

## 人壽保險計劃優惠 (2023年7月1日至9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**！下列人壽保險計劃由恒生保險有限公司承保。

### 商業銀行及環球銀行客戶

首年保費折扣優惠 (以百分比計算)

#### 儲蓄保險計劃

「進息保」全保證人壽保險計劃	<b>1%</b>
	首期保費達USD6,250 / HK\$50,000 (最低每年保費) 或以上 <sup>(2)</sup>
「聚息通」人壽保險計劃 (人民幣) (躉繳保費)	<b>2.5%</b>
	首期保費達RMB12,800,000 / HK\$16,000,000或以上 <sup>(2)</sup>
	<b>2%</b>
首期保費達RMB3,200,000 / HK\$4,000,000 - 少於RMB12,800,000 / HK\$16,000,000 <sup>(2)</sup>	
「聚息通」人壽保險計劃 (美元) (躉繳保費)	<b>1.5%</b>
	首期保費少於RMB3,200,000 / HK\$4,000,000 <sup>(2)</sup>
	<b>6%</b>
首期保費達USD500,000 / HK\$4,000,000或以上 <sup>(2)</sup>	
「聚息通」人壽保險計劃 (人民幣) (年繳保費:2年)	<b>5%</b>
	首期保費少於USD500,000 / HK\$4,000,000 <sup>(2)</sup>
	<b>13%</b>
年繳保費 <sup>(1)</sup> 達RMB800,000 / HK\$1,000,000或以上 <sup>(2)</sup>	
「聚息通」人壽保險計劃 (人民幣) (年繳保費:2年)	<b>11%</b>
	年繳保費 <sup>(1)</sup> 達RMB400,000 / HK\$500,000 - 少於RMB800,000 / HK\$1,000,000 <sup>(2)</sup>
	<b>10%</b>
年繳保費 <sup>(1)</sup> 少於RMB400,000 / HK\$500,000 <sup>(2)</sup>	
「聚息通」人壽保險計劃 (美元) (年繳保費:2年)	<b>14%</b>
	年繳保費 <sup>(1)</sup> 達USD125,000 / HK\$1,000,000或以上 <sup>(2)</sup>
	<b>12%</b>
年繳保費 <sup>(1)</sup> 達USD62,500 / HK\$500,000 - 少於USD125,000 / HK\$1,000,000 <sup>(2)</sup>	
「聚息通」人壽保險計劃 (年繳保費:5年)	<b>11%</b>
	年繳保費 <sup>(1)</sup> 少於USD62,500 / HK\$500,000 <sup>(2)</sup>
	<b>25%</b>
	年繳保費 <sup>(1)</sup> 達USD250,000 / RMB1,600,000 / HK\$2,000,000或以上 <sup>(2)</sup>
	<b>20%</b>
年繳保費 <sup>(1)</sup> 達USD125,000 / RMB800,000 / HK\$1,000,000 - 少於USD250,000 / RMB1,600,000 / HK\$2,000,000 <sup>(2)</sup>	
<b>15%</b>	
年繳保費 <sup>(1)</sup> 達USD25,000 / RMB160,000 / HK\$200,000 - 少於USD125,000 / RMB800,000 / HK\$1,000,000 <sup>(2)</sup>	
<b>12%</b>	
年繳保費 <sup>(1)</sup> 少於USD25,000 / RMB160,000 / HK\$200,000 <sup>(2)</sup>	

# 商業銀行及環球銀行客戶

首年保費折扣優惠 (以百分比計算)

## 儲蓄保險計劃

	<b>30%</b> 年繳保費 <sup>(1)</sup> 達USD250,000 / RMB1,600,000 / HK\$2,000,000或以上 <sup>(2)</sup>
「聚息通」人壽保險計劃 (年繳保費:10年)	<b>25%</b> 年繳保費 <sup>(1)</sup> 達USD125,000/RMB800,000/HK\$1,000,000 - 少於USD250,000 / RMB1,600,000 / HK\$2,000,000 <sup>(2)</sup>
	<b>20%</b> 年繳保費 <sup>(1)</sup> 達USD25,000 / RMB160,000 / HK\$200,000 - 少於USD125,000 / RMB800,000 / HK\$1,000,000 <sup>(2)</sup>
	<b>15%</b> 年繳保費 <sup>(1)</sup> 少於USD25,000 / RMB160,000 / HK\$200,000 <sup>(2)</sup>
「傳蓄·飛恒」人壽保險計劃 (人民幣) (躉繳保費)	<b>3%</b> 首期保費達RMB12,800,000 / HK\$16,000,000或以上 <sup>(2)</sup>
	<b>2.5%</b> 首期保費達RMB3,200,000 / HK\$4,000,000 - 少於RMB12,800,000 / HK\$16,000,000 <sup>(2)</sup>
	<b>2%</b> 首期保費少於RMB3,200,000 / HK\$4,000,000 <sup>(2)</sup>
「傳蓄·飛恒」人壽保險計劃 (美元) (躉繳保費)	<b>7%</b> 首期保費達USD1,500,000 / HK\$12,000,000或以上 <sup>(2)</sup>
	<b>6.5%</b> 首期保費達USD500,000 / HK\$4,000,000 - 少於USD1,500,000 / HK\$12,000,000 <sup>(2)</sup>
	<b>6%</b> 首期保費達USD250,000 / HK\$2,000,000 - 少於USD500,000 / HK\$4,000,000 <sup>(2)</sup>
「傳蓄·飛恒」人壽保險計劃 (年繳保費:3年)	<b>8%</b> 年繳保費 <sup>(1)</sup> 達USD62,500 / RMB400,000 / HK\$500,000或以上 <sup>(2)</sup>
	<b>6%</b> 年繳保費 <sup>(1)</sup> 少於USD62,500 / RMB400,000 / HK\$500,000 <sup>(2)</sup>
「傳蓄·飛恒」人壽保險計劃 (年繳保費:5年)	<b>10%</b> 年繳保費 <sup>(1)</sup> 達USD62,500 / RMB400,000 / HK\$500,000或以上 <sup>(2)</sup>
	<b>8%</b> 年繳保費 <sup>(1)</sup> 少於USD62,500 / RMB400,000 / HK\$500,000 <sup>(2)</sup>
「傳承·高蓄」人壽保險計劃 (人民幣) (躉繳保費)	<b>1.5%</b> 首期保費達RMB5,000,000 / HK\$6,250,000或以上 <sup>(2)</sup>
	<b>1%</b> 首期保費達RMB3,200,000 / HK\$4,000,000 - 少於RMB5,000,000 / HK\$6,250,000 <sup>(2)</sup>
	<b>0.5%</b> 首期保費少於RMB3,200,000 / HK\$4,000,000 <sup>(2)</sup>
「傳承·高蓄」人壽保險計劃 (美元) (躉繳保費)	<b>2%</b> 首期保費達USD2,000,000 / HK\$16,000,000或以上 <sup>(2)</sup>
	<b>1.5%</b> 首期保費達USD1,000,000 / HK\$8,000,000 - 少於USD2,000,000 / HK\$16,000,000 <sup>(2)</sup>
	<b>1%</b> 首期保費達USD500,000 / HK\$4,000,000 - 少於USD1,000,000 / HK\$8,000,000 <sup>(2)</sup>
「傳承·高蓄」人壽保險計劃 (人民幣) (年繳保費:3年)	<b>1%</b> 年繳保費 <sup>(1)</sup> 達RMB400,000 / HK\$500,000或以上 <sup>(2)</sup>
	<b>3%</b> 年繳保費 <sup>(1)</sup> 達USD62,500 / HK\$500,000或以上 <sup>(2)</sup>
「傳承·高蓄」人壽保險計劃 (美元) (年繳保費:3年)	<b>2%</b> 年繳保費 <sup>(1)</sup> 少於USD62,500 / HK\$500,000 <sup>(2)</sup>
	<b>6%</b> 年繳保費 <sup>(1)</sup> 達HK\$120,000或以上 <sup>(2)</sup>
「躍晉」年金人壽保險計劃 「穩·步進富」人壽保險計劃	<b>5%</b> 年繳保費 <sup>(1)</sup> 少於HK\$120,000 <sup>(2)</sup>

# 商業銀行及環球銀行客戶

首年保費折扣優惠 (以百分比計算)

保障保險計劃	
「伴享人生」人壽保險計劃	<b>40%</b>
	年繳保費 <sup>(1)</sup> 達HK\$120,000或以上 <sup>(2)</sup>
「愛·生活」危疾人壽保險計劃	<b>25%</b>
	年繳保費 <sup>(1)</sup> 少於HK\$120,000 <sup>(2)</sup>
「愛·人生」人壽保險計劃	<b>首年十個月保費豁免</b>
	(適用於月繳保費)
「置安心」保險計劃	<b>85%</b>
	(適用於年繳保費)
特選年金保險計劃	
「晉盛」延期年金人壽保險計劃	<b>13%</b>
	年繳保費 <sup>(1)</sup> 達HK\$120,000或以上 <sup>(2)</sup>
	<b>10%</b>
	年繳保費 <sup>(1)</sup> 少於HK\$120,000 <sup>(2)</sup>
萬用壽險計劃	
顯赫世代萬用壽險計劃	<b>1.5%</b>
	保費折扣優惠以首期保費計算 (適用於年繳保費)
顯赫尊尚萬用壽險計劃	<b>2%</b>
	保費折扣優惠以首期保費計算 (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	<b>15%</b>
	首期保費達HK\$16,000,000或以上
	<b>12%</b>
	首期保費少於HK\$16,000,000

## 客戶查詢 2198 7838

### 註：

- 年繳保費金額並不包括附加保障之保費。若客戶選擇以年繳方式繳付保費，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，將以月繳保費乘以12個月計算。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、「晉盛」延期年金人壽保險計劃及「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。

### 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：

- 推廣期為2023年7月1日至2023年9月30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。
- 保費折扣優惠只適用於公司客戶。
- 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。

「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。保監局不會就本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本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。請注意稅務的法例、法規或詮釋可能會有所變化，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。

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

商業銀行  
COMMERCIAL  
BANKING



## Life Insurance Plan Offers (1 July to 30 September 2023)

Customers will be entitled **premium discount for the first year** 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.

### Commercial Bank and Global Bank Customers

Premium discount for the first year (in percentage)

Insurance Savings Plans	
CouponPower Guaranteed Life Insurance Plan	<b>1%</b> For initial premium of USD6,250 / HK\$50,000 (Minimum Annual Premium) or above <sup>(2)</sup>
	<b>2.5%</b> For initial premium of RMB12,800,000 / HK\$16,000,000 or above <sup>(2)</sup>
IncomePower Life Insurance Plan (RMB) (Single Premium)	<b>2%</b> For initial premium of RMB3,200,000 / HK\$4,000,000 – below RMB12,800,000 / HK\$16,000,000 <sup>(2)</sup>
	<b>1.5%</b> For initial premium below RMB3,200,000 / HK\$4,000,000 <sup>(2)</sup>
IncomePower Life Insurance Plan (USD) (Single Premium)	<b>6%</b> For initial premium of USD500,000 / HK\$4,000,000 or above <sup>(2)</sup>
	<b>5%</b> For initial premium below USD500,000 / HK\$4,000,000 <sup>(2)</sup>
IncomePower Life Insurance Plan (RMB) (Annualized premium: 2 years)	<b>13%</b> For annualized premium <sup>(1)</sup> of RMB800,000 / HK\$1,000,000 or above <sup>(2)</sup>
	<b>11%</b> For annualized premium <sup>(1)</sup> of RMB400,000 / HK\$500,000 – below RMB800,000 / HK\$1,000,000 <sup>(2)</sup>
	<b>10%</b> For annualized premium <sup>(1)</sup> below RMB400,000 / HK\$500,000 <sup>(2)</sup>
IncomePower Life Insurance Plan (USD) (Annualized premium: 2 years)	<b>14%</b> For annualized premium <sup>(1)</sup> of USD125,000 / HK\$1,000,000 or above <sup>(2)</sup>
	<b>12%</b> For annualized premium <sup>(1)</sup> of USD62,500 / HK\$500,000 – below USD125,000 / HK\$1,000,000 <sup>(2)</sup>
	<b>11%</b> For annualized premium <sup>(1)</sup> below USD62,500 / HK\$500,000 <sup>(2)</sup>
IncomePower Life Insurance Plan (Annualized premium: 5 years)	<b>25%</b> For annualized premium <sup>(1)</sup> of USD250,000 / RMB1,600,000 / HK\$2,000,000 or above <sup>(2)</sup>
	<b>20%</b> For annualized premium <sup>(1)</sup> of USD125,000 / RMB800,000 / HK\$1,000,000 – below USD250,000 / RMB1,600,000 / HK\$2,000,000 <sup>(2)</sup>
	<b>15%</b> For annualized premium <sup>(1)</sup> of USD25,000 / RMB160,000 / HK\$200,000 – below USD125,000 / RMB800,000 / HK\$1,000,000 <sup>(2)</sup>
	<b>12%</b> For annualized premium <sup>(1)</sup> below USD25,000 / RMB160,000 / HK\$200,000 <sup>(2)</sup>



## Commercial Bank and Global Bank Customers

Premium discount for the first year (in percentage)

Insurance Savings Plans	
IncomePower Life Insurance Plan (Annualized premium: 10 years)	<b>30%</b> For annualized premium <sup>(1)</sup> of USD250,000 / RMB1,600,000 / HK\$2,000,000 or above <sup>(2)</sup>
	<b>25%</b> For annualized premium <sup>(1)</sup> of USD125,000/RMB800,000/HK\$1,000,000 – below USD250,000 / RMB1,600,000 / HK\$2,000,000 <sup>(2)</sup>
	<b>20%</b> For annualized premium <sup>(1)</sup> of USD25,000 / RMB160,000 / HK\$200,000 – below USD125,000 / RMB800,000 / HK\$1,000,000 <sup>(2)</sup>
	<b>15%</b> For annualized premium <sup>(1)</sup> below USD25,000 / RMB160,000 / HK\$200,000 <sup>(2)</sup>
PhoenixPower Life Insurance Plan (RMB) (Single Premium)	<b>3%</b> For initial premium of RMB9,600,000 / HK\$12,000,000 or above <sup>(2)</sup>
	<b>2.5%</b> For initial premium of RMB3,200,000 / HK\$4,000,000 – below RMB9,600,000 / HK\$12,000,000 <sup>(2)</sup>
	<b>2%</b> For initial premium of RMB1,600,000 / HK\$2,000,000 – below RMB3,200,000 / HK\$4,000,000 <sup>(2)</sup>
PhoenixPower Life Insurance Plan (USD) (Single Premium)	<b>7%</b> For initial premium of USD1,500,000 / HK\$12,000,000 or above <sup>(2)</sup>
	<b>6.5%</b> For initial premium of USD500,000 / HK\$4,000,000 – below USD1,500,000 / HK\$12,000,000 <sup>(2)</sup>
	<b>6%</b> For initial premium of USD250,000 / HK\$2,000,000 – below USD500,000 / HK\$4,000,000 <sup>(2)</sup>
PhoenixPower Life Insurance Plan (Annualized premium: 3 years)	<b>8%</b> For annualized premium <sup>(1)</sup> of USD62,500 / RMB400,000 / HK\$500,000 or above <sup>(2)</sup>
	<b>6%</b> For annualized premium <sup>(1)</sup> below USD62,500 / RMB400,000 / HK\$500,000 <sup>(2)</sup>
PhoenixPower Life Insurance Plan (Annualized premium: 5 years)	<b>10%</b> For annualized premium <sup>(1)</sup> of USD62,500 / RMB400,000 / HK\$500,000 or above <sup>(2)</sup>
	<b>8%</b> For annualized premium <sup>(1)</sup> below USD62,500 / RMB400,000 / HK\$500,000 <sup>(2)</sup>
DragonPower Life Insurance Plan (RMB) (Single Premium)	<b>1.5%</b> For initial premium of RMB5,000,000 / HK\$6,250,000 or above <sup>(2)</sup>
	<b>1%</b> For initial premium of RMB3,200,000 / HK\$4,000,000 – below RMB5,000,000 / HK\$6,250,000 <sup>(2)</sup>
	<b>0.5%</b> For initial premium below RMB3,200,000 / HK\$4,000,000 <sup>(2)</sup>
DragonPower Life Insurance Plan (USD) (Single Premium)	<b>2%</b> For initial premium of USD2,000,000 / HK\$16,000,000 or above <sup>(2)</sup>
	<b>1.5%</b> For initial premium of USD1,000,000 / HK\$8,000,000 – below USD2,000,000 / HK\$16,000,000 <sup>(2)</sup>
	<b>1%</b> For initial premium of USD500,000 / HK\$4,000,000 – below USD1,000,000 / HK\$8,000,000 <sup>(2)</sup>
DragonPower Life Insurance Plan (RMB) (Annualized premium: 3 years)	<b>1%</b> For annualized premium <sup>(1)</sup> of RMB400,000 / HK\$500,000 or above <sup>(2)</sup>
DragonPower Life Insurance Plan (USD) (Annualized premium: 3 years)	<b>3%</b> For annualized premium <sup>(1)</sup> of USD62,500 / HK\$500,000 or above <sup>(2)</sup>
	<b>2%</b> For annualized premium <sup>(1)</sup> below USD62,500 / HK\$500,000 <sup>(2)</sup>
MaxiPlus Annuity Life Insurance Plan FutureEnrich Life Insurance Plan	<b>6%</b> For annualized premium <sup>(1)</sup> of HK\$120,000 or above <sup>(2)</sup>
	<b>5%</b> For annualized premium <sup>(1)</sup> below HK\$120,000 <sup>(2)</sup>

## Commercial Bank and Global Bank Customers

Premium discount for the first year (in percentage)

Insurance Protection Plans	
CompanionLife Insurance Plan	<b>40%</b>
LifeBetter Critical Illness Life Insurance Plan	For annualized premium <sup>(1)</sup> of HK\$120,000 or above <sup>(2)</sup>
EmbraceLife Insurance Plan	<b>25%</b>
	For annualized premium <sup>(1)</sup> below HK\$120,000 <sup>(2)</sup>
Mortgage Life Protection Plan	<b>10-month premium waiver in the first-year</b>
	(Monthly premium payment mode)
	<b>85%</b>
	(Annual premium payment mode)
Selected Annuity Plan	
FortuneLife Deferred Annuity Life Insurance Plan	<b>13%</b>
	For annualized premium <sup>(1)</sup> of HK\$120,000 or above <sup>(2)</sup>
	<b>10%</b>
	For annualized premium <sup>(1)</sup> below HK\$120,000 <sup>(2)</sup>
Universal Life	
Exquisite Universal Life Insurance Plan	<b>1.5%</b>
	The premium discount is based on Initial Premium (Annual premium payment mode)
Exquisite Supreme Universal Life Insurance Plan	<b>2%</b>
	The premium discount is based on Initial Premium (Single premium payment mode)
High-limit Life Protection Plan	
PhoenixLife Insurance Plan	<b>15%</b>
	For initial premium of HK\$16,000,000 or above
	<b>12%</b>
	For initial premium below HK\$16,000,000

### Customer Enquiry 2198 7838

#### Notes:

- (1) Rider premium is not included in the annualised premium. If the annual premium payment mode is selected, customer can enjoy the above designated first-year premium discount upon payment of the premium for the first policy year. If the monthly payment mode is selected, the applicable annualised premium for calculating the premium discount in the first policy year will be determined by multiplying the monthly premium payment by 12; and 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.
- (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, FortuneLife Deferred Annuity 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.

#### 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 2023 to 30 September 2023 (both days inclusive) ("Promotion Period").
- Application form of the life insurance plan of Hang Seng Insurance Company Limited ("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 corporate customers.
- 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.

#### 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 this 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. 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 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.

## 人寿保险计划优惠 (2023年7月1日至9月30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**! 下列人寿保险计划由恒生保险有限公司承保。

### 商业银行及环球银行客户

首年保费折扣优惠 (以百分比计算)

#### 储蓄保险计划

「进息保」全保证人寿保险计划	<b>1%</b>
	首期保费达USD6,250 / HK\$50,000 (每年最低保费) 或以上 <sup>(2)</sup>
「聚息通」人寿保险计划 (人民币) (趸缴保费)	<b>2.5%</b>
	首期保费达RMB12,800,000 / HK\$16,000,000或以上 <sup>(2)</sup>
	<b>2%</b>
首期保费达RMB3,200,000 / HK\$4,000,000 - 少于RMB12,800,000 / HK\$16,000,000 <sup>(2)</sup>	
「聚息通」人寿保险计划 (美元) (趸缴保费)	<b>1.5%</b>
	首期保费少于RMB3,200,000 / HK\$4,000,000 <sup>(2)</sup>
	<b>6%</b>
首期保费达USD500,000 / HK\$4,000,000或以上 <sup>(2)</sup>	
「聚息通」人寿保险计划 (人民币) (年缴保费:2年)	<b>5%</b>
	首期保费少于USD500,000 / HK\$4,000,000 <sup>(2)</sup>
	<b>13%</b>
年缴保费 <sup>(1)</sup> 达RMB800,000 / HK\$1,000,000或以上 <sup>(2)</sup>	
「聚息通」人寿保险计划 (人民币) (年缴保费:2年)	<b>11%</b>
	年缴保费 <sup>(1)</sup> 达RMB400,000 / HK\$500,000 - 少于RMB800,000 / HK\$1,000,000 <sup>(2)</sup>
	<b>10%</b>
年缴保费 <sup>(1)</sup> 少于RMB400,000 / HK\$500,000 <sup>(2)</sup>	
「聚息通」人寿保险计划 (美元) (年缴保费:2年)	<b>14%</b>
	年缴保费 <sup>(1)</sup> 达USD125,000 / HK\$1,000,000或以上 <sup>(2)</sup>
	<b>12%</b>
年缴保费 <sup>(1)</sup> 达USD62,500 / HK\$500,000 - 少于USD125,000 / HK\$1,000,000 <sup>(2)</sup>	
「聚息通」人寿保险计划 (年缴保费:5年)	<b>11%</b>
	年缴保费 <sup>(1)</sup> 少于USD62,500 / HK\$500,000 <sup>(2)</sup>
	<b>25%</b>
	年缴保费 <sup>(1)</sup> 达USD250,000 / RMB1,600,000 / HK\$2,000,000或以上 <sup>(2)</sup>
「聚息通」人寿保险计划 (年缴保费:5年)	<b>20%</b>
	年缴保费 <sup>(1)</sup> 达USD125,000 / RMB800,000 / HK\$1,000,000 - 少于USD250,000 / RMB1,600,000 / HK\$2,000,000 <sup>(2)</sup>
	<b>15%</b>
年缴保费 <sup>(1)</sup> 达USD25,000 / RMB160,000 / HK\$200,000 - 少于USD125,000 / RMB800,000 / HK\$1,000,000 <sup>(2)</sup>	
「聚息通」人寿保险计划 (年缴保费:5年)	<b>12%</b>
	年缴保费 <sup>(1)</sup> 少于USD25,000 / RMB160,000 / HK\$200,000 <sup>(2)</sup>

# 商业银行及环球银行客户

首年保费折扣优惠 (以百分比计算)

## 储蓄保险计划

「聚息通」人寿保险计划 (年缴保费:10年)	<b>30%</b> 年缴保费 <sup>(1)</sup> 达USD250,000 / RMB1,600,000 / HK\$2,000,000或以上 <sup>(2)</sup>
	<b>25%</b> 年缴保费 <sup>(1)</sup> 达USD125,000/RMB800,000/HK\$1,000,000 - 少于USD250,000 / RMB1,600,000 / HK\$2,000,000 <sup>(2)</sup>
	<b>20%</b> 年缴保费 <sup>(1)</sup> 达USD25,000 / RMB160,000 / HK\$200,000 - 少于USD125,000 / RMB800,000 / HK\$1,000,000 <sup>(2)</sup>
	<b>15%</b> 年缴保费 <sup>(1)</sup> 少于USD25,000 / RMB160,000 / HK\$200,000 <sup>(2)</sup>
「传蓄·飞恒」人寿保险计划 (人民币) (趸缴保费)	<b>3%</b> 首期保费达RMB12,800,000 / HK\$16,000,000或以上 <sup>(2)</sup>
	<b>2.5%</b> 首期保费达RMB3,200,000 / HK\$4,000,000 - 少于RMB12,800,000 / HK\$16,000,000 <sup>(2)</sup>
	<b>2%</b> 首期保费少于RMB3,200,000 / HK\$4,000,000 <sup>(2)</sup>
「传蓄·飞恒」人寿保险计划 (美元) (趸缴保费)	<b>7%</b> 首期保费达USD1,500,000 / HK\$12,000,000或以上 <sup>(2)</sup>
	<b>6.5%</b> 首期保费达USD500,000 / HK\$4,000,000 - 少于USD1,500,000 / HK\$12,000,000 <sup>(2)</sup>
	<b>6%</b> 首期保费首期保费达USD250,000 / HK\$2,000,000 - 少于USD500,000 / HK\$4,000,000 <sup>(2)</sup>
「传蓄·飞恒」人寿保险计划 (年缴保费:3年)	<b>8%</b> 年缴保费 <sup>(1)</sup> 达USD62,500 / RMB400,000 / HK\$500,000或以上 <sup>(2)</sup>
	<b>6%</b> 年缴保费 <sup>(1)</sup> 少于USD62,500 / RMB400,000 / HK\$500,000 <sup>(2)</sup>
「传蓄·飞恒」人寿保险计划 (年缴保费:5年)	<b>10%</b> 年缴保费 <sup>(1)</sup> 达USD62,500 / RMB400,000 / HK\$500,000或以上 <sup>(2)</sup>
	<b>8%</b> 年缴保费 <sup>(1)</sup> 少于USD62,500 / RMB400,000 / HK\$500,000 <sup>(2)</sup>
「传承·高蓄」人寿保险计划 (人民币) (趸缴保费)	<b>1.5%</b> 首期保费达RMB12,800,000 / HK\$16,000,000或以上 <sup>(2)</sup>
	<b>1%</b> 首期保费达RMB3,200,000 / HK\$4,000,000 - 少于RMB5,000,000 / HK\$6,250,000 <sup>(2)</sup>
	<b>0.5%</b> 首期保费少于RMB3,200,000 / HK\$4,000,000 <sup>(2)</sup>
「传承·高蓄」人寿保险计划 (美元) (趸缴保费)	<b>2%</b> 首期保费达USD2,000,000 / HK\$16,000,000或以上 <sup>(2)</sup>
	<b>1.5%</b> 首期保费达USD1,000,000 / HK\$8,000,000 - 少于USD2,000,000 / HK\$16,000,000 <sup>(2)</sup>
	<b>1%</b> 首期保费达USD500,000 / HK\$4,000,000 - 少于USD1,000,000 / HK\$8,000,000 <sup>(2)</sup>
「传承·高蓄」人寿保险计划 (人民币) (年缴保费:3年)	<b>1%</b> 年缴保费 <sup>(1)</sup> 达RMB400,000 / HK\$500,000或以上 <sup>(2)</sup>
「传承·高蓄」人寿保险计划 (美元) (年缴保费:3年)	<b>3%</b> 年缴保费 <sup>(1)</sup> 达USD62,500 / HK\$500,000或以上 <sup>(2)</sup>
	<b>2%</b> 年缴保费 <sup>(1)</sup> 少于USD62,500 / HK\$500,000 <sup>(2)</sup>
「跃晋」年金人寿保险计划 「稳·步进富」人寿保险计划	<b>6%</b> 年缴保费 <sup>(1)</sup> 达HK\$120,000或以上 <sup>(2)</sup>
	<b>5%</b> 年缴保费 <sup>(1)</sup> 少于HK\$120,000 <sup>(2)</sup>



# 商业银行及环球银行客户

首年保费折扣优惠 (以百分比计算)

保障保险计划	
「伴享人生」人寿保险计划 「爱·生活」危疾人寿保险计划 「爱·人生」人寿保险计划	<b>40%</b> 年缴保费 <sup>(1)</sup> 达HK\$120,000或以上 <sup>(2)</sup>
	<b>25%</b> 年缴保费 <sup>(1)</sup> 少于HK\$120,000 <sup>(2)</sup>
	<b>首年十個月保費豁免</b> (适用于月缴保费)
「置安心」保险计划	<b>85%</b> (适用于年缴保费)
	<b>13%</b> 年缴保费 <sup>(1)</sup> 达HK\$120,000或以上 <sup>(2)</sup>
「晋盛」延期年金人寿保险计划	<b>10%</b> 年缴保费 <sup>(1)</sup> 少于HK\$120,000 <sup>(2)</sup>
	<b>1.5%</b> 保费折扣优惠以首期保费计算 (适用于年缴保费)
显赫世代万年寿险计划 显赫尊尚万年寿险计划	<b>2%</b> 保费折扣优惠以首期保费计算 (适用于趸缴保费)
	<b>15%</b> 首期保费达HK\$16,000,000或以上
「享誉人生」人寿保险计划	<b>12%</b> 首期保费少于HK\$16,000,000

## 客户查询 2198 7838

### 注:

- 年缴保费金额并不包括附加保障之保费。若客户选择以年缴方式缴付保费,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,将以月缴保费乘以12个月计算。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、「晋盛」延期年金人寿保险计划及「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。

### 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:

- 推广期为2023年7月1日至2023年9月30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。
- 保费折扣优惠只适用于公司客户。
- 于推广期内,如受保人成功受保超过一份保单,保单持有人仍可依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。

「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。保监局不会就本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本产品册子之全部或任何部分内容所产生或因依赖该等内容而引起之任何损失承担任何责任。本产品为合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。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,包括税务扣减的资格条件。恒生保险并不会承担就税务的法例、法规或诠释的任何改变及其相关影响而向阁下作出通知。有关适用于合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。

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折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。