



恒生銀行
HANG SENG BANK

恒變 ∞ 生無限
Ever Growing Ever Innovating

人壽保險計劃優惠 (2025年7月1日至2025年7月31日)

於推廣期內成功投保指定人壽保險計劃達指定金額，可獲享首年保費折扣優惠⁽¹⁾！下列指定人壽保險計劃由恒生保險有限公司承保。

* 所有適用於「晉盛」延期年金人壽保險計劃的保費折扣金額均不可作稅務扣除。

指定人壽保險計劃	首年保費折扣優惠（以百分比計算）	
	私人銀行客戶 / 商業銀行客戶 / 優越私人理財客戶 / 優越理財客戶 / 優進理財客戶 / 其他客戶	
特選年金保險計劃*		
「晉盛」延期年金人壽保險計劃 （港元 / 美元）*（繳款期:5年）	13.5%	年度化保費達USD15,000 / HKD120,000或以上 ⁽²⁾
	11%	年度化保費少於USD15,000 / HKD120,000 ⁽²⁾
「晉盛」延期年金人壽保險計劃（人民幣）* （繳款期:5年）	5%	年度化保費達RMB96,000 / HKD120,000或以上 ⁽²⁾
	4%	年度化保費少於RMB96,000 / HKD120,000 ⁽²⁾
「晉盛」延期年金人壽保險計劃 （港元 / 美元）*（繳款期:10年）	34%	年度化保費達USD15,000 / HKD120,000或以上 ⁽²⁾
	25%	年度化保費少於USD15,000 / HKD120,000 ⁽²⁾
「晉盛」延期年金人壽保險計劃（人民幣）* （繳款期:10年）	10%	年度化保費達RMB96,000 / HKD120,000或以上 ⁽²⁾
	8%	年度化保費少於RMB96,000 / HKD120,000 ⁽²⁾
儲蓄保險計劃		
「愛與恒」多貨幣人壽保險計劃 （躉繳保費）	4%	躉繳保費達USD500,000 / RMB3,200,000 / HKD4,000,000 / AUD665,000 / GBP374,900 / CAD625,000 / EUR400,000 / NZD750,500或以上 ⁽²⁾
	3.5%	躉繳保費達USD250,000 / RMB1,600,000 / HKD2,000,000 / AUD332,200 / GBP187,400 / CAD312,500 / EUR200,000 / NZD375,200 — 少於USD500,000 / RMB3,200,000 / HKD4,000,000 / AUD665,000 / GBP374,900 / CAD625,000 / EUR400,000 / NZD750,500 ⁽²⁾
	3%	躉繳保費少於USD250,000 / RMB1,600,000 / HKD2,000,000 / AUD332,200 / GBP187,400 / CAD312,500 / EUR200,000 / NZD375,200 ⁽²⁾
「愛與恒」多貨幣人壽保險計劃 （繳款期:3年）	11%	年度化保費達USD31,250 / RMB200,000 / HKD250,000 / AUD41,500 / GBP23,400 / CAD39,100 / EUR25,000 / NZD46,900或以上 ⁽²⁾
	9%	年度化保費少於USD31,250 / RMB200,000 / HKD250,000 / AUD41,500 / GBP23,400 / CAD39,100 / EUR25,000 / NZD46,900 ⁽²⁾

指定人壽保險計劃	首年保費折扣優惠 (以百分比計算)
	私人銀行客戶 / 商業銀行客戶 / 優越私人理財客戶 / 優越理財客戶 / 優進理財客戶 / 其他客戶
儲蓄保險計劃	
「愛與恒」多貨幣人壽保險計劃 (繳款期:5年)	25%
	年度化保費達USD125,000 / RMB800,000 / HKD1,000,000 / AUD166,100 / GBP93,700 / CAD156,250 / EUR100,000 / NZD187,600或以上 ⁽²⁾
	22%
	年度化保費達USD75,000 / RMB480,000 / HKD600,000 / AUD99,700 / GBP56,200 / CAD93,750 / EUR60,000 / NZD112,600 - 少於USD125,000 / RMB800,000 / HKD1,000,000 / AUD166,100 / GBP93,750 / CAD156,250 / EUR100,000 / NZD187,600 ⁽²⁾
	15%
	年度化保費達USD25,000 / RMB160,000 / HKD200,000 / AUD33,200 / GBP18,700 / CAD31,250 / EUR20,000 / NZD37,500 - 少於USD75,000 / RMB480,000 / HKD600,000 / AUD99,700 / GBP56,200 / CAD93,750 / EUR60,000 / NZD112,600 ⁽²⁾
「愛與承」人壽保險計劃 (人民幣) (躉繳保費)	10%
	年度化保費少於USD25,000 / RMB160,000 / HKD200,000 / AUD33,200 / GBP18,700 / CAD31,250 / EUR20,000 / NZD37,500 ⁽²⁾
「愛與承」人壽保險計劃 (美元) (躉繳保費)	2.5%
	躉繳保費達RMB3,200,000 / HKD4,000,000或以上 ⁽²⁾
	2%
「愛與承」人壽保險計劃 (美元) (躉繳保費)	躉繳保費少於RMB3,200,000 / HKD4,000,000 ⁽²⁾
	2%
	躉繳保費達USD1,000,000 / HKD8,000,000或以上 ⁽²⁾
「愛與承」人壽保險計劃 (繳款期:3年)	1%
	躉繳保費少於USD1,000,000 / HKD8,000,000 ⁽²⁾
「愛與承」人壽保險計劃 (繳款期:3年)	8%
	年度化保費達USD31,250 / RMB200,000 / HKD250,000或以上 ⁽²⁾
	6%
「愛與承」人壽保險計劃 (人民幣) (繳款期:5年)	年度化保費少於USD31,250 / RMB200,000 / HKD250,000 ⁽²⁾
	20%
	年度化保費達RMB800,000 / HKD1,000,000或以上 ⁽²⁾
	17.5%
	年度化保費達RMB480,000 / HKD600,000 - 少於RMB800,000 / HKD1,000,000 ⁽²⁾
	12%
「愛與承」人壽保險計劃 (美元) (繳款期:5年)	年度化保費達RMB160,000 / HKD200,000 - 少於RMB480,000 / HKD600,000 ⁽²⁾
	10%
	年度化保費少於RMB160,000 / HKD200,000 ⁽²⁾
	22%
	年度化保費達USD125,000 / HKD1,000,000或以上 ⁽²⁾
	18%
「愛與承」人壽保險計劃 (美元) (繳款期:5年)	年度化保費達USD75,000 / HKD600,000 - 少於USD125,000 / HKD1,000,000 ⁽²⁾
	15%
	年度化保費達USD25,000 / HKD200,000 - 少於USD75,000 / HKD600,000 ⁽²⁾
	10%
	年度化保費少於USD25,000 / HKD200,000 ⁽²⁾
「聚息通」人壽保險計劃 (人民幣) (躉繳保費)	1.5%
	躉繳保費達RMB12,800,000 / HKD16,000,000或以上 ⁽²⁾
	1%
	躉繳保費達RMB3,200,000 / HKD4,000,000 - 少於RMB12,800,000 / HKD16,000,000 ⁽²⁾
「聚息通」人壽保險計劃 (人民幣) (躉繳保費)	0.5%
	躉繳保費少於RMB3,200,000 / HKD4,000,000 ⁽²⁾

指定人壽保險計劃	首年保費折扣優惠（以百分比計算）	
	私人銀行客戶 / 商業銀行客戶 / 優越私人理財客戶 / 優越理財客戶 / 優進理財客戶 / 其他客戶	
儲蓄保險計劃		
「聚息通」人壽保險計劃（美元） （躉繳保費）	2.5%	
	躉繳保費達USD2,000,000 / HKD16,000,000或以上 ⁽²⁾	
	1.5%	
	躉繳保費達USD500,000 / HKD4,000,000 - 少於USD2,000,000 / HKD16,000,000 ⁽²⁾	
「聚息通」人壽保險計劃（人民幣） （繳款期:2年）	0.5%	
	躉繳保費少於USD500,000 / HKD4,000,000 ⁽²⁾	
	1.5%	
	年度化保費達RMB800,000 / HKD1,000,000或以上 ⁽²⁾	
「聚息通」人壽保險計劃（美元） （繳款期:2年）	1%	
	年度化保費達RMB400,000 / HKD500,000 - 少於RMB800,000 / HKD1,000,000 ⁽²⁾	
	0.5%	
	年度化保費少於RMB400,000 / HKD500,000 ⁽²⁾	
「聚息通」人壽保險計劃（美元） （繳款期:2年）	3%	
	年度化保費達USD125,000 / HKD1,000,000或以上 ⁽²⁾	
	2.5%	
	年度化保費達USD62,500 / HKD500,000 - 少於USD125,000 / HKD1,000,000 ⁽²⁾	
「聚息通」人壽保險計劃 （繳款期:5年）	2%	
	年度化保費少於USD62,500 / HKD500,000 ⁽²⁾	
	12%	
	年度化保費達USD25,000 / RMB160,000 / HKD200,000或以上 ⁽²⁾	
「聚息通」人壽保險計劃 （繳款期:10年）	8%	
	年度化保費少於USD25,000 / RMB160,000 / HKD200,000 ⁽²⁾	
	20%	
	年度化保費達USD18,750 / RMB120,000 / HKD150,000或以上 ⁽²⁾	
「傳蓄・飛恒」人壽保險計劃 （躉繳保費）	13%	
	年度化保費少於USD18,750 / RMB120,000 / HKD150,000 ⁽²⁾	
	2.5%	
	躉繳保費達USD500,000 / RMB3,200,000 / HKD4,000,000或以上 ⁽²⁾	
「傳蓄・飛恒」人壽保險計劃 （繳款期:3年）	2%	
	躉繳保費少於USD500,000 / RMB3,200,000 / HKD4,000,000 ⁽²⁾	
	7%	
	年度化保費達USD31,250 / RMB200,000 / HKD250,000或以上 ⁽²⁾	
「傳蓄・飛恒」人壽保險計劃 （繳款期:5年）	5%	
	年度化保費少於USD31,250 / RMB200,000 / HKD250,000 ⁽²⁾	
「傳承・高蓄」人壽保險計劃（澳元） （躉繳保費）	15%	
	保費折扣優惠以年度化保費計算	
	2%	
	躉繳保費達AUD665,000 / HKD4,000,000或以上 ⁽²⁾	
「傳承・高蓄」人壽保險計劃（人民幣） （躉繳保費）	1.5%	
	躉繳保費少於AUD665,000 / HKD4,000,000 ⁽²⁾	
	0.5%	
	躉繳保費達RMB400,000 / HKD500,000或以上 ⁽²⁾	
「傳承・高蓄」人壽保險計劃（美元） （躉繳保費）	3%	
	躉繳保費達USD500,000 / HKD4,000,000或以上 ⁽²⁾	
	2%	
	躉繳保費達USD250,000 / HKD2,000,000 - 少於USD500,000 / HKD4,000,000 ⁽²⁾	
「傳承・高蓄」人壽保險計劃（美元） （躉繳保費）	1.5%	
	躉繳保費少於USD250,000 / HKD2,000,000 ⁽²⁾	

指定人壽保險計劃	首年保費折扣優惠（以百分比計算）	
	私人銀行客戶 / 商業銀行客戶 / 優越私人理財客戶 / 優越理財客戶 / 優進理財客戶 / 其他客戶	
儲蓄保險計劃		
「傳承・高蓄」人壽保險計劃（人民幣） （繳款期:3年）	1%	年度化保費達RMB400,000 / HKD500,000或以上 ⁽²⁾
「傳承・高蓄」人壽保險計劃（美元） （繳款期:3年）	3%	年度化保費達USD62,500 / HKD500,000或以上 ⁽²⁾
	2%	年度化保費少於USD62,500 / HKD500,000 ⁽²⁾
保障保險計劃		
「伴享人生」人壽保險計劃	10%	保費折扣優惠以年度化保費計算
「愛・人生」人壽保險計劃 （繳款期:5年）	20%	保費折扣優惠以年度化保費計算
「愛・人生」人壽保險計劃 （繳款期:10年）	20%	保費折扣優惠以年度化保費計算
「愛・人生」人壽保險計劃 （繳款期:15年）	20%	保費折扣優惠以年度化保費計算
「愛・生活」危疾人壽保險計劃	30%	保費折扣優惠以年度化保費計算
「置安心」保險計劃	首年十個月保費豁免 （只適用於月繳保費）	
	85%	（只適用於年繳保費）
萬用壽險計劃		
顯赫世代萬用壽險計劃 顯赫尊尚萬用壽險計劃	1.5%	保費折扣優惠以年度化保費計算（只適用於年繳保費）
	2%	保費折扣優惠以躉繳保費計算（只適用於躉繳保費）
高額人壽保險計劃		
「享譽人生」人壽保險計劃	10%	躉繳保費達USD375,000 / HKD3,000,000或以上 ⁽²⁾
	8%	躉繳保費少於USD375,000 / HKD3,000,000 ⁽²⁾

優惠受條款及細則約束。客戶查詢 2198 7838

註：

- (1) 此保費優惠只相應適用於年繳方式及月繳方式繳付之首年年度化保費及以躉繳方式繳付之躉繳保費，當中並不包括附加保障之保費。若客戶選擇以月繳方式繳付保費，年度化保費（即應繳付的月繳保費金額乘以12）將用於計算首年保費折扣優惠。獲豁免之保費折扣金額將視乎保費折扣比率，於首個保單年度完結前最後數個月用作繳付部份或全部月繳保費。例如，若客戶可享15%的首年保費折扣，第11個月保費可獲部分豁免及第12個月保費可獲全部保費豁免。保費折扣金額只可作繳付相關保單保費之用，該保費折扣金額將不可提取。此外，客戶需繳付首年應繳之保費，方可享保費豁免。如客戶選擇以年繳方式繳付保費，首個保單年度應繳付的年繳保費金額將適用於計算保費折扣優惠，而客戶可於繳付首年保費時獲享指定首個保單年度保費折扣優惠。若客戶選擇以躉繳方式繳付保費，保單所需支付的躉繳總保費金額將適用於計算保費折扣優惠。
- (2) 如客戶以任何下列外幣作為保單貨幣，則以下列對應外幣兌換港元之匯率計算港元年繳保費金額以釐訂其所獲享之首個保單年度保費折扣優惠：
1美元兌8港元；1人民幣兌1.25港元；1澳幣兌6.02港元；1英鎊兌10.67港元；1加元兌6.4港元；1歐羅兌10港元；1紐西蘭元兌5.33港元

有關人壽保險計劃首年保費折扣優惠（「保費折扣優惠」）之其他條款及細則：

- 推廣期為2025年7月1日至2025年7月31日（包括首尾兩天）（「推廣期」）。
- 有關恒生保險有限公司（「恒生保險」）之人壽保險計劃的投保申請表之簽署日期必須於推廣期內，並須於推廣期內遞交其申請。
- 恒生保險有權根據保單持有人 / 受保人於投保時所提供之資料而決定是否接受有關之投保申請。
- 保費折扣優惠只適用於客戶以保單持有人身份成功投保恒生保險之指定人壽保險計劃。
- 保費折扣優惠不適用享有恒生銀行有限公司（「恒生銀行」）職員優惠之人士。
- 保費折扣優惠不適用於推廣期內取消、退保或終止後重新投保的保單持有人。
- 於推廣期內，如受保人成功受保超過一份保單，保單持有人仍可根據每份保單之年繳保費金額獲享適用之保費折扣優惠。
- 除另有註明外，保費折扣優惠不可與其他保費折扣優惠同時使用。
- 如果保單在首年內部分提取款項、退保或失效，恒生保險可能向客戶追回首年保費折扣金額並由恒生保險獨有絕對酌情從任何恒生保險應向客戶繳付的金額中抵銷。
- 保費折扣優惠由恒生銀行及恒生保險共同提供。恒生銀行及恒生保險保留隨時暫停、更改或終止保費折扣優惠及修訂有關條款及細則之權利，恕不另行通知。恒生銀行及恒生保險對保費折扣優惠及以上優惠之所有事宜均有最終決定權，並對所有人士具約束力。
- 合資格保單持有人、恒生銀行（包括它的繼承人及受讓人）及恒生保險（包括它的繼承人及受讓人）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。
- 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。
- 本條款及細則受現行監管規定約束。
- 本條款及細則之中英文文本如有歧異，概以英文本為準。

「晉盛」延期年金人壽保險計劃

「晉盛」延期年金人壽保險計劃由保險業監管局（「保監局」）認可成為合資格延期年金保單。然而，保監局之認證並不等如對該保單作出推介或認許，亦不是對該保單的商業利弊或表現作出保證，更不代表該保單適合所有保單持有人，或認許該保單適合所有個別保單持有人或任何類別的保單持有人。本保單受保監局認證，惟此認證並不表示官方推介。保監局不會就產品冊子之內容負責或就其準確性或完整性作出法定陳述，亦明確表示概不就因產品冊子之全部或任何部分內容所產生或因依賴該等內容而引起之任何損失承擔任何責任。本產品為合資格延期年金保單並不表示閣下可就為本產品所支付的保費作出稅務扣減。本產品作為合資格延期年金保單是基於產品的特點以及獲得保監局的認證，而不是閣下自身的狀況。閣下亦必須符合由稅務條例所訂的資格條件及香港特別行政區政府稅務局所發出的任何指引，才能就有關保費申請稅務扣減。本產品所提供的任何稅務信息僅供參考，閣下不應僅根據此類信息做出任何與稅務相關的決策。請注意可作稅務扣減之保費為扣除任何推廣優惠（如折扣、保費豁免等）後所支付的淨保費，實際稅務利益會根據閣下自身的狀況（如薪金收入、應評稅利潤等）而有所不同。如閣下有任何疑問，請務必諮詢專業稅務顧問。本文件的任何內容均不得詮釋為恒生銀行或恒生保險提供的稅務或法律建議。請注意稅務的法例、法規或詮釋可能會有變化，並可能影響相關的稅務優惠，包括稅務扣減的合資格條件。恒生銀行及恒生保險並不會承就稅務的法例、法規或詮釋的任何改變以及其相關影響而向閣下作出通知。有關適用於合資格延期年金保單稅務優惠的進一步資料，請參閱保監局網頁。

資料披露

以上乃資料摘要，僅供參考之用。有關各項指定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均由恒生保險承保。恒生保險已獲保監局授權在香港經營，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.



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Life Insurance Plan Offers (1 July 2025 to 31 July 2025)

Customers will be entitled to **premium discount for the first year⁽¹⁾** upon successful application for any designated life insurance plan with the designated amount during the promotion period! The following Designated Life Insurance Plans are underwritten by Hang Seng Insurance Company Limited.

* All discounted premium amounts applicable to FortuneLife Deferred Annuity Life Insurance Plan are not tax deductible.

Designated Life Insurance Plans	Premium discount for the first year (in percentage)
	Private Banking Customers / Commercial Banking Customers / Prestige Private Customers / Prestige Customers / Preferred Customers / Other Customers
Selected Annuity Plan*	
FortuneLife Deferred Annuity Life Insurance Plan (HKD / USD) * (Payment Term: 5 years)	13.5%
	For annualized premium of USD15,000 / HKD120,000 or above ⁽²⁾
	11%
	For annualized premium below USD15,000 / HKD120,000 ⁽²⁾
FortuneLife Deferred Annuity Life Insurance Plan (RMB) * (Payment Term: 5 years)	5%
	For annualized premium of RMB96,000 / HKD120,000 or above ⁽²⁾
	4%
	For annualized premium below RMB96,000 / HKD120,000 ⁽²⁾
FortuneLife Deferred Annuity Life Insurance Plan (HKD / USD) * (Payment Term: 10 years)	34%
	For annualized premium of USD15,000 / HKD120,000 or above ⁽²⁾
	25%
	For annualized premium below USD15,000 / HKD120,000 ⁽²⁾
FortuneLife Deferred Annuity Life Insurance Plan (RMB) * (Payment Term: 10 years)	10%
	For annualized premium of RMB96,000 / HKD120,000 or above ⁽²⁾
	8%
	For annualized premium below RMB96,000 / HKD120,000 ⁽²⁾
Insurance Savings Plans	
FamilyPower Multi-Currency Life Insurance Plan (Single premium)	4%
	For single premium of USD500,000 / RMB3,200,000 / HKD4,000,000 / AUD665,000 / GBP374,900 / CAD625,000 / EUR400,000 / NZD750,500 or above ⁽²⁾
	3.5%
	For single premium of USD250,000 / RMB1,600,000 / HKD2,000,000 / AUD332,200 / GBP187,400 / CAD312,500 / EUR200,000 / NZD375,200 – below USD500,000 / RMB3,200,000 / HKD4,000,000 / AUD665,000 / GBP374,900 / CAD625,000 / EUR400,000 / NZD750,500 ⁽²⁾
	3%
	For single premium below USD250,000 / RMB1,600,000 / HKD2,000,000 / AUD332,200 / GBP187,400 / CAD312,500 / EUR200,000 / NZD375,200 ⁽²⁾
FamilyPower Multi-Currency Life Insurance Plan (Payment Term: 3 years)	11%
	For annualized premium of USD31,250 / RMB200,000 / HKD250,000 / AUD41,500 / GBP23,400 / CAD39,100 / EUR25,000 / NZD46,900 or above ⁽²⁾
	9%
	For annualized premium below USD31,250 / RMB200,000 / HKD250,000 / AUD41,500 / GBP23,400 / CAD39,100 / EUR25,000 / NZD46,900 ⁽²⁾

	Premium discount for the first year (in percentage)
Designated Life Insurance Plans	Private Banking Customers / Commercial Banking Customers / Prestige Private Customers / Prestige Customers / Preferred Customers / Other Customers
Insurance Savings Plans	
FamilyPower Multi-Currency Life Insurance Plan (Payment Term: 5 years)	25%
	For annualized premium of USD125,000 / RMB800,000 / HKD1,000,000 / AUD166,100 / GBP93,700 / CAD156,250 / EUR100,000 / NZD187,600 or above ⁽²⁾
	22%
	For annualized premium of USD75,000 / RMB480,000 / HKD600,000 / AUD99,700 / GBP56,200 / CAD93,750 / EUR60,000 / NZD112,600 - below USD125,000 / RMB800,000 / HKD1,000,000 / AUD166,100 / GBP93,750 / CAD156,250 / EUR100,000 / NZD187,600 ⁽²⁾
	15%
	For annualized premium of USD25,000 / RMB160,000 / HKD200,000 / AUD33,200 / GBP18,700 / CAD31,250 / EUR20,000 / NZD37,500 - below USD75,000 / RMB480,000 / HKD600,000 / AUD99,700 / GBP56,200 / CAD93,750 / EUR60,000 / NZD112,600 ⁽²⁾
	10%
For annualized premium below USD25,000 / RMB160,000 / HKD200,000 / AUD33,200 / GBP18,700 / CAD31,250 / EUR20,000 / NZD37,500 ⁽²⁾	
LegendPower Life Insurance Plan (RMB) (Single premium)	2.5%
	For single premium of RMB3,200,000 / HKD4,000,000 or above ⁽²⁾
	2%
For single premium below RMB3,200,000 / HKD4,000,000 ⁽²⁾	
LegendPower Life Insurance Plan (USD) (Single premium)	2%
	For single premium of USD1,000,000 / HKD8,000,000 or above ⁽²⁾
	1%
For single premium below USD1,000,000 / HKD8,000,000 ⁽²⁾	
LegendPower Life Insurance Plan (Payment Term: 3 years)	8%
	For annualized premium of USD31,250 / RMB200,000 / HKD250,000 or above ⁽²⁾
	6%
For annualized premium below USD31,250 / RMB200,000 / HKD250,000 ⁽²⁾	
LegendPower Life Insurance Plan (RMB) (Payment Term: 5 years)	20%
	For annualized premium of RMB800,000 / HKD1,000,000 or above ⁽²⁾
	17.5%
	For annualized premium of RMB480,000 / HKD600,000 – below RMB800,000 / HKD1,000,000 ⁽²⁾
	12%
	For annualized premium of RMB160,000 / HKD200,000 – below RMB480,000 / HKD600,000 ⁽²⁾
	10%
For annualized premium below RMB160,000 / HKD200,000 ⁽²⁾	
LegendPower Life Insurance Plan (USD) (Payment Term: 5 years)	22%
	For annualized premium of USD125,000 / HKD1,000,000 or above ⁽²⁾
	18%
	For annualized premium of USD75,000 / HKD600,000 – below USD125,000 / HKD1,000,000 ⁽²⁾
	15%
	For annualized premium of USD25,000 / HKD200,000 - below USD75,000 / HKD600,000 ⁽²⁾
	10%
For annualized premium below USD25,000 / HKD200,000 ⁽²⁾	
IncomePower Life Insurance Plan (RMB) (Single premium)	1.5%
	For single premium of RMB12,800,000 / HKD16,000,000 or above ⁽²⁾
	1%
	For single premium of RMB3,200,000 / HKD4,000,000 – below RMB12,800,000 / HKD16,000,000 ⁽²⁾
	0.5%
For single premium below RMB3,200,000 / HKD4,000,000 ⁽²⁾	

	Premium discount for the first year (in percentage)
Designated Life Insurance Plans	Private Banking Customers / Commercial Banking Customers / Prestige Private Customers / Prestige Customers / Preferred Customers / Other Customers
Insurance Savings Plans	
IncomePower Life Insurance Plan (USD) (Single premium)	2.5%
	For single premium of USD2,000,000 / HKD16,000,000 or above ⁽²⁾
	1.5%
	For single premium of USD500,000 / HKD4,000,000 – below USD2,000,000 / HKD16,000,000 ⁽²⁾
	0.5%
	For single premium below USD500,000 / HKD4,000,000 ⁽²⁾
IncomePower Life Insurance Plan (RMB) (Payment Term: 2 years)	1.5%
	For annualized premium of RMB800,000 / HKD1,000,000 or above ⁽²⁾
	1%
	For annualized premium of RMB400,000 / HKD500,000 – below RMB800,000 / HKD1,000,000 ⁽²⁾
	0.5%
	For annualized premium below RMB400,000 / HKD500,000 ⁽²⁾
IncomePower Life Insurance Plan (USD) (Payment Term: 2 years)	3%
	For annualized premium of USD125,000 / HKD1,000,000 or above ⁽²⁾
	2.5%
	For annualized premium of USD62,500 / HKD500,000 – below USD125,000 / HKD1,000,000 ⁽²⁾
	2%
	For annualized premium below USD62,500 / HKD500,000 ⁽²⁾
IncomePower Life Insurance Plan (Payment Term: 5 years)	12%
	For annualized premium of USD25,000 / RMB160,000 / HKD200,000 or above ⁽²⁾
	8%
	For annualized premium below USD25,000 / RMB160,000 / HKD200,000 ⁽²⁾
IncomePower Life Insurance Plan (Payment Term: 10 years)	20%
	For annualized premium of USD18,750 / RMB120,000 / HKD150,000 or above ⁽²⁾
	13%
	For annualized premium below USD18,750 / RMB120,000 / HKD150,000 ⁽²⁾
Insurance Protection Plans	
PhoenixPower Life Insurance Plan (Single premium)	2.5%
	For single premium of USD500,000 / RMB3,200,000 / HKD4,000,000 or above ⁽²⁾
	2%
	For single premium below USD500,000 / RMB3,200,000 / HKD4,000,000 ⁽²⁾
PhoenixPower Life Insurance Plan (Payment Term: 3 years)	7%
	For annualized premium of USD31,250 / RMB200,000 / HKD250,000 or above ⁽²⁾
	5%
	For annualized premium below USD31,250 / RMB200,000 / HKD250,000 ⁽²⁾
PhoenixPower Life Insurance Plan (Payment Term: 5 years)	15%
	The premium discount is based on annualized premium
DragonPower Life Insurance Plan (AUD) (Single premium)	2%
	For single premium of AUD665,000 / HKD4,000,000 or above ⁽²⁾
	1.5%
	For single premium below AUD665,000 / HKD4,000,000 ⁽²⁾
DragonPower Life Insurance Plan (RMB) (Single premium)	0.5%
	For single premium of RMB400,000 / HKD500,000 or above ⁽²⁾
DragonPower Life Insurance Plan (USD) (Single premium)	3%
	For single premium of USD500,000 / HKD4,000,000 or above ⁽²⁾
	2%
	For single premium of USD250,000 / HKD2,000,000 – below USD500,000 / HKD4,000,000 ⁽²⁾
	1.5%
	For single premium below USD250,000 / HKD2,000,000 ⁽²⁾

Designated Life Insurance Plans	Premium discount for the first year (in percentage)
	Private Banking Customers / Commercial Banking Customers / Prestige Private Customers / Prestige Customers / Preferred Customers / Other Customers
Insurance Protection Plans	
DragonPower Life Insurance Plan (RMB) (Payment Term: 3 years)	1%
	For annualized premium of RMB400,000 / HKD500,000 or above ⁽²⁾
DragonPower Life Insurance Plan (USD) (Payment Term: 3 years)	3%
	For annualized premium of USD62,500 / HKD500,000 or above ⁽²⁾
	2%
	For annualized premium below USD62,500 / HKD500,000 ⁽²⁾
CompanionLife Insurance Plan	10%
	The premium discount is based on annualized premium
EmbraceLife Insurance Plan (Payment Term: 5 years)	20%
	The premium discount is based on annualized premium
EmbraceLife Insurance Plan (Payment Term: 10 years)	20%
	The premium discount is based on annualized premium
EmbraceLife Insurance Plan (Payment Term: 15 years)	20%
	The premium discount is based on annualized premium
LifeBetter Critical Illness Life Insurance Plan	30%
	The premium discount is based on annualized premium
Mortgage Life Protection Plan	10-month premium waiver in the first year
	(Monthly premium payment mode only)
	85%
	(Annual premium payment mode only)
Universal Life	
Exquisite Universal Life Insurance Plan Exquisite Supreme Universal Life Insurance Plan	1.5%
	The premium discount is based on annualized premium (Annual premium payment mode only)
	2%
	The premium discount is based on single premium (Single premium payment mode only)
High-limit Life Protection Plan	
PhoenixLife Insurance Plan	10%
	For single premium of USD375,000 / HKD3,000,000 or above ⁽²⁾
	8%
	For single premium below USD375,000 / HKD3,000,000 ⁽²⁾

Terms and conditions apply. Customer Enquiry 2198 7838

Notes:

- (1) Premium discount is only respectively applicable to first year annualized premium for policies with annual and monthly payment mode, and single premium for policies with single payment mode. Premium of rider is not included. If a customer selects monthly payment mode, the annualized premium (i.e. the monthly premium payable multiplied by 12) will be used to calculate the premium discount for the first year. Depending on premium discount rate available, the premium discount amount will be used to pay part of or all of the monthly premium payable in the last few months before the end of the first policy year. For example, if a customer can enjoy a 15% premium discount for the first year, the 11th month premium may be partially waived and the 12th month premium may be fully waived. The premium discount amount can only be used to pay the relevant policy premiums, and the premium discount amount cannot be withdrawn. In addition, customers need to pay all the premiums payable in the first year to enjoy the premium waiver. If a customer selects annual payment mode, the annual premium to be paid in the first policy year will be applicable for calculating premium discount, and the customer can enjoy the designated first-year premium discount upon payment of the premium for the first policy year. If a customer selects single payment mode, the single premium paid upon policy take up will be applicable for calculating premium discount.
- (2) If a customer selects any of the following foreign currencies as the policy currency, the applicable annualized premium in Hong Kong Dollar for calculating the premium discount in the first policy year shall be the amount of premium payment in the selected foreign currency multiplied by the respective Hong Kong Dollar conversion rate as follows:
US Dollar by 8; RMB by 1.25; AUD by 6.02; GBP by 10.67; CAD by 6.4; EUR by 10; NZD by 5.33

Other terms and conditions of the premium discount offer in the first year ("Premium Discount Offer") for life insurance plans:

- The promotion period is from 1 July 2025 to 31 July 2025 (both days inclusive) ("Promotion Period").
- Application form of the Designated Life Insurance Plan of Hang Seng Insurance Company Limited ("Hang Seng Insurance") must be signed and submitted within the Promotion Period.
- Hang Seng Insurance has the right to decide whether or not to accept the insurance application based on information provided by the Policyholder(s) or the Life Insured(s) upon application.
- The Premium Discount Offer is only applicable to any customer who successfully applies for any of the Designated Life Insurance Plans of Hang Seng Insurance as a Policyholder.
- The Premium Discount Offer is not applicable to any party who enjoys any Hang Seng Bank Limited ("Hang Seng Bank") staff privilege.
- The Premium Discount Offer is not applicable to any policyholder who cancelled, surrendered or terminated the relevant policy and then re-applies within the Promotion Period.
- If the Life Insured successfully applies for more than one policy during the Promotion Period, the Policyholder is entitled to the applicable premium discount according to the annualized premium of each relevant policy.
- Unless otherwise specified, the Premium Discount Offer cannot be used in conjunction with other premium discount offers.
- In the event of partial withdrawal(s), policy surrender or lapse within the first policy year, the first-year premium discount amount may be clawed back by setting off such amount against any sums that may be payable by Hang Seng Insurance to the customers at Hang Seng Insurance's sole and absolute discretion.
- The Premium Discount Offer is jointly offered by Hang Seng Bank and Hang Seng Insurance. Hang Seng Bank and Hang Seng Insurance reserve the right to suspend, vary or terminate the Premium Discount Offer and to amend the terms and conditions of the Premium Discount Offer at any time without prior notice. Hang Seng Bank and Hang Seng Insurance also reserve the right of final decision on all matters relating to the Premium Discount Offer and the above offers, which shall be binding on all parties concerned.
- No person other than the eligible policyholder, Hang Seng Bank (which includes its successors and assigns) and Hang Seng Insurance (which includes its successors and assigns) has 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.
- These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- These terms and conditions are subject to prevailing regulatory requirements.
- In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version prevails.

The FortuneLife Deferred Annuity Life Insurance Plan

The FortuneLife Deferred Annuity Life Insurance Plan is certified by the Insurance Authority ("IA") as Qualifying Deferred Annuity Policy ("QDAP"). However, the IA certification is not a recommendation or endorsement of the policy nor does it guarantee the commercial merits of the policy or its performance. It does not mean the policy is suitable for all policyholders nor is it an endorsement of its suitability for any particular policyholder or class of policyholders. The policy has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the policy. The QDAP status of this product does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. Please note that only the premium paid net of any marketing offers (e.g. discount, premium waiver, etc.) might be eligible for tax concession and the actual tax benefits of the policy would depend on personal tax position (e.g. salaries income and assessable profits) and you should always consult with a professional tax advisor if you have any doubts. Nothing in this document shall be construed as tax or legal advice given by Hang Seng Bank or Hang Seng Insurance. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. We do not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of the IA.

Information Disclosure

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 IA in Hong Kong. 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。



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人寿保险计划优惠 (2025年7月1日至2025年7月31日)

于推广期内成功投保指定人寿保险计划达指定金额，可获享**首年保费折扣优惠**⁽¹⁾！下列指定人寿保险计划由恒生保险有限公司承保。

* 所有适用于「晋盛」延期年金人寿保险计划的保费折扣金额均不可作税务扣除。

指定人寿保险计划	首年保费折扣优惠（以百分比计算）	
	私人银行客户 / 商业银行客户 / 优越私人理财客户 / 优越理财客户 / 优进理财客户 / 其他客户	
特选年金保险计划*		
「晋盛」延期年金人寿保险计划 (港元 / 美元) * (缴款期:5年)	13.5%	年度化保费达USD15,000 / HKD120,000或以上 ⁽²⁾
	11%	年度化保费少于USD15,000 / HKD120,000 ⁽²⁾
「晋盛」延期年金人寿保险计划 (人民币) * (缴款期:5年)	5%	年度化保费达RMB96,000 / HKD120,000或以上 ⁽²⁾
	4%	年度化保费少于RMB96,000 / HKD120,000 ⁽²⁾
「晋盛」延期年金人寿保险计划 (港元 / 美元) * (缴款期:10年)	34%	年度化保费达USD15,000 / HKD120,000或以上 ⁽²⁾
	25%	年度化保费少于USD15,000 / HKD120,000 ⁽²⁾
「晋盛」延期年金人寿保险计划 (人民币) * (缴款期:10年)	10%	年度化保费达RMB96,000 / HKD120,000或以上 ⁽²⁾
	8%	年度化保费少于RMB96,000 / HKD120,000 ⁽²⁾
储蓄保险计划		
「爱与恒」多货币人寿保险计划 (趸缴保费)	4%	趸缴保费达USD500,000 / RMB3,200,000 / HKD4,000,000 / AUD665,000 / GBP374,900 / CAD625,000 / EUR400,000 / NZD750,500或以上 ⁽²⁾
	3.5%	趸缴保费达USD250,000 / RMB1,600,000 / HKD2,000,000 / AUD332,200 / GBP187,400 / CAD312,500 / EUR200,000 / NZD375,200 — 少于USD500,000 / RMB3,200,000 / HKD4,000,000 / AUD665,000 / GBP374,900 / CAD625,000 / EUR400,000 / NZD750,500 ⁽²⁾
	3%	趸缴保费少于USD250,000 / RMB1,600,000 / HKD2,000,000 / AUD332,200 / GBP187,400 / CAD312,500 / EUR200,000 / NZD375,200 ⁽²⁾
「爱与恒」多货币人寿保险计划 (缴款期:3年)	11%	年度化保费达USD31,250 / RMB200,000 / HKD250,000 / AUD41,500 / GBP23,400 / CAD39,100 / EUR25,000 / NZD46,900或以上 ⁽²⁾
	9%	年度化保费少于USD31,250 / RMB200,000 / HKD250,000 / AUD41,500 / GBP23,400 / CAD39,100 / EUR25,000 / NZD46,900 ⁽²⁾

指定人寿保险计划	首年保费折扣优惠（以百分比计算）
	私人银行客户 / 商业银行客户 / 优越私人理财客户 / 优越理财客户 / 优进理财客户 / 其他客户
储蓄保险计划	
「爱与恒」多货币人寿保险计划 (缴款期:5年)	25% 年度化保费达USD125,000 / RMB800,000 / HKD1,000,000 / AUD166,100 / GBP93,700 / CAD156,250 / EUR100,000 / NZD187,600或以上 ⁽²⁾
	22% 年度化保费达USD75,000 / RMB480,000 / HKD600,000 / AUD99,700 / GBP56,200 / CAD93,750 / EUR60,000 / NZD112,600 – 少于USD125,000 / RMB800,000 / HKD1,000,000 / AUD166,100 / GBP93,750 / CAD156,250 / EUR100,000 / NZD187,600 ⁽²⁾
	15% 年度化保费达USD25,000 / RMB160,000 / HKD200,000 / AUD33,200 / GBP18,700 / CAD31,250 / EUR20,000 / NZD37,500 – 少于USD75,000 / RMB480,000 / HKD600,000 / AUD99,700 / GBP56,200 / CAD93,750 / EUR60,000 / NZD112,600 ⁽²⁾
	10% 年度化保费少于USD25,000 / RMB160,000 / HKD200,000 / AUD33,200 / GBP18,700 / CAD31,250 / EUR20,000 / NZD37,500 ⁽²⁾
「爱与承」人寿保险计划（人民币） (趸缴保费)	2.5% 趸缴保费达RMB3,200,000 / HKD4,000,000或以上 ⁽²⁾
	2% 趸缴保费少于RMB3,200,000 / HKD4,000,000 ⁽²⁾
「爱与承」人寿保险计划（美元） (趸缴保费)	2% 趸缴保费达USD1,000,000 / HKD8,000,000或以上 ⁽²⁾
	1% 趸缴保费少于USD1,000,000 / HKD8,000,000 ⁽²⁾
「爱与承」人寿保险计划 (缴款期:3年)	8% 年度化保费达USD31,250 / RMB200,000 / HKD250,000或以上 ⁽²⁾
	6% 年度化保费少于USD31,250 / RMB200,000 / HKD250,000 ⁽²⁾
「爱与承」人寿保险计划（人民币） (缴款期:5年)	20% 年度化保费达RMB800,000 / HKD1,000,000或以上 ⁽²⁾
	17.5% 年度化保费达RMB480,000 / HKD600,000 - 少于RMB800,000 / HKD1,000,000 ⁽²⁾
	12% 年度化保费达RMB160,000 / HKD200,000 - 少于RMB480,000 / HKD600,000 ⁽²⁾
	10% 年度化保费少于RMB160,000 / HKD200,000 ⁽²⁾
「爱与承」人寿保险计划（美元） (缴款期:5年)	22% 年度化保费达USD125,000 / HKD1,000,000或以上 ⁽²⁾
	18% 年度化保费达USD75,000 / HKD600,000 - 少于USD125,000 / HKD1,000,000 ⁽²⁾
	15% 年度化保费达USD25,000 / HKD200,000 - 少于USD75,000 / HKD600,000 ⁽²⁾
	10% 年度化保费少于USD25,000 / HKD200,000 ⁽²⁾
「聚息通」人寿保险计划（人民币） (趸缴保费)	1.5% 趸缴保费达RMB12,800,000 / HKD16,000,000或以上 ⁽²⁾
	1% 趸缴保费达RMB3,200,000 / HKD4,000,000 - 少于RMB12,800,000 / HKD16,000,000 ⁽²⁾
	0.5% 趸缴保费少于RMB3,200,000 / HKD4,000,000 ⁽²⁾

指定人寿保险计划	首年保费折扣优惠（以百分比计算）	
	私人银行客户 / 商业银行客户 / 优越私人理财客户 / 优越理财客户 / 优选理财客户 / 其他客户	
储蓄保险计划		
「聚息通」人寿保险计划（美元） （趸缴保费）	2.5%	
	趸缴保费达USD2,000,000 / HKD16,000,000或以上 ⁽²⁾	
	1.5%	
	趸缴保费达USD500,000 / HKD4,000,000 - 少于USD2,000,000 / HKD16,000,000 ⁽²⁾	
「聚息通」人寿保险计划（人民币） （缴款期:2年）	0.5%	
	趸缴保费少于USD500,000 / HKD4,000,000 ⁽²⁾	
	1.5%	
	年度化保费达RMB800,000 / HKD1,000,000或以上 ⁽²⁾	
「聚息通」人寿保险计划（人民币） （缴款期:2年）	1%	
	年度化保费达RMB400,000 / HKD500,000 - 少于RMB800,000 / HKD1,000,000 ⁽²⁾	
	0.5%	
	年度化保费少于RMB400,000 / HKD500,000 ⁽²⁾	
「聚息通」人寿保险计划（美元） （缴款期:2年）	3%	
	年度化保费达USD125,000 / HKD1,000,000或以上 ⁽²⁾	
	2.5%	
	年度化保费达USD62,500 / HKD500,000 - 少于USD125,000 / HKD1,000,000 ⁽²⁾	
「聚息通」人寿保险计划 （缴款期:5年）	2%	
	年度化保费少于USD62,500 / HKD500,000 ⁽²⁾	
	12%	
	年度化保费达USD25,000 / RMB160,000 / HKD200,000或以上 ⁽²⁾	
「聚息通」人寿保险计划 （缴款期:10年）	8%	
	年度化保费少于USD25,000 / RMB160,000 / HKD200,000 ⁽²⁾	
	20%	
	年度化保费达USD18,750 / RMB120,000 / HKD150,000或以上 ⁽²⁾	
「传蓄·飞恒」人寿保险计划 （趸缴保费）	13%	
	年度化保费少于USD18,750 / RMB120,000 / HKD150,000 ⁽²⁾	
	2.5%	
	趸缴保费达USD500,000 / RMB3,200,000 / HKD4,000,000或以上 ⁽²⁾	
「传蓄·飞恒」人寿保险计划 （缴款期:3年）	2%	
	趸缴保费少于USD500,000 / RMB3,200,000 / HKD4,000,000 ⁽²⁾	
	7%	
	年度化保费达USD31,250 / RMB200,000 / HKD250,000或以上 ⁽²⁾	
「传蓄·飞恒」人寿保险计划 （缴款期:5年）	5%	
	年度化保费少于USD31,250 / RMB200,000 / HKD250,000 ⁽²⁾	
	15%	
	保费折扣优惠以年度化保费计算	
「传承·高蓄」人寿保险计划（澳元） （趸缴保费）	2%	
	趸缴保费达AUD665,000 / HKD4,000,000或以上 ⁽²⁾	
	1.5%	
	趸缴保费少于AUD665,000 / HKD4,000,000 ⁽²⁾	
「传承·高蓄」人寿保险计划（人民币） （趸缴保费）	0.5%	
	趸缴保费达RMB400,000 / HKD500,000或以上 ⁽²⁾	
	3%	
	趸缴保费达USD500,000 / HKD4,000,000或以上 ⁽²⁾	
「传承·高蓄」人寿保险计划（美元） （趸缴保费）	2%	
	趸缴保费达USD250,000 / HKD2,000,000 - 少于USD500,000 / HKD4,000,000 ⁽²⁾	
	1.5%	
	趸缴保费少于USD250,000 / HKD2,000,000 ⁽²⁾	

指定人寿保险计划	首年保费折扣优惠（以百分比计算）	
	私人银行客户 / 商业银行客户 / 优越私人理财客户 / 优越理财客户 / 优进理财客户 / 其他客户	
储蓄保险计划		
「传承・高蓄」人寿保险计划（人民币） （缴款期:3年）	1%	年度化保费达RMB400,000 / HKD500,000或以上 ⁽²⁾
	3%	年度化保费达USD62,500 / HKD500,000或以上 ⁽²⁾
「传承・高蓄」人寿保险计划（美元） （缴款期:3年）	2%	年度化保费少于USD62,500 / HKD500,000 ⁽²⁾
保障保险计划		
「伴享人生」人寿保险计划	10%	保费折扣优惠以年度化保费计算
「爱・人生」人寿保险计划 （缴款期:5年）	20%	保费折扣优惠以年度化保费计算
「爱・人生」人寿保险计划 （缴款期:10年）	20%	保费折扣优惠以年度化保费计算
「爱・人生」人寿保险计划 （缴款期:15年）	20%	保费折扣优惠以年度化保费计算
「爱・生活」危疾人寿保险计划	30%	保费折扣优惠以年度化保费计算
「置安心」保险计划	首年十个月保费豁免 （只适用于月缴保费）	
	85%	（只适用于年缴保费）
万用寿险计划		
显赫世代万用寿险计划 显赫尊尚万用寿险计划	1.5%	保费折扣优惠以年度化保费计算（只适用于年缴保费）
	2%	保费折扣优惠以趸缴保费计算（只适用于趸缴保费）
高额人寿保险计划		
「享誉人生」人寿保险计划	10%	趸缴保费达USD375,000 / HKD3,000,000或以上 ⁽²⁾
	8%	趸缴保费少于USD375,000 / HKD3,000,000 ⁽²⁾

优惠受条款及细则约束。客户查询 2198 7838

注：

- (1) 此保费优惠只相应适用于年缴方式及月缴方式缴付之首年年度化保费及以趸缴方式缴付之趸缴保费，当中并不包括附加保障之保费。若客户选择以月缴方式缴付保费，年度化保费（即应缴付的月缴保费金额乘以12）将用于计算首年保费折扣优惠。获豁免之保费折扣金额将视乎保费折扣比率，于首个保单年度完结前最后数月用作缴付部份或全部月缴保费。例如，若客户可享15%的首年保费折扣，第11个月保费可获部分豁免及第12个月保费可获全部保费豁免。保费折扣金额只可作缴付相关保单保费之用，该保费折扣金额将不可提取。此外，客户需缴付首年应缴之保费，方可享保费豁免。如客户选择以年缴方式缴付保费，首个保单年度应缴付的年缴保费金额将适用于计算保费折扣优惠，而客户可于缴付首年保费时获享指定首个保单年度保费折扣优惠。若客户选择以趸缴方式缴付保费，保单所需支付的趸缴总保费金额将适用于计算保费折扣优惠。
- (2) 如客户以任何下列外币作为保单货币，则以下列对应外币兑换港元之汇率计算港元年缴保费金额以厘订其所获享之首个保单年度保费折扣优惠：
1美元兑8港元；1人民币兑1.25港元；1澳币兑6.02港元；1英镑兑10.67港元；1加元兑6.4港元；1欧元兑10港元；1纽西兰元兑5.33港元

有关人寿保险计划首年保费折扣优惠（「保费折扣优惠」）之其他条款及细则：

- 推广期为2025年7月1日至2025年7月31日（包括首尾两天）（「推广期」）。
- 有关恒生保险有限公司（「恒生保险」）之人寿保险计划的投保申请表之签署日期必须于推广期内，并须于推广期内递交其申请。
- 恒生保险有权根据保单持有人 / 受保人于投保时所提供之资料而决定是否接受有关之投保申请。
- 保费折扣优惠只适用于客户以保单持有人身份成功投保恒生保险之指定人寿保险计划。
- 保费折扣优惠不适用享有恒生银行有限公司（「恒生银行」）职员优惠之人士。
- 保费折扣优惠不适用于推广期内取消、退保或终止后重新投保的保单持有人。
- 于推广期内，如受保人成功受保超过一份保单，保单持有人仍可根据每份保单之年缴保费金额获享适用之保费折扣优惠。
- 除另有注明外，保费折扣优惠不可与其他保费折扣优惠同时使用。
- 如果保单在首年内部分提取款项、退保或失效，恒生保险可能向客户追回首年保费折扣金额并由恒生保险独有绝对酌情从任何恒生保险应向客户缴付的金额中抵销。
- 保费折扣优惠由恒生银行及恒生保险共同提供。恒生银行及恒生保险保留随时暂停、更改或终止保费折扣优惠及修订有关条款及细则之权利，恕不另行通知。恒生银行及恒生保险对保费折扣优惠及以上优惠之所有事宜均有最终决定权，并对所有人士具约束力。
- 合资格保单持有人、恒生银行（包括它的继承人及受让人）及恒生保险（包括它的继承人及受让人）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。
- 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。
- 本条款及细则受现行监管规定约束。
- 本条款及细则之中英文文本如有歧异，概以英文本为准。

「晋盛」延期年金人寿保险计划

「晋盛」延期年金人寿保险计划由保险业监管局（「保监局」）认可成为合资格延期年金保单。然而，保监局之认证并不等如对该保单作出推介或认许，亦不是对该保单的商业利弊或表现作出保证，更不代表该保单适合所有保单持有人，或认许该保单适合所有个别保单持有人或任何类别的保单持有人。本保单受保监局认证，惟此认证并不表示官方推介。保监局不会就产品册子之内容负责或就其准确性或完整性作出法定陈述，亦明确表示概不就因产品册子之全部或任何部分内容所产生或因依赖该内容而引起之任何损失承担任何责任。本产品为合资格延期年金保单并不表示阁下可就本产品所支付的保费作出税务扣减。本产品作为合资格延期年金保单是基于产品的特点以及获得保监局的认证，而不是阁下的状况。阁下亦必须符合由税务条例所订的资格条件及香港特别行政区政府税务局所发出的任何指引，才能就有关保费申请税务扣减。本产品所提供的任何税务信息仅供参考，阁下不应仅根据此类信息做出任何与税务相关的决策。请注意可作税务扣减之保费为扣除任何推广优惠（如折扣、保费豁免等）后所支付的净保费，实际税务利益会根据阁下的状况（如薪金收入、应评税利润等）而有所不同。如阁下有任何疑问，请务必咨询专业税务顾问。本文件的任何内容均不得诠释为恒生银行或恒生保险提供的税务或法律建议。请注意税务的法例、法规或诠释可能会有所变化，并可能影响相关的税务优惠，包括税务扣减的合资格条件。恒生银行及恒生保险并不会承就税务的法例、法规或诠释的任何改变以及其相关影响而向阁下作出通知。有关适用于合资格延期年金保单税务优惠的进一步资料，请参阅保监局网页。

资料披露

以上乃资料摘要，仅供参考之用。有关各项指定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均由恒生保险承保。恒生保险已获保监局授权在香港经营，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，而相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.