活」危疾人壽保險計劃 「愛・人生」人壽保險計劃	2倍 +FUN DOLLATS回贈*	2倍 y∽ 積分*
	年度化保費達港幣 20,000元 / 美金2,50	00元或以上 ————————————————————————————————————
「傳承・高蓄」人壽保險計劃	2倍 +FUN DOLLAIS回贈*	2倍 y∽ 積分*
	3年繳款期,以美元為保單貨幣的保單:年度化保費達港幣33 3年繳款期,以人民幣為保單貨幣的保單:年度化保費達港幣	
「傳蓄•飛恒」人壽保險計劃	2倍 +FUN DOLLARS回贈*	2倍 y∽ 積分*
	3年繳款期,年度化保費達港幣80,000元/美金10,000. 5年繳款期,年度化保費達港幣50,000元/美金6,250	
「聚息通」人壽保險計劃	2倍 +FUN DOLLATS回贈*	2倍 y∽ 積分*
	2年繳款期:年度化保費達港幣250,000元/美元31,250 5年繳款期:年度化保費達港幣100,000元/美元12,500 10年繳款期:年度化保費達港幣50,000元/美元6,250	元 / 人民幣80,000元或以上
「愛與承」人壽保險計劃	2倍 +FUN DOLLARS回贈*	2倍 У♡ 積分*
	3年繳款期,以美元為保單貨幣的保單:年度化保費達港幣200,000元/美金25,000元或以上3年繳款期,以人民幣為保單貨幣的保單:年度化保費達港幣80,000元/人民幣64,000元或以上5年繳款期,以美元為保單貨幣的保單:年度化保費達港幣100,000元/美金12,500元或以上5年繳款期,以人民幣為保單貨幣的保單:年度化保費達港幣50,000元/人民幣40,000元或以上	
「愛與恒」多貨幣人壽保險計劃	2倍 +FUN DOLLARS回贈*	2倍 y∽ 積分*
	3年繳款期,年度化保費達港幣200,000元/美金25,000元/ 英鎊18,750元/加元31,250元/歐元20,000元/紐 5年繳款期,年度化保費達港幣100,000元/美金12,500元/	西蘭元37,500元或以上 人民幣80,000元 / 澳元16,625元 /

英鎊9,375元 / 加元15,625元 / 歐元10,000元 / 紐西蘭元18,750元或以上

^{*}已包括基本1X +FUN Dollars回贈 / yuu積分。

參考例子1

以合資格**恒生信用卡(不包括恒生 enJoy卡)**成功投保「愛●人生」 人壽保險計劃而年度化保費為港幣 50.000元 基本零售簽賬下獲得之+FUN Dollars 回贈

\$200 +FUN DOLLARS

(港幣250元 = \$1 +FUN Dollar)

2倍+FUN Dollars回贈獎賞下合共獲得之 +FUN Dollars

\$400 + FUN DOLLARS

2倍yuu積分下合共獲得之yuu積分

(\$200基本+FUN Dollars + 額外\$200+FUN Dollars) (以原本之基本零售簽賬計算,客戶需簽賬達港幣 100,000元才能賺取\$400+FUN Dollars)

參考例子 2

以恒生enJoy卡

成功投保「伴享人生」人壽保險計劃而年度化保費為港幣50,000元

基本零售簽賬下獲得之yuu積分

> 50,000 積分

(港幣1元 = 1 yuu積分)

 $\mathbf{x2} = 100.000 \frac{\text{yr}}{100.000}$

(50,000 基本yuu積分+額外50,000 yuu積分) (以原本之基本零售簽賬計算,客戶需簽賬達港幣 100,000元才能賺取100,000 yuu積分)

詳情請向本行職員查訊。客戶查詢 2198 7838 | hangseng.com/lifeinsurance

借定唔借?還得到先好借!優惠受條款及細則約束。請注意相關產品風險。指定人壽保險計劃由恒生保險有限公司承保。

條款及細則:

- 1. 推廣期為2024年12月1日至2025年3月31日(包括首尾兩天)(「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,不適用於恒生銀行的公司客戶。
- 3. 保單持有人須以其本人持有的恒生信用卡、恒生enJoy卡、聯營卡、商務卡、公司卡或消費卡(銀聯人民幣鑽石商務卡及專享卡除外)(「合資格信用卡」)繳付合資格交易的保費,方可享有本推廣優惠。
- 4. 合資格交易為合資格客戶於推廣期內以保單持有人身份憑合資格信用卡,並透過分行/視像遙距投保方式成功申請「伴享人生」人壽保險計劃/「愛●生活」危疾人壽保險計劃/「愛●人生」人壽保險計劃/「傳承●高蓄」人壽保險計劃/「傳奉●高蓄」人壽保險計劃/「傳華●飛恒」人壽保險計劃/「聚息通」人壽保險計劃/「愛與承」人壽保險計劃或「愛與恒」多貨幣人壽保險計劃(「指定人壽保險計劃」),而相關保單必須在申請日之後45日內(適用於保證受保及簡易核保保單)或90日內(適用於全面核保及保費融資保單)成功簽發。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機構。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. 每個信用卡戶口就+FUN Dollars回贈 / yuu積分之額外獎賞上限詳見下表。恒生enJoy Visa白金卡及恒生enJoy消費卡(「enJoy卡」)客戶會賺取yuu積分。有關yuu積分計劃之詳情,請瀏覽恒生銀行網頁 > 信用卡 > 信用卡產品 > enJoy 卡。

指定人壽保險計劃	+FUN Dollars回贈 / yuu積分之額外獎賞	+FUN Dollars回贈額外獎賞上限 (適用於所有合資格信用卡,恒生enJoy卡除外)	yuu積分額外獎賞上限 (適用於恒生enJoy卡)
「伴享人生 人壽保險計劃	年度化保費達港幣20,000元/美金2,500元或以上可享2倍+FUN Dollars回贈/yuu積分	\$80 +FUN Dollars回贈	20,000 yuu積分
「愛·生活」危疾人壽保險計劃 「愛·人生」人壽保險計劃	年度化保費達港幣50,000元 / 美金6,250元或以上可享2倍+FUN Dollars回贈 / yuu積分	\$200 +FUN Dollars回贈	50,000 yuu積分
	年度化保費達港幣100,000元 / 美金12,500元或以上可享2倍+FUN Dollars回贈 / yuu積分	\$400 +FUN Dollars回贈	100,000 yuu積分
「傳承・高蓄」人壽保險計劃	3年繳款期,以美元為保單貨幣的保單:年度化保費達港幣333,330.4元 / 美金41,666.3元或以上3年繳款期,以人民幣為保單貨幣的保單:年度化保費達港幣75,000元 / 人民幣60,000元或以上可享2倍+FUN Dollars回贈 / yuu積分	\$400 +FUN Dollars回贈	100,000 yuu積分
「傳蓄•飛恒」人壽保險計劃	3年繳款期,而年度化保費達港幣80,000元/ 美金10,000.2元/人民幣64,000元或以上 5年繳款期,而年度化保費達港幣50,000元/ 美金6,250元/人民幣40,000元或以上 可享2倍+FUN Dollars回贈/yuu積分	\$400 +FUN Dollars回贈	100,000 yuu積分
「惡息通」人壽保險計劃	2年繳款期,而年度化保費達港幣250,000元/ 美元31,250元/人民幣200,000元或以上 5年繳款期,而年度化保費達港幣100,000元/ 美元12,500元/人民幣80,000元或以上 10年繳款期,而年度化保費達港幣50,000元/ 美元6,250元/人民幣40,000元或以上 可享2倍+FUN Dollars回贈/yuu 積分	\$400 +FUN Dollars回贈	100,000 yuu積分
「愛與承」人壽保險計劃	3年繳款期,以美元為保單貨幣的保單:年度化保費達港幣200,000元/美元25,000元或以上 3年繳款期,以人民幣為保單貨幣的保單:年度化保費達港幣80,000元/人民幣64,000元或以上 5年繳款期,以美元為保單貨幣的保單:年度化保費達港幣100,000元/美金12,500元或以上 5年繳款期,以人民幣為保單貨幣的保單:年度化保費達港幣50,000元/人民幣40,000元或以上可享2倍+FUN Dollars回贈/yuu積分	\$400 +FUN Dollars回贈	100,000 yuu積分
「愛與恒」多貨幣人壽保險計劃	3年繳款期,而年度化保費達港幣200,000元/ 美金25,000元/人民幣160,000元/ 澳元33,250元/英鎊18,750元/加元31,250元/ 歐元20,000元/紐西蘭元37,500元或以上 5年繳款期,而年度化保費達港幣100,000元/ 美金12,500元/人民幣80,000元/ 澳元16,625元/英鎊9,375元/加元15,625元/ 歐元10,000元/紐西蘭元18,750元或以上 可享2倍+FUN Dollars回贈/yuu 積分	\$400 +FUN Dollars回贈	100,000 yuu積分

- 6. 客戶所獲得之額外+FUN Dollars / yuu積分將於2026年5月份內存入合資格信用卡戶口。該戶口於存入有關+FUN Dollars回贈 / yuu積分時,必須仍然有效及信用狀況良好。客戶屆時可登入恒生個人e-Banking (如適用)或致電24小時恒生信用卡推廣熱線2998 6899查詢有關獎賞詳情。
- 7. 簽賬以同一信用卡戶口計算,包括以同一主卡戶口過賬之附屬卡之簽賬。
- 8. 額外之+FUN Dollars回贈獎賞 / yuu積分將以每單合資格交易之金額獨立計算。+FUN Dollars回贈獎賞 / yuu積分將以整數為單位,不足\$1 +FUN Dollar/1 yuu積分則不獲計算及獎賞。
- 9. 在任何情況下,所有登記恕不能更改或取消,所獲得之+FUN Dollars回贈 / yuu積分亦不得轉讓或兑換現金。
- 10. 使用+FUN Dollars須受恒生信用卡會員獎賞計劃之條款及細則約束,詳情請致電24小時恒生信用卡推廣熱線2998 6899。就yuu積分之使用,合資格申請人需要將enJoy 卡綁定於相關之積分獎賞計劃及受恒生enJoy卡積分獎賞計劃的章則及條款約束,詳情請致電24小時恒生信用卡推廣熱線2998 6899。
- 11. 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及不會獲取額外回贈。
- 12. 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。
- 13. 恒生銀行保留隨時更改或轉換+FUN Dollars回贈 / yuu積分為同等價值 / 金額 / 兑換率之獎賞 (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。
- 14. 除另有訂明外,此優惠不可與恒生銀行職員優惠及其他+FUN Dollars回贈 / yuu積分優惠同時享用。
- 15. 除客戶、恒生銀行(包括其繼承人及受讓人)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。
- 16. 恒生銀行及恒生保險對上述優惠之所有事宜均有最終決定權,並對所有人士具約束力。
- 17. 若成功投保指定人壽保險計劃,本宣傳單張為相關保險合約的一部分,並與保單文件一併寄予閣下。
- 18. 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。
- 19. 本條款及細則受現行監管規定約束。
- 20. 本條款及細則之中英文文本如有歧異, 概以英文本為準。

以上乃資料摘要,僅供參考之用。有關各項特選人壽保險計劃之詳盡內容、條款、規定及不保事項等重要資料,請參閱有關計劃之宣傳手摺或單張並概以保單條款為準。相關 產品風險,請參閱產品小冊子。

上述指定人壽保險計劃由恒生保險承保。恒生保險已獲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機構及獲恒生保險授權分銷上述計劃,而有關產品乃恒生保險而非恒生銀行的產品。投保上述計劃須向恒生保險支付保費,恒生保險會向恒生銀行就銷售上述計劃提供佣金及業績獎金,而恒生銀行目前所採取之銷售員工花紅制度已包含員工多方面之表現,並非只著重銷售金額。

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中心的職權範圍),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。

If you would like to receive an English version of this insurance promotion leaflet, please contact Hang Seng Bank branch staff or call our Enquiry Hotline at 2198 7838.



恒變 ∞ 生無限 Ever Growing Ever Innovating

Apply for a Designated Life Insurance Plan to enjoy 2x + FUN DOLLOS Rebate / 2X → Points

From 1 December 2024 to 31 March 2025, you can enjoy **2X** + FUN DOLLA'S Reward / **y** Points* upon successful application for a Designated Life Insurance Plan with the designated amount of Annualized Premium paid by your eligible Hang Seng Credit Card / Hang Seng enJoy Card.

	Eligible Hang Seng Credit Card (exclude Hang Seng enJoy Card)	Hang Seng enJoy Card	
Designated Life Insurance Plans	O HAND SEME BANK VISA 13 TYPE IN HTTE WORLD STORE DESIGNATION VISA VISA	en ov	
CompanionLife Insurance Plan LifeBetter Critical Illness Life Insurance Plan EmbraceLife Insurance Plan	2X +FUN DOLLARS Reward*	2X you Points*	
	For an Annualized Premium of HK\$20,000 / U	SD2,500 or above	
DragonPower Life Insurance Plan	2X +FUN DOLLARS Reward*	2X you Points*	
	For an Annualized Premium of HK\$333,330.4 / USD41,666.3 or above (Applicable to policy with USD as policy currency and 3 years payment term) For an Annualized Premium of HK\$75,000 / RMB60,000 or above (Applicable to policy with RMB as policy currency and 3 years payment term)		
PhoenixPower Life Insurance Plan	+FUN DOLLARS Reward*	2X you Points*	
	For an Annualized Premium of HK\$80,000 / USD10,000.2 / RMB64,000 or above (Applicable to policy with 3 years payment term) For an Annualized Premium of HK\$50,000 / USD6,250 / RMB40,000 or above (Applicable to policy with 5 years payment term)		
IncomePower Life Insurance Plan	2X +FUN DOLLARS Reward*	2X yvv Points*	
	For an Annualized Premium of HK\$250,000 / USD31,250 / RMB200,000 or above (Applicable to policy with 2 years payment term) For an Annualized Premium of HK\$100,000 / USD12,500 / RMB80,000 or above (Applicable to policy with 5 years payment term) For an Annualized Premium of HK\$50,000 / USD6,250 / RMB40,000 or above (Applicable to policy with 10 years payment term)		
LegendPower Life Insurance Plan	2X +FUN DOLLARS Reward*	2X you Points*	
	For an Annualized Premium of HK\$200,000 / USD25,000 or above (Applicable to policy with USD as policy currency and 3 years payment term) For an Annualized Premium of HK\$80,000 / RMB64,000 or above (Applicable to policy with RMB as policy currency and 3 years payment term) For an Annualized Premium of HK\$100,000 / USD12,500 or above (Applicable to policy with USD as policy currency and 5 years payment term) For an Annualized Premium of HK\$50,000 / RMB40,000 or above (Applicable to policy with RMB as policy currency and 5 years payment term)		
FamilyPower Multi-Currency Life Insurance Plan	2X +FUN DOLLARS Reward*	2X yuu Points*	
r armlyr ower Piulu-Guiteffly Life filsulance Platf	For an Annualized Premium of HK\$200,000 / USD25,000 / RMB160,000 / AUD33,250 / GBP18,750 / CAD31,250 / EUR20,000 / NZD37,500 or above (Applicable to policy with 3 years payment term) For an Annualized Premium of HK\$100,000 / USD12,500 / RMB80,000 / AUD16,625 / GBP9,375 / CAD15,625 / EUR10,000 / NZD18,750 or above (Applicable to policy with 5 years payment term)		

Example 1

Successfully apply for the EmbraceLife Insurance Plan with an Annualized Premium of HK\$50.000 paid with an eligible Hang Seng Credit Card (excluding any Hang Seng enJoy Card)

Basic +FUN Dollars Reward

+FUN DOLLARS X2 = (HK\$250 = \$1 + FUN Dollar)

Total +FUN Dollars reward under the 2X +FUN Dollars Reward

+FUN DOLLARS (\$200 Basic +FUN Dollars + extra \$200 +FUN Dollars)

Total yuu Points under the 2X yuu Reward

(For the basic +FUN Dollars reward, customer has to spend HK\$100.000 to earn \$400 +FUN Dollars)

Example 2

Successfully apply for the CompanionLife Insurance Plan with an Annualized Premium of HK\$50,000 paid with a Hang Seng enJoy card

Basic yuu Points

 $(HK$1 = \bar{1} \text{ yuu point})$

Points

(50,000 basic yuu Points + extra 50,000 yuu Points)

(For the basic yuu Points, customer has to spend HK\$100,000 to earn 100,000 yuu Points)

For details please contact our branch staff. Enquiry 2198 7838 | hangseng.com/lifeinsurance

To borrow or not to borrow? Borrow only if you can repay! Terms and conditions apply. Please note the relevant product risks. The Designated Life Insurance Plans are underwritten by Hang Seng Insurance Company Limited.

Terms and Conditions:

- 1. The promotion period is from 1 December 2024 to 31 March 2025 (both days inclusive) ("Promotion Period").
- This promotion is applicable to personal customers but not applicable to corporate customers of Hang Seng Bank Limited ("Hang Seng Bank").
- To enjoy this promotion, policyholders are required to settle the premium in relation to Eligible Applications by using their own Hang Seng Credit Card, Hang Seng enJoy Card, Affinity Card, Commercial Card, Business Card or Spending Card, but excluding Hang Seng UnionPay Renminbi Diamond Commercial Card and Private Label Cards ("Eligible Credit Card").
- Eligible Applications refer to any successful application by an eligible customer via branch / video remote application with an Eligible Credit Card during the Promotion Period for a policy of any of these insurance plans: CompanionLife Insurance Plan, LifeBetter Critical Illness Life Insurance Plan, EmbraceLife Insurance Plans, DragonPower Life Insurance Plans, PhoenixPower Life Insurance Plans, IncomePower Life Insurance Plans, LegendPower Life Insurance Plans or FamilyPower Multi-Currency Life Insurance Plans ("Designated Life Insurance Plans"), and the relevant policy must be successfully issued within 45 days (for guaranteed acceptance or simplified underwriting policies) or 90 days (for full underwriting or premium financing policies) after the date of application. All plans are underwritten by Hang Seng Insurance Company Limited ("Hang Seng Insurance"). Hang Seng Bank is the authorized insurance agency of Hang Seng Insurance. Any applications towards the Designated Life Insurance Plans with unposted / cancelled / refunded premium will not qualify as Eligible Applications for the purpose of this
- Please refer to the below table for details of the maximum extra +FUN Dollars Rebate / Hang Seng enJoy Visa Platinum Card and Hang Seng enJoy Spending Card ("enJoy Card") are rewarded with yuu Points. Please refer to the website of Hang Seng Bank > Cards > Credit Card Products > enJoy Card for the details relating to yuu Points.

Designated Life Insurance Plans	Extra +FUN Dollars Rebate / yuu Points reward	Maximum extra +FUN Dollars Rebate (applicable to all Eligible Credit Card except Hang Seng enJoy Cards)	Maximum extra yuu Points (applicable to Hang Seng enJoy Cards)
CompanionLife Insurance Plan	2X +FUN Dollars Rebate / yuu Points reward for an Annualized Premium of HK\$20,000 / USD2,500 or above	\$80 +FUN Dollars Rebate	20,000 yuu Points
LifeBetter Critical Illness Life Insurance Plan	2X +FUN Dollars Rebate / yuu Points reward for an Annualized Premium of HK\$50,000 / USD6,250 or above	\$200 +FUN Dollars Rebate	50,000 yuu Points
EmbraceLife Insurance Plan	2X +FUN Dollars Rebate / yuu Points reward for an Annualized Premium of HK\$100,000 / USD12,500 or above	\$400 +FUN Dollars Rebate	100,000 yuu Points
DragonPower Life Insurance Plan	2X +FUN Dollars Rebate / yuu Points reward for an Annualized Premium of HK\$333,330.4 / USD41,666.3 or above (Applicable to policy with USD as policy currency and 3 years payment term) for an Annualized Premium of HK\$75,000 / RMB60,000 or above (Applicable to policy with RMB as policy currency and 3 years payment term)	\$400 +FUN Dollars Rebate	100,000 yuu Points
PhoenixPower Life Insurance Plan	2X +FUN Dollars Rebate / yuu Reward Points reward for an Annualized Premium of HK\$90,000 / USD10,000.2 / RMB64,000 or above (Applicable to policy with 3 years payment term), or an Annualized Premium of HK\$50,000 / USD6,250 / RMB40,000 or above (Applicable to policy with 5 years payment term)	\$400 +FUN Dollars Rebate	100,000 yuu Points
IncomePower Life Insurance Plan	2X +FUN Dollars Rebate / yuu Reward Points reward for an Annualized Premium of HK\$250,000 / USD31,250 / RMB200,000 or above (Applicable to policy with 2 years payment term), or an Annualized Premium of HK\$100,000 / USD12,500 / RMB80,000 or above (Applicable to policy with 5 years payment term), or an Annualized Premium of HK\$50,000 / USD6,250 / RMB40,000 or above (Applicable to policy with 10 years payment term)	\$400 +FUN Dollars Rebate	100,000 yuu Points
LegendPower Life Insurance Plan	2X +FUN Dollars Rebate / yuu Reward Points reward for an Annualized Premium of HK\$200,000 / USD25,000 or above (Applicable to policy with USD as policy currency and 3 years payment term), or an Annualized Premium of HK\$80,000 / RMB64,000 or above (Applicable to policy with RMB as policy currency and 3 years payment term), or an Annualized Premium of HK\$100,000 / USD12,500 or above (Applicable to policy with USD as policy currency and 5 years payment term), or an Annualized Premium of HK\$50,000 / RMB40,000 or above (Applicable to policy with RMB as policy currency and 5 years payment term)	\$400 +FUN Dollars Rebate	100,000 yuu Points
FamilyPower Multi-Currency Life Insurance Plan	2X +FUN Dollars Rebate / yuu Reward Points reward for an Annualized Premium of HK\$200,000 / USD25,000 / RMB160,000 / AUD33,250 / GBP18,750 / CAD31,250 / EUR20,000 / NZD37,500 or above (Applicable to policy with 3 years payment term), or an Annualized Premium of HK\$100,000 / USD12,500 / RMB80,000 / AUD16,625 / GBP9,375 / CAD15,625 / EUR10,000 / NZD18,750 or above (Applicable to policy with 5 years payment term)	\$400 +FUN Dollars Rebate	100,000 yuu Points

- 6. The extra +FUN Dollars / you Points will be credited into the Eligible Credit Card accounts in May 2026. Such credit card accounts should remain valid and in good standing when the relevant +FUN Dollars / you Points are credited. Customer can log on to Hang Seng Personal e-Banking (if applicable) or call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
- 7. Spending amount is calculated based on a single credit card account.
- 8. Extra +FUN Dollars reward / yuu Points will be calculated based on the amount of each individual Eligible Application. The +FUN Dollars reward / yuu Points rewarded will be rounded down to the nearest dollar. The +FUN Dollars reward less than \$1 +FUN Dollar / yuu Points less than 1 point will not be rewarded.
- 9. No alteration or cancellation can be made to the registration, and all rewarded +FUN Dollars rebate / you Points cannot be transferred or converted into cash under any circumstances.
- 10. Use of +FUN Dollars is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Programme. Please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 for details. For redemption of you Points, Qualified Customers have to link the enJoy Card to the relevant reward points programme. Subject to the terms and conditions of Hang Seng enJoy Card Reward Points Programme. Please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 for details.
- 11. 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 and extra reward will not be rewarded.
- 12. This promotion is jointly offered by Hang Seng Bank and Hang Seng Insurance. In case of any dispute arising out of the promotion, the decision of Hang Seng Bank and Hang Seng Insurance shall be final and conclusive.
- 13. Hang Seng Bank reserves the right to vary or convert +FUN Dollars reward / yuu Points to other forms of rewards (including but not limited to points or cash reward) equivalent to the same values / amounts / earnings ratio of the +FUN Dollars to eligible customers from time to time without prior notice.
- 14. Unless otherwise specified, this Promotion cannot be used in conjunction with Hang Seng Bank staff privileges and other +FUN Dollars promotions.
- 15. No person other than the customer, Hang Seng Bank (which includes its successors and assigns) and Hang Seng Insurance (which includes its 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.
- 16. Hang Seng Bank and Hang Seng Insurance reserve the right of final decision on all matters relating to the above offers, which shall be binding on all parties concerned.
- 17. Upon successful application for the Designated Life Insurance Plan, this promotional material will form part of the relevant insurance contract and will be delivered to you together with the policy documents.
- 18. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 19. These Terms and Conditions are subject to prevailing regulatory requirements.
- 20. In case of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

The above information is a product summary of information for reference only. Please refer to the promotion leaflets/flyers and contracts for the important information such as detailed coverage, exact terms and conditions and exclusions of the relevant Designated Life Insurance Plans. Please refer to the product brochures for the relevant product risks.

The above Designated Life Insurance Plans are underwritten by Hang Seng Insurance. Hang Seng Insurance is authorised and regulated by the Insurance Authority of the HKSAR. Hang Seng Bank is an insurance agency authorised by Hang Seng Insurance for distribution of these plans, and the insurance products are products of Hang Seng Insurance but not Hang Seng Bank. Upon application for these plans, insurance premium will be payable to Hang Seng Insurance, and Hang Seng Insurance will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of these plans. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

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 transactions, 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.

如你欲索取此保險推廣優惠之中文版宣傳單張,請聯絡「恒生銀行」之分行職員或致電我們的熱線2198 7838。



恒變∞生無限

Ever Growing Ever Innovating

投保指定人寿保险计划,可享

2倍+FUN DOLLOIS回赠 / 2倍型积分

由2024年12月1日至2025年3月31日,凭合资格恒生信用卡/恒生enJoy卡成功投保指定人寿保险计划,而年度化保费达指定金额,可享**2倍+FUN DOLLCICS 回赠/y∪ 积分*。**

	合资格恒生信用卡(恒生enJoy卡除外)	恒生enJoy卡
指定人寿保险计划	WORLD WIND SHIGHAN WISA WORLD WORLD WIND COME SEES WORLD WORLD WIND COME SEES WORLD WORLD WORLD WIND COME SEES WORLD	en oy visa
「伴享人生」人寿保险计划	2倍	2倍
「爱·生活」危疾人寿保险计划 「爱·人生」人寿保险计划	+FUN DOLLArs回赠*	y ^{∪∪} 积分*
	年度化保费达港币20,000元/美金2,50)0元或以上 ————————————————————————————————————
	2倍	2倍
传承•高蓄」人寿保险计划	+FUN DOLLArs回赠*	y [∞] 积分*
	3年缴款期,以美元为保单货币的保单:年度化保费达港币330 3年缴款期,以人民币为保单货币的保单:年度化保费达港币7	
	2倍	2倍
「传蓄•飞恒」人寿保险计划	+FUN DOLLArs回赠*	y∪ ^v 积分*
	3年缴款期,年度化保费达港币80,000元/美金10,000.2 5年缴款期,年度化保费达港币50,000元/美金6,250元	
	2倍	2倍
「聚息通」人寿保险计划	+FUN DOLLArs回赠*	y ^{∪∪} 积分*
	2年缴款期:年度化保费达港币250,000元 / 美元31,250,5年缴款期:年度化保费达港币100,000元 / 美元12,500 10年缴款期:年度化保费达港币50,000元 / 美元6,250,500	元 / 人民币80,000元或以上
	2倍	2倍
· 爱与承] 人寿保险计划	+FUN DOLLArs 回赠 *	y ^{∪∪} 积分*
友一学] 人存保险[7划]	3年缴款期,以美元为保单货币的保单:年度化保费达港币200,000元/美金25,000元或以上3年缴款期,以人民币为保单货币的保单:年度化保费达港币80,000元/人民币64,000元或以上5年缴款期,以美元为保单货币的保单:年度化保费达港币100,000元/美金12,500元或以上5年缴款期,以人民币为保单货币的保单:年度化保费达港币50,000元/人民币40,000元或以上	
	2倍	2倍
「爱与恒」多货币人寿保险计划	+FUN DOLLArs回赠*	y [□] 积分*
	3年缴款期,年度化保费达港币200,000元/美金25,000元/人 英镑18,750元/加元31,250元/欧元20,000元/纽 5年缴款期,年度化保费达港币100,000元/美金12,500元//	西兰元37,500元或以上

英镑9,375元 / 加元15,625元 / 欧元10,000元 / 纽西兰元18,750元或以上

^{*} 已包括基本1X +FUN Dollars回赠 / yuu积分。

参考例子1

以合资格**恒生信用卡(不包括恒生enJoy卡)**成功投保「爱●人生」 人寿保险计划而年度化保费为港币50,000元 基本零售签账下获得之+FUN Dollars 回赠

\$200 +FUN DOLLARS

(港币250元 = \$1 +FUN Dollar)

2倍+FUN Dollars回赠奖赏下合共获得之 +FUN Dollars

\$400 +FUN DOLLARS

2倍yuu积分下合共获得之yuu积分

(\$200基本+FUN Dollars + 额外\$200+FUN Dollars) (以原本之基本零售签账计算,客户需签账达港币 100.000元才能赚取\$400 +FUN Dollars)

参考例子 2

以恒生enJoy卡

成功投保「伴享人生」人寿保险计划而年度化保费为港币50,000元

基本零售签账下获得之yuu积分

> **50,000 契分**

(港币1元 = 1 yuu积分)

 $\mathbf{x2} = 100.000 \frac{\text{yr}}{11.00}$

(50,000 基本yuu积分+额外50,000 yuu积分) (以原本之基本零售签账计算,客户需签账达港币 100,000元才能赚取100,000 yuu积分)

详情请向本行职员查讯。客户查询 2198 7838 | hangseng.com/lifeinsurance

借定唔借?还得到先好借!优惠受条款及细则约束。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. 推广期为2024年12月1日至2025年3月31日(包括首尾两天)(「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,不适用于恒生银行的公司客户。
- 3. 保单持有人须以其本人持有的恒生信用卡、恒生enJoy卡、联营卡、商务卡、公司卡或消费卡(银联人民币钻石商务卡及专享卡除外)(「合资格信用卡」)缴付合资格交易的保费,方可享有本推广优惠。
- 4. 合资格交易为合资格客户于推广期内以保单持有人身份凭合资格信用卡,并透过分行/视像遥距投保方式成功申请「伴享人生」人寿保险计划/「爱●生活」危疾人寿保险计划/「爱●人生」人寿保险计划/「传承●高蓄」人寿保险计划/「传蕃●飞恒」人寿保险计划/「聚息通」人寿保险计划/「爱与承」人寿保险计划或「爱与恒」多货币人寿保险计划(「指定人寿保险计划」),而相关保单必须在申请日之后45日内(适用于保证受保及简易核保保单)或90日内(适用于全面核保及保费融资保单)成功签发。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机构。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. 每个信用卡户口就+FUN Dollars回赠 / yuu积分之额外奖赏上限详见下表。恒生enJoy Visa白金卡及恒生enJoy消费卡(「enJoy卡」)客户会赚取yuu积分。有关yuu积分计划之详情,请浏览恒生银行网页 > 信用卡 > 信用卡产品 > enJoy 卡。

指定人寿保险计划	+FUN Dollars回赠 / yuu积分之额外奖赏	+FUN Dollars回赠额外奖赏上限 (适用于所有合资格信用卡,恒生enJoy卡除外)	yuu积分额外奖赏上限 (适用于恒生enJoy卡)
	年度化保费达港币20,000元 / 美金2,500元或以上可享2倍+FUN Dollars回赠 / yuu积分	\$80 +FUN Dollars回贈	20,000 yuu积分
「伊字人生」人方保险订划 「爱·生活」危疾人寿保险计划 「爱·人生 人寿保险计划	年度化保费达港币50,000元 / 美金6,250元或以上可享2倍+FUN Dollars回赠 / yuu积分	\$200 +FUN Dollars回赠	50,000 yuu积分
友 - 八工] 八对床 型目初	年度化保费达港币100,000元 / 美金12,500元或以上可享2倍+FUN Dollars回赠 / yuu积分	\$400 +FUN Dollars回赠	100,000 yuu积分
「传承•高蓄」人寿保险计划	3年缴款期,以美元为保单货币的保单:年度化保费达港币333,330.4元 / 美金41,666.3元或以上3年缴款期,以人民币为保单货币的保单:年度化保费达港币75,000元 / 人民币60,000元或以上可享2倍+FUN Dollars回赠 / yuu积分	\$400 +FUN Dollars回赠	100,000 yuu积分
「传蓄•飞恒」人寿保险计划	3年缴款期,而年度化保费达港币80,000元 / 美金10,000.2元 / 人民币64,000元或以上 5年缴款期,而年度化保费达港币50,000元 / 美金6,250元 / 人民币40,000元或以上 可享2倍+FUN Dollars回赠 / yuu积分	\$400 +FUN Dollars回赠	100,000 yuu积分
「聚息通」人寿保险计划	2年缴款期,而年度化保费达港币250,000元/ 美元31,250元/人民币200,000元或以上 5年缴款期,而年度化保费达港币100,000元/ 美元12,500元/人民币80,000元或以上 10年缴款期,而年度化保费达港币50,000元/ 美元6,250元/人民币40,000元或以上 可享2倍+FUN Dollars回赠/yuu 积分	\$400 +FUN Dollars回赠	100,000 yuu积分
「爱与承」人寿保险计划	3年缴款期,以美元为保单货币的保单:年度化保费达港币200,000元/美元25,000元或以上3年缴款期,以人民币为保单货币的保单:年度化保费达港币80,000元/人民币64,000元或以上5年缴款期,以美元为保单货币的保单:年度化保费达港币100,000元/美金12,500元或以上5年缴款期,以人民币为保单货币的保单:年度化保费达港币50,000元/人民币40,000元或以上可享2倍+FUN Dollars回赠/yuu 积分	\$400 +FUN Dollars回赠	100,000 yuu积分
「爱与恒」多货币人寿保险计划	3年繳款期,而年度化保費達港幣200,000元/ 美金25,000元/人民幣160,000元/ 澳元33,250元/英鎊18,750元/加元31,250元/ 歐元20,000元/紐西蘭元37,500元或以上 5年繳款期,而年度化保費達港幣100,000元/ 美金12,500元/人民幣80,000元/ 澳元16,625元/英鎊9,375元/加元15,625元/ 歐元10,000元/紐西蘭元18,750元或以上 可享2倍+FUN Dollars回贈/yuu積分	\$400 +FUN Dollars回赠	100,000 yuu积分

- 6. 客户所获得之额外+FUN Dollars / yuu积分将于2026年5月份内存入合资格信用卡户口。该户口于存入有关+FUN Dollars回赠 / yuu积分时,必须仍然有效及信用状况良好。客户届时可登入恒生个人e-Banking (如适用)或致电24小时恒生信用卡推广热线2998 6899查询有关奖赏详情。
- 7. 签账以同一信用卡户口计算,包括以同一主卡户口过账之附属卡之签账。
- 8. 额外之+FUN Dollars回赠奖赏 / yuu积分将以每单合资格交易之金额独立计算。+FUN Dollars回赠奖赏 / yuu积分将以整数为单位,不足\$1 +FUN Dollar/1 yuu积分则不获计算及奖赏。
- 9. 在任何情况下,所有登记恕不能更改或取消,所获得之+FUN Dollars回赠 / yuu积分亦不得转让或兑换现金。
- 10. 使用+FUN Dollars须受恒生信用卡会员奖赏计划之条款及细则约束,详情请致电24小时恒生信用卡推广热线2998 6899。就yuu积分之使用,合资格申请人需要将enJoy卡绑定于相关之积分奖赏计划及受恒生enJoy卡积分奖赏计划的章则及条款约束,详情请致电24小时恒生信用卡推广热线2998 6899。
- 11. 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及不会获取额外回赠。
- 12. 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。
- 13. 恒生银行保留随时更改或转换+FUN Dollars回赠 / vuu积分为同等价值 / 金额 / 兑换率之奖赏 (包括但不限干积分或现金回赠) 予合资格客户之权利,毋须另行通知。
- 14. 除另有订明外,此优惠不可与恒生银行职员优惠及其他+FUN Dollars回赠 / yuu积分优惠同时享用。
- 15. 除客户、恒生银行(包括其继承人及受让人)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。
- 16. 恒生银行及恒生保险对上述优惠之所有事宜均有最终决定权,并对所有人士具约束力。
- 17. 若成功投保指定人寿保险计划,本宣传单张为相关保险合约的一部分,并与保单文件一并寄予阁下。
- 18. 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。
- 19. 本条款及细则受现行监管规定约束。
- 20. 本条款及细则之中英文文本如有歧异,概以英文本为准。

以上乃资料摘要,仅供参考之用。有关各项特选人寿保险计划之详尽内容、条款、规定及不保事项等重要资料,请参阅有关计划之宣传手摺或单张并概以保单条款为准。相关 产品风险,请参阅产品小册子。

上述指定人寿保险计划由恒生保险承保。恒生保险已获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机构及获恒生保险授权分销上述计划,而有关产品乃恒生保险而非恒生银行的产品。投保上述计划须向恒生保险支付保费,恒生保险会向恒生银行就销售上述计划提供佣金及业绩奖金,而恒生银行目前所采取之销售员工花红制度已包含员工多方面之表现,并非只著重销售金额。

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中心的职权范围),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。

If you would like to receive an English version of this insurance promotion leaflet, please contact Hang Seng Bank branch staff or call our Enquiry Hotline at 2198 7838.