



恒生銀行
HANG SENG BANK

恒變 ∞ 生無限
Ever Growing Ever Innovating

人壽保險計劃優惠 (2024年4月1日至6月30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⁾！
下列人壽保險計劃由恒生保險有限公司承保。



	首年保費折扣優惠 (以百分比計算)			
	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				
「愛與承」人壽保險計劃 (人民幣) (躉繳保費)	2.5%	2%	1%	
	躉繳保費達RMB3,200,000 / HK\$4,000,000或以上 ⁽²⁾			
	2%	1.5%	0.5%	
	躉繳保費少於RMB3,200,000 / HK\$4,000,000 ⁽²⁾			
「愛與承」人壽保險計劃 (美元) (躉繳保費)	3.5%	3%	2%	
	躉繳保費達USD500,000 / HK\$4,000,000或以上 ⁽²⁾			
	3%	2.5%	1.5%	
	躉繳保費少於USD500,000 / HK\$4,000,000 ⁽²⁾			
「愛與承」人壽保險計劃 (年繳保費:3年)	8%	6%	4%	
	年度化保費達USD31,250 / RMB200,000 / HK\$250,000或以上 ⁽²⁾			
	6%	4%	2%	
	年度化保費少於USD31,250 / RMB200,000 / HK\$250,000 ⁽²⁾			
「愛與承」人壽保險計劃 (人民幣) (年繳保費:5年)	20%		15%	
	年度化保費達RMB640,000 / HK\$800,000或以上 ⁽²⁾			
	17.5%	15%	10%	
	年度化保費達RMB160,000 / HK\$200,000 — 少於RMB640,000 / HK\$800,000 ⁽²⁾			
	12%	8%	6%	
	年度化保費少於RMB160,000 / HK\$200,000 ⁽²⁾			
「愛與承」人壽保險計劃 (美元) (年繳保費:5年)	25%		20%	
	年度化保費達USD100,000 / HK\$800,000或以上 ⁽²⁾			
	22.5%	20%	15%	
	年度化保費達USD25,000 / HK\$200,000 — 少於USD100,000 / HK\$800,000 ⁽²⁾			
	15%	10%		
	年度化保費少於USD25,000 / HK\$200,000 ⁽²⁾			
「聚息通」人壽保險計劃 (人民幣) (躉繳保費)	1.5%	0.5%	—	
	躉繳保費達RMB12,800,000 / HK\$16,000,000或以上 ⁽²⁾			
	1%	—		
	躉繳保費達RMB3,200,000 / HK\$4,000,000 - 少於RMB12,800,000 / HK\$16,000,000 ⁽²⁾			
	0.5%	—		
	躉繳保費少於RMB3,200,000 / HK\$4,000,000 ⁽²⁾			

	首年保費折扣優惠（以百分比計算）			
	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%	1.5%	0.5%	
	躉繳保費達USD2,000,000 / HK\$16,000,000或以上 ⁽²⁾			
	1.5%	0.5%	—	
	躉繳保費達USD500,000 / HK\$4,000,000 - 少於USD2,000,000 / HK\$16,000,000 ⁽²⁾			
	0.5%		—	
「聚息通」人壽保險計劃（人民幣） （年繳保費:2年）	躉繳保費少於USD500,000 / HK\$4,000,000 ⁽²⁾			
	1.5%	0.5%	—	
	年度化保費達RMB800,000 / HK\$1,000,000或以上 ⁽²⁾			
	1%		—	
	年度化保費達RMB400,000 / HK\$500,000 - 少於RMB800,000 / HK\$1,000,000 ⁽²⁾			
「聚息通」人壽保險計劃（美元） （年繳保費:2年）	0.5%		—	
	年度化保費少於RMB400,000 / HK\$500,000 ⁽²⁾			
	3%	2.5%	2%	
	年度化保費達USD125,000 / HK\$1,000,000或以上 ⁽²⁾			
	2.5%	2%	1.5%	
「聚息通」人壽保險計劃 （年繳保費:5年）	年度化保費達USD62,500 / HK\$500,000 - 少於USD125,000 / HK\$1,000,000 ⁽²⁾			
	2%	1.5%	1%	
	年度化保費少於USD62,500 / HK\$500,000 ⁽²⁾			
	12%	10%	8%	
	年度化保費達USD25,000 / RMB160,000 / HK\$200,000或以上 ⁽²⁾			
「聚息通」人壽保險計劃 （年繳保費:10年）	8%	6%	4%	
	年度化保費少於USD25,000 / RMB160,000 / HK\$200,000 ⁽²⁾			
	20%	18%	15%	
	年度化保費達USD18,750 / RMB120,000 / HK\$150,000或以上 ⁽²⁾			
	13%	10%	7%	
「傳蓄·飛恒」人壽保險計劃 （躉繳保費）	年度化保費少於USD18,750 / RMB120,000 / HK\$150,000 ⁽²⁾			
	2.5%	2%	1.5%	
	躉繳保費達USD500,000 / RMB3,200,000 / HK\$4,000,000或以上 ⁽²⁾			
	2%	1.5%	1%	
	躉繳保費達USD62,500 / RMB400,000 / HK\$500,000 - 少於USD500,000 / RMB3,200,000 / HK\$4,000,000 ⁽²⁾			
「傳蓄·飛恒」人壽保險計劃 （年繳保費:3年）	7%	5%	3%	
	年度化保費達USD31,250 / RMB200,000 / HK\$250,000或以上 ⁽²⁾			
	5%	3%	1%	
	年度化保費少於USD31,250 / RMB200,000 / HK\$250,000 ⁽²⁾			
	17%	15%	13%	
「傳蓄·飛恒」人壽保險計劃 （年繳保費:5年）	年度化保費達USD25,000 / RMB160,000 / HK\$200,000或以上 ⁽²⁾			
	11%	9%	7%	
	年度化保費少於USD25,000 / RMB160,000 / HK\$200,000 ⁽²⁾			
	0.5%		—	
	躉繳保費達RMB400,000 / HK\$500,000或以上 ⁽²⁾			
「傳承·高蓄」人壽保險計劃（美元、澳元） （躉繳保費）	3%	1.5%	—	
	躉繳保費達USD500,000 / AUD800,000 / HK\$4,000,000或以上 ⁽²⁾			
	2%	1%	—	
	躉繳保費達USD250,000 / AUD400,000 / HK\$2,000,000 — 少於USD500,000 / AUD800,000 / HK\$4,000,000 ⁽²⁾			
	1.5%	0.5%	—	
「傳承·高蓄」人壽保險計劃（人民幣） （年繳保費:3年）	躉繳保費少於USD250,000 / AUD400,000 / HK\$2,000,000 ⁽²⁾			
	1%	0.5%	—	
	年度化保費達RMB400,000 / HK\$500,000或以上 ⁽²⁾			
	3%	2.5%	1%	
	年度化保費達USD62,500 / HK\$500,000或以上 ⁽²⁾			
「傳承·高蓄」人壽保險計劃（美元） （年繳保費:3年）	2%	1.5%	0.5%	
	年度化保費少於USD62,500 / HK\$500,000 ⁽²⁾			

	首年保費折扣優惠（以百分比計算）			
	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				
「躍晉」年金人壽保險計劃	5%	4.5%	4%	3.5%
	年度化保費達HK\$120,000或以上 ⁽²⁾			
	3%	2.5%	2%	1.5%
	年度化保費少於HK\$120,000 ⁽²⁾			
「穩・步進富」人壽保險計劃	6%	5%	4.5%	
	年度化保費達HK\$120,000或以上 ⁽²⁾			
	5%	4.5%	4%	
	年度化保費少於HK\$120,000 ⁽²⁾			
保障保險計劃				
「伴享人生」人壽保險計劃	40%	35%	15%	
	年度化保費達HK\$120,000或以上 ⁽²⁾			
	30%	20%	10%	
	年度化保費少於HK\$120,000 ⁽²⁾			
「愛・人生」人壽保險計劃 （年繳保費:5年）	40%			
	保費折扣優惠以年度化保費計算			
「愛・人生」人壽保險計劃 （年繳保費:10年）	50%			
	保費折扣優惠以年度化保費計算			
「愛・人生」人壽保險計劃 （年繳保費:15年）	60%			
	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	50%			
	年度化保費達HK\$120,000或以上 ⁽²⁾			
	40%			
	年度化保費少於HK\$120,000 ⁽²⁾			
「置安心」保險計劃	首年十個月保費豁免 （適用於月繳保費）			
	85%			
	（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（適用於年繳保費）			
	2%			
	保費折扣優惠以躉繳保費計算（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%	9%	7%	6%
	躉繳保費達USD375,000 / HK\$3,000,000或以上 ⁽²⁾			
	9%	8%	6%	5%
	躉繳保費少於USD375,000 / HK\$3,000,000 ⁽²⁾			

客戶查詢 2198 7838

註：

- (1) 此保費優惠適用於首年年度化保費，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，用以釐訂其所獲享之首個保單年度保費折扣優惠金額之年度化保費，將以月繳保費乘以12計算。獲豁免之保費將由第三個月開始，視乎保費折扣比率而用作繳付部分或全部保費。如客戶選擇以年繳方式繳付保費，則首個保單年度應繳付的總保費金額將適用於計算保費折扣優惠，客戶可於繳付首年保費時獲享以上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，則躉繳保單所需支付的總保費金額將適用於計算保費折扣優惠。
- (2) 如客戶以美元作保單貨幣，則以美元乘以8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。如客戶以人民幣作保單貨幣（只適用於「躍晉」年金人壽保險計劃、「傳承·高蓄」人壽保險計劃、「傳蓄·飛恒」人壽保險計劃及「聚息通」人壽保險計劃），則以人民幣兌換率乘以1.25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。如客戶以澳幣作保單貨幣（只適用於「傳承·高蓄」人壽保險計劃），則以澳幣兌換率乘以5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。

有關人壽保險計劃首年保費折扣優惠（「保費折扣優惠」）之條款及細則：

- 於下列推廣期（「推廣期」）內投保對應的恒生保險有限公司（「恒生保險」）指定人壽保險計劃，可享保費折扣優惠：

恒生保險指定人壽保險計劃	推廣期（包括首尾兩天）
「躍晉」年金人壽保險計劃	由2024年4月1日至2024年4月30日
「穩·步進富」人壽保險計劃	由2024年4月1日至2024年4月30日
其他	由2024年4月1日至2024年6月30日

- 有關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。
- 保費折扣優惠只適用於個人客戶，不適用於公司客戶及享有恒生銀行職員優惠之人士。
- 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。
- 恒生銀行有限公司（「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保費折扣優惠、及其條款及細則之權利，恕不另行通知。恒生銀行及恒生保險對保費折扣優惠之所有事宜均有最終決定權，並對所有人士具約束力。

以上乃資料摘要，僅供參考之用。有關各項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。

上述人壽保險計劃均由恒生保險承保。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商，而有關產品乃恒生保險而非恒生銀行的產品。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

恒變 ∞ 生無限
Ever Growing Ever Innovating

Life Insurance Plan Offers (1 April to 30 June 2024)

Customers will be entitled **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 Life Insurance Plans are underwritten by Hang Seng Insurance Company Limited.

	Premium discount for the first year (in percentage)			
	Prestige Private Customers	Prestige Customers	Preferred Customers	Other Customers
Insurance Savings Plans				
LegendPower Life Insurance Plan (RMB) (Single premium)	2.5%	2%	1%	
	For single premium of RMB3,200,000 / HK\$4,000,000 or above ⁽²⁾			
	2%	1.5%	0.5%	
	For single premium below RMB3,200,000 / HK\$4,000,000 ⁽²⁾			
LegendPower Life Insurance Plan (USD) (Single premium)	3.5%	3%	2%	
	For single premium of USD500,000 / HK\$4,000,000 or above ⁽²⁾			
	3%	2.5%	1.5%	
	For single premium below USD500,000 / HK\$4,000,000 ⁽²⁾			
LegendPower Life Insurance Plan (Annualized premium: 3 years)	8%	6%	4%	
	For annualized premium of USD31,250 / RMB200,000 / HK\$250,000 or above ⁽²⁾			
	6%	4%	2%	
	For annualized premium below USD31,250 / RMB200,000 / HK\$250,000 ⁽²⁾			
LegendPower Life Insurance Plan (RMB) (Annualized premium: 5 years)	20%		15%	
	For annualized premium of RMB640,000 / HK\$800,000 or above ⁽²⁾			
	17.5%	15%	10%	
	For annualized premium of RMB160,000 / HK\$200,000 - below RMB640,000 / HK\$800,000 ⁽²⁾			
	12%	8%	6%	
	For annualized premium below RMB160,000 / HK\$200,000 ⁽²⁾			
LegendPower Life Insurance Plan (USD) (Annualized premium: 5 years)	25%		20%	
	For annualized premium of USD100,000 / HK\$800,000 or above ⁽²⁾			
	22.5%	20%	15%	
	For annualized premium of USD25,000 / HK\$200,000 - below USD100,000 / HK\$800,000 ⁽²⁾			
	15%	10%		
	For annualized premium below USD25,000 / HK\$200,000 ⁽²⁾			
IncomePower Life Insurance Plan (RMB) (Single premium)	1.5%	0.5%	—	
	For single premium of RMB12,800,000 / HK\$16,000,000 or above ⁽²⁾			
	1%		—	
	For single premium of RMB3,200,000 / HK\$4,000,000 - below RMB12,800,000 / HK\$16,000,000 ⁽²⁾			
	0.5%		—	
	For single premium below RMB3,200,000 / HK\$4,000,000 ⁽²⁾			

	Premium discount for the first year (in percentage)			
	Prestige Private Customers	Prestige Customers	Preferred Customers	Other Customers
Insurance Savings Plans				
IncomePower Life Insurance Plan (USD) (Single premium)	2.5%	1.5%	0.5%	
	For single premium of USD2,000,000 / HK\$16,000,000 or above ⁽²⁾			
	1.5%	0.5%	—	
	For single premium of USD500,000 / HK\$4,000,000 – below USD2,000,000 / HK\$16,000,000 ⁽²⁾			
	0.5%		—	
	For single premium below USD500,000 / HK\$4,000,000 ⁽²⁾			
IncomePower Life Insurance Plan (RMB) (Annualized premium: 2 years)	1.5%	0.5%	—	
	For annualized premium of RMB800,000 / HK\$1,000,000 or above ⁽²⁾			
	1%	—		
	For annualized premium of RMB400,000 / HK\$500,000 – below RMB800,000 / HK\$1,000,000 ⁽²⁾			
	0.5%	—		
	For annualized premium below RMB400,000 / HK\$500,000 ⁽²⁾			
IncomePower Life Insurance Plan (USD) (Annualized premium: 2 years)	3%	2.5%	2%	
	For annualized premium of USD125,000 / HK\$1,000,000 or above ⁽²⁾			
	2.5%	2%	1.5%	
	For annualized premium of USD62,500 / HK\$500,000 – below USD125,000 / HK\$1,000,000 ⁽²⁾			
	2%	1.5%	1%	
	For annualized premium below USD62,500 / HK\$500,000 ⁽²⁾			
IncomePower Life Insurance Plan (Annualized premium: 5 years)	12%	10%	8%	
	For annualized premium of USD25,000 / RMB160,000 / HK\$200,000 or above ⁽²⁾			
	8%	6%	4%	
	For annualized premium below USD25,000 / RMB160,000 / HK\$200,000 ⁽²⁾			
IncomePower Life Insurance Plan (Annualized premium: 10 years)	20%	18%	15%	
	For annualized premium of USD18,750 / RMB120,000 / HK\$150,000 or above ⁽²⁾			
	13%	10%	7%	
	For annualized premium below USD18,750 / RMB120,000 / HK\$150,000 ⁽²⁾			
PhoenixPower Life Insurance Plan (Single premium)	2.5%	2%	1.5%	
	For single premium of USD500,000 / RMB3,200,000 / HK\$4,000,000 or above ⁽²⁾			
	2%	1.5%	1%	
	For single premium of USD62,500 / RMB400,000 / HK\$500,000 – below USD500,000 / RMB3,200,000 / HK\$4,000,000 ⁽²⁾			
PhoenixPower Life Insurance Plan (Annualized premium: 3 years)	7%	5%	3%	
	For annualized premium of USD31,250 / RMB200,000 / HK\$250,000 or above ⁽²⁾			
	5%	3%	1%	
	For annualized premium below USD31,250 / RMB200,000 / HK\$250,000 ⁽²⁾			
PhoenixPower Life Insurance Plan (Annualized premium: 5 years)	17%	15%	13%	
	For annualized premium of USD25,000 / RMB160,000 / HK\$200,000 or above ⁽²⁾			
	11%	9%	7%	
	For annualized premium below USD25,000 / RMB160,000 / HK\$200,000 ⁽²⁾			
DragonPower Life Insurance Plan (RMB) (Single premium)	0.5%		—	
	For single premium of RMB400,000 / HK\$500,000 or above ⁽²⁾			
DragonPower Life Insurance Plan (USD, AUD) (Single premium)	3%	1.5%	—	
	For single premium of USD500,000 / AUD800,000 / HK\$4,000,000 or above ⁽²⁾			
	2%	1%	—	
	For single premium of USD250,000 / AUD400,000 / HK\$2,000,000 – below USD500,000 / AUD800,000 / HK\$4,000,000 ⁽²⁾			
	1.5%	0.5%	—	
	For single premium below USD250,000 / AUD400,000 / HK\$2,000,000 ⁽²⁾			
DragonPower Life Insurance Plan (RMB) (Annualized premium: 3 years)	1%	0.5%	—	
	For annualized premium of RMB400,000 / HK\$500,000 or above ⁽²⁾			
DragonPower Life Insurance Plan (USD) (Annualized premium: 3 years)	3%	2.5%	1%	
	For annualized premium of USD62,500 / HK\$500,000 or above ⁽²⁾			
	2%	1.5%	0.5%	
	For annualized premium below USD62,500 / HK\$500,000 ⁽²⁾			

	Premium discount for the first year (in percentage)			
	Prestige Private Customers	Prestige Customers	Preferred Customers	Other Customers
Insurance Savings Plans				
MaxiPlus Annuity Life Insurance Plan	5%	4.5%	4%	3.5%
	For annualized premium of HK\$120,000 or above ⁽²⁾			
	3%	2.5%	2%	1.5%
	For annualized premium below HK\$120,000 ⁽²⁾			
FutureEnrich Life Insurance Plan	6%	5%	4.5%	
	For annualized premium of HK\$120,000 or above ⁽²⁾			
	5%	4.5%	4%	
	For annualized premium below HK\$120,000 ⁽²⁾			
Insurance Protection Plans				
CompanionLife Insurance Plan	40%	35%	15%	
	For annualized premium of HK\$120,000 or above ⁽²⁾			
	30%	20%	10%	
	For annualized premium below HK\$120,000 ⁽²⁾			
EmbraceLife Insurance Plan (Annualized premium: 5 years)	40%			
	The premium discount is based on annualized premium			
EmbraceLife Insurance Plan (Annualized premium: 10 years)	50%			
	The premium discount is based on annualized premium			
EmbraceLife Insurance Plan (Annualized premium: 15 years)	60%			
	The premium discount is based on annualized premium			
LifeBetter Critical Illness Life Insurance Plan	50%			
	For annualized premium of HK\$120,000 or above ⁽²⁾			
	40%			
	For annualized premium below HK\$120,000 ⁽²⁾			
Mortgage Life Protection Plan	10-month premium waiver in the first-year			
	(Monthly premium payment mode)			
	85%			
	(Annual premium payment mode)			
Universal Life				
Exquisite Universal Life Insurance Plan	1.5%			
	The premium discount is based on annualized premium (Annual premium payment mode)			
Exquisite Supreme Universal Life Insurance Plan	2%			
	The premium discount is based on single premium (Single premium payment mode)			
High-limit Life Protection Plan				
PhoenixLife Insurance Plan	10%	9%	7%	6%
	For single premium of USD375,000 / HK\$3,000,000 or above ⁽²⁾			
	9%	8%	6%	5%
	For single premium below USD375,000 / HK\$3,000,000 ⁽²⁾			

Customer Enquiry 2198 7838

Notes:

- (1) Premium discount is applicable to first year Annualized Premium. Premium of rider is not included. If a customer selects monthly payment mode, the applicable annualized premium for calculating premium discount in the first policy year will be determined by multiplying the monthly premium payment by 12. The premium discount will be used to offset part of or all of the premium payable starting from the third month, depending on the amount of premium discount available. If a customer selects annual payment mode, the total premium to be paid in the first policy year will be applicable for calculating premium discount. Customer can enjoy the above designated first-year premium discount upon payment of the premium for the first policy year. If a customer selects single payment mode, the total premium paid upon policy take up will be applicable for calculating premium discount.
- (2) If customer selects the US Dollar as the policy currency, the applicable annualised premium in the Hong Kong Dollar for calculating the premium discount in the first policy year will be determined by multiplying the US Dollar premium payment by 8. If customer selects the RMB as the policy currency (only applicable to MaxiPlus Annuity Life Insurance Plan, DragonPower Life Insurance Plan, PhoenixPower Life Insurance Plan and IncomePower Life Insurance Plan), the applicable annualised premium in the Hong Kong Dollar for calculating the premium discount in the first policy year will be determined by multiplying the RMB premium payment by 1.25. If customer selects the AUD as the policy currency (only applicable to DragonPower Life Insurance Plan), the applicable annualised premium in the Hong Kong Dollar for calculating the premium discount in the first policy year will be determined by multiplying the AUD premium payment by 5.

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

- The promotion periods for the Premium Discount Offer for the respective designated life insurance plans of Hang Seng Insurance Company Limited ("Hang Seng Insurance") are as follows ("Promotion Period"):

Designated life insurance plan of Hang Seng Insurance	Promotion period (both dates inclusive)
MaxiPlus Annuity Life Insurance Plan	From 1 April 2024 to 30 April 2024
FutureEnrich Life Insurance Plan	From 1 April 2024 to 30 April 2024
Others	From 1 April 2024 to 30 June 2024

- Application form of the life insurance plan of Hang Seng Insurance must be signed and submitted within the Promotion Period.
- Hang Seng Insurance shall have the right to decide whether or not to accept the insurance application based on information provided by the Policyholders or the Life Insured upon application.
- Premium Discount Offer is only applicable to customers who successfully apply for any of the designated Hang Seng Insurance life insurance plans as Policyholders.
- Premium Discount Offer is only applicable to personal customers but not applicable to corporate customers and any parties who enjoy Hang Seng Bank staff privileges.
- If the Life Insured successfully applies for more than one policy during the Promotion Period, the Policyholder will be entitled to the applicable premium discount according to the annualised premium of each relevant policy.
- Unless otherwise specified, this Premium Discount Offer shall not be used in conjunction with other premium discount offers.
- Hang Seng Bank Limited ("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 above offers, which shall be binding on all parties concerned.

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 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 authorised and regulated by the Insurance Authority of the HKSAR. Hang Seng Bank is an insurance agent authorised by Hang Seng Insurance Company Limited and the insurance products are the products of Hang Seng Insurance Company Limited 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 Company Limited and you directly.



恒生銀行
HANG SENG BANK

恒變 ∞ 生無限
Ever Growing Ever Innovating

人壽保險計劃優惠 (2024年4月1日至6月30日)

于推广期内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⁾**！
下列人壽保險計劃由恒生保險有限公司承保。

	首年保費折扣優惠 (以百分比計算)			
	卓越私人理財客戶	卓越理財客戶	優進理財客戶	其他客戶
儲蓄保險計劃				
「愛與承」人壽保險計劃 (人民幣) (趸繳保費)	2.5%	2%	1%	
	趸繳保費達RMB3,200,000 / HK\$4,000,000或以上 ⁽²⁾			
	2%	1.5%	0.5%	
	趸繳保費少於RMB3,200,000 / HK\$4,000,000 ⁽²⁾			
「愛與承」人壽保險計劃 (美元) (趸繳保費)	3.5%	3%	2%	
	趸繳保費達USD500,000 / HK\$4,000,000或以上 ⁽²⁾			
	3%	2.5%	1.5%	
	趸繳保費少於USD500,000 / HK\$4,000,000 ⁽²⁾			
「愛與承」人壽保險計劃 (年繳保費:3年)	8%	6%	4%	
	年度化保費達USD31,250 / RMB200,000 / HK\$250,000或以上 ⁽²⁾			
	6%	4%	2%	
	年度化保費少於USD31,250 / RMB200,000 / HK\$250,000 ⁽²⁾			
「愛與承」人壽保險計劃 (人民幣) (年繳保費:5年)	20%		15%	
	年度化保費達RMB640,000 / HK\$800,000或以上 ⁽²⁾			
	17.5%	15%	10%	
	年度化保費達RMB160,000 / HK\$200,000 — 少於RMB640,000 / HK\$800,000 ⁽²⁾			
	12%	8%	6%	
	年度化保費少於RMB160,000 / HK\$200,000 ⁽²⁾			
「愛與承」人壽保險計劃 (美元) (年繳保費:5年)	25%		20%	
	年度化保費達USD100,000 / HK\$800,000或以上 ⁽²⁾			
	22.5%	20%	15%	
	年度化保費達USD25,000 / HK\$200,000 — 少於USD100,000 / HK\$800,000 ⁽²⁾			
	15%	10%		
	年度化保費少於USD25,000 / HK\$200,000 ⁽²⁾			
「聚息通」人壽保險計劃 (人民幣) (趸繳保費)	1.5%	0.5%	—	
	趸繳保費達RMB12,800,000 / HK\$16,000,000或以上 ⁽²⁾			
	1%	—		
	趸繳保費達RMB3,200,000 / HK\$4,000,000 - 少於RMB12,800,000 / HK\$16,000,000 ⁽²⁾			
	0.5%	—		
	趸繳保費少於RMB3,200,000 / HK\$4,000,000 ⁽²⁾			

	首年保费折扣优惠（以百分比计算）			
	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				
「聚息通」人寿保险计划（美元） （趸缴保费）	2.5%	1.5%	0.5%	
	趸缴保费达USD2,000,000 / HK\$16,000,000或以上 ⁽²⁾			
	1.5%	0.5%	—	
	趸缴保费达USD500,000 / HK\$4,000,000 - 少于USD2,000,000 / HK\$16,000,000 ⁽²⁾			
	0.5%		—	
「聚息通」人寿保险计划（人民币） （年缴保费:2年）	趸缴保费少于USD500,000 / HK\$4,000,000 ⁽²⁾			
	1.5%	0.5%	—	
	年度化保费达RMB800,000 / HK\$1,000,000或以上 ⁽²⁾			
	1%		—	
	年度化保费达RMB400,000 / HK\$500,000 - 少于RMB800,000 / HK\$1,000,000 ⁽²⁾			
「聚息通」人寿保险计划（美元） （年缴保费:2年）	0.5%		—	
	年度化保费少于RMB400,000 / HK\$500,000 ⁽²⁾			
	3%	2.5%	2%	
	年度化保费达USD125,000 / HK\$1,000,000或以上 ⁽²⁾			
	2.5%	2%	1.5%	
「聚息通」人寿保险计划 （年缴保费:5年）	年度化保费达USD62,500 / HK\$500,000 - 少于USD125,000 / HK\$1,000,000 ⁽²⁾			
	2%	1.5%	1%	
	年度化保费少于USD62,500 / HK\$500,000 ⁽²⁾			
	12%	10%	8%	
	年度化保费达USD25,000 / RMB160,000 / HK\$200,000或以上 ⁽²⁾			
「聚息通」人寿保险计划 （年缴保费:10年）	8%	6%	4%	
	年度化保费少于USD25,000 / RMB160,000 / HK\$200,000 ⁽²⁾			
	20%	18%	15%	
	年度化保费费达USD18,750 / RMB120,000 / HK\$150,000或以上 ⁽²⁾			
	13%	10%	7%	
「传蓄·飞恒」人寿保险计划 （趸缴保费）	年度化保费少于USD18,750 / RMB120,000 / HK\$150,000 ⁽²⁾			
	2.5%	2%	1.5%	
	趸缴保费达USD500,000 / RMB3,200,000 / HK\$4,000,000或以上 ⁽²⁾			
	2%	1.5%	1%	
	趸缴保费达USD62,500 / RMB400,000 / HK\$500,000 - 少于USD500,000 / RMB3,200,000 / HK\$4,000,000 ⁽²⁾			
「传蓄·飞恒」人寿保险计划 （年缴保费:3年）	7%	5%	3%	
	年度化保费达USD31,250 / RMB200,000 / HK\$250,000或以上 ⁽²⁾			
	5%	3%	1%	
	年度化保费少于USD31,250 / RMB200,000 / HK\$250,000 ⁽²⁾			
	17%	15%	13%	
「传蓄·飞恒」人寿保险计划 （年缴保费:5年）	年度化保费达USD25,000 / RMB160,000 / HK\$200,000或以上 ⁽²⁾			
	11%	9%	7%	
	年度化保费少于USD25,000 / RMB160,000 / HK\$200,000 ⁽²⁾			
	0.5%		—	
	趸缴保费达RMB400,000 / HK\$500,000或以上 ⁽²⁾			
「传承·高蓄」人寿保险计划（美元、澳元） （趸缴保费）	3%	1.5%	—	
	趸缴保费达USD500,000 / AUD800,000 / HK\$4,000,000或以上 ⁽²⁾			
	2%	1%	—	
	趸缴保费达USD250,000 / AUD400,000 / HK\$2,000,000 — 少于USD500,000 / AUD800,000 / HK\$4,000,000 ⁽²⁾			
	1.5%	0.5%	—	
「传承·高蓄」人寿保险计划（人民币） （年缴保费:3年）	趸缴保费少于USD250,000 / AUD400,000 / HK\$2,000,000 ⁽²⁾			
	1%	0.5%	—	
	年度化保费达RMB400,000 / HK\$500,000或以上 ⁽²⁾			
	3%	2.5%	1%	
	年度化保费达USD62,500 / HK\$500,000或以上 ⁽²⁾			
「传承·高蓄」人寿保险计划（美元） （年缴保费:3年）	2%	1.5%	0.5%	
	年度化保费少于USD62,500 / HK\$500,000 ⁽²⁾			

	首年保费折扣优惠（以百分比计算）			
	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				
「跃晋」年金人寿保险计划	5%	4.5%	4%	3.5%
	年度化保费达HK\$120,000或以上 ⁽²⁾			
	3%	2.5%	2%	1.5%
	年度化保费少于HK\$120,000 ⁽²⁾			
「稳·步进富」人寿保险计划	6%	5%	4.5%	
	年度化保费达HK\$120,000或以上 ⁽²⁾			
	5%	4.5%	4%	
	年度化保费少于HK\$120,000 ⁽²⁾			
保障保险计划				
「伴享人生」人寿保险计划	40%	35%	15%	
	年度化保费达HK\$120,000或以上 ⁽²⁾			
	30%	20%	10%	
	年度化保费少于HK\$120,000 ⁽²⁾			
「爱·人生」人寿保险计划 （年缴保费:5年）	40%			
	保费折扣优惠以年度化保费计算			
「爱·人生」人寿保险计划 （年缴保费:10年）	50%			
	保费折扣优惠以年度化保费计算			
「爱·人生」人寿保险计划 （年缴保费:15年）	60%			
	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	50%			
	年度化保费达HK\$120,000或以上 ⁽²⁾			
	40%			
	年度化保费少于HK\$120,000 ⁽²⁾			
「置安心」保险计划	首年十个月保费豁免			
	（适用于月缴保费）			
	85%			
	（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（适用于年缴保费）			
	2%			
	保费折扣优惠以趸缴保费计算（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%	9%	7%	6%
	趸缴保费达USD375,000 / HK\$3,000,000或以上 ⁽²⁾			
	9%	8%	6%	5%
	趸缴保费少于USD375,000 / HK\$3,000,000 ⁽²⁾			

客户查询 2198 7838

注：

- (1) 此保费优惠适用于首年年度化保费，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，用以厘订其所获享之首个保单年度保费折扣优惠金额之年度化保费，将以月缴保费乘以12计算。获豁免之保费将由第三个月开始，视乎保费折扣比率而用作缴付部分或全部保费。如客户选择以年缴方式缴付保费，则首个保单年度应缴付的总保费金额将适用于计算保费折扣优惠，客户可于缴付首年保费时获享以上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，则趸缴保单所需支付的总保费金额将适用于计算保费折扣优惠。
- (2) 如客户以美元作保单货币，则以美元乘以8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。如客户以人民币作保单货币（只适用于「跃晋」年金人寿保险计划、「传承·高蓄」人寿保险计划、「传蓄·飞恒」人寿保险计划及「聚息通」人寿保险计划），则以人民币兑换率乘以1.25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。如客户以澳币作保单货币（只适用于「传承·高蓄」人寿保险计划），则以澳币兑换率乘以5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。

有关人寿保险计划首年保费折扣优惠（「保费折扣优惠」）之条款及细则：

- 于下列推广期（「推广期」）内投保对应的恒生保险有限公司（「恒生保险」）指定人寿保险计划，可享保费折扣优惠：

恒生保险指定人寿保险计划	推广期 (包括首尾两天)
「跃晋」年金人寿保险计划	由2024年4月1日至2024年4月30日
「稳·步进富」人寿保险计划	由2024年4月1日至2024年4月30日
其他	由2024年4月1日至2024年6月30日

- 有关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 / 投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。
- 保费折扣优惠只适用于个人客户，不适用于公司客户及享有恒生银行职员优惠之人士。
- 于推广期内，如投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。
- 恒生银行有限公司（「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保费折扣优惠、及其条款及细则之权利，恕不另行通知。恒生银行及恒生保险对保费折扣优惠之所有事宜均有最终决定权，并对所有人士具约束力。

以上乃资料摘要，仅供参考之用。有关各项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。

上述人寿保险计划均由恒生保险承保。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商，而有关产品乃恒生保险而非恒生银行的产品。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。