“Set Sailing Rewards 2026” Client Incentive

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

The life insurance plan is underwritten by Hong Kong Life Insurance Limited (“Hong Kong Life”)
OCBC Bank (Hong Kong) Limited is the Appointed Licensed Insurance Agency of Hong Kong Life

OCBC 香港人壽 Hong Kong Life

Content

With successful applications submitted within the Promotion Period[2] for any Eligible Life Insurance Plan(s) of Hong Kong Life Insurance Limited ("Hong Kong Life") as specified below, subject to the premium requirement and other conditions of relevant Incentive, clients may enjoy corresponding incentives as below.

1) **Delightful Life Savings Insurance Plan Client Incentive**
2) **Wealth Prestige Savings Insurance Plan Client Incentive**
3) **Wealth Accelerator Multi-Currency Series Client Incentive**
4) **Wealth Up (Premier) Savings Insurance Plan Client Incentive**
5) **"Rewards for Two" Client Incentive**
6) **"Prestige Reward" - Maturity Policy Client Incentive**
7) **Selected Client Incentive**
8) **"Amazing Reward" - New Client Incentive**
9) **Complimentary Health Service**
10) **"Tax Deductible" Client Incentive**
11) **Fortune Plus III Savings Insurance Plan Client Incentive**
12) **"Special Premium Deposit Account Extra First Year Guaranteed Interest Rate" Client Promotion**

Terms and Conditions of "Set Sailing Rewards 2026" Client Incentive

1) Delightful Life Savings Insurance Plan Client Incentive

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

Single or First Year Premium Discount

In addition to the Single or First Year Premium Discount as shown in the Incentive Table (1), clients will be entitled to double bonus points through the Customer Bonus Point Program, given the policy of the Delightful Life Savings Insurance Plan being successfully issued.

Incentive Table (1)

Eligible Life Insurance Plan
• Delightful Life Savings Insurance Plan (Single Premium)

Single Premium[14,15]			Single Premium Discount of Basic Plan[13]
HKD	USD	RMB	
1,999,999 or below	249,999 or below	1,799,999 or below	1%
2,000,000 or above	250,000 or above	1,800,000 or above	1.5%

Eligible Life Insurance Plan
• Delightful Life Savings Insurance Plan (5-Year/10-Year Pay)

Annualized First Year Premium[14,15]			First Year Premium Discount of Basic Plan[13]	
HKD	USD	RMB	5-Year Pay	10-Year Pay
99,999 or below	12,499 or below	89,999 or below	2%	4%
100,000 - 299,999	12,500 - 37,499	90,000 - 269,999		7%
300,000 - 599,999	37,500 - 74,999	270,000 - 539,999	4%	10%
600,000 - 1,199,999	75,000 - 149,999	540,000 - 1,079,999	6%	14%
1,200,000 - 1,999,999	150,000 - 249,999	1,080,000 - 1,799,999	8%	18%
2,000,000 or above	250,000 or above	1,800,000 or above	10%	22%

2) Wealth Prestige Savings Insurance Plan Client Incentive

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

Single Premium Discount

Incentive Table (2)

Single Premium[14,15]			Single Premium Discount of Basic Plan[13]	
HKD	**USD**	**RMB**	**HKD / USD**	**RMB**
800,000 or below	100,000 or below	720,000 or below	1.5%	1%
800,001 - 1,999,999	100,001 - 249,999	720,001 - 1,799,999	3%	2%
2,000,000 or above	250,000 or above	1,800,000 or above		3%

3) Wealth Accelerator Multi-Currency Series Client Incentive

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

• Wealth Accelerator (Premier) Multi-Currency Insurance Plan First Year Premium Discount

Incentive Table (3a)

Eligible Life Insurance Plan • Wealth Accelerator (Premier) Multi-Currency Insurance Plan (2-Year Pay)			
Annualized First Year Premium[14,15,18]			First Year Premium Discount of Basic Plan[13]
HKD	USD	RMB	
300,000 - 1,999,999	37,500 - 249,999	270,000 - 1,799,999	1%
2,000,000 or above	250,000 or above	1,800,000 or above	2%

Eligible Life Insurance Plan • Wealth Accelerator (Premier) Multi-Currency Insurance Plan (5-Year Pay)			
Annualized First Year Premium[14,15,18]			First Year Premium Discount of Basic Plan[13]
HKD	USD	RMB	
50,000 - 299,999	6,250 - 37,499	45,000 - 269,999	3%
300,000 - 499,999	37,500 - 62,499	270,000 - 449,999	7%
500,000 - 799,999	62,500 - 99,999	450,000 - 719,999	8%
800,000 - 1,299,999	100,000 - 162,499	720,000 - 1,169,999	10%
1,300,000 - 1,999,999	162,500 - 249,999	1,170,000 - 1,799,999	11%
2,000,000 - 3,499,999	250,000 - 437,499	1,800,000 - 3,149,999	13%
3,500,000 or above	437,500 or above	3,150,000 or above	16%

For non-HKD policy currencies, the exchange rate below will be applied to determine its equivalent premium amount, rounding off to the nearest integer:

Policy Currency (to 1 unit of the currency)	AUD	CAD	EUR	GBP	NZD	SGD
Exchange Rate (HKD)	5	5	8	10	5	5

For example: HKD18,000 of Annualized First Year Premium is equivalent to AUD3,600 of Annualized First Year Premium.

• Wealth Accelerator Multi-Currency Plan
First Year Premium Discount

Incentive Table (3b)

Eligible Life Insurance Plan
• Wealth Accelerator Multi-Currency Plan (2-Year Pay)

Annualized First Year Premium[14,15,18]			First Year Premium Discount of Basic Plan[13]
HKD	USD	RMB	
18,000 - 299,999	2,250 - 37,499	16,200 - 269,999	1%
300,000 - 1,999,999	37,500 - 249,999	270,000 - 1,799,999	2%
2,000,000 or above	250,000 or above	1,800,000 or above	3%

Eligible Life Insurance Plan
• Wealth Accelerator Multi-Currency Plan (5-Year Pay/ 10-Year Pay)

Annualized First Year Premium[14,15,18]			First Year Premium Discount of Basic Plan[13]
HKD	USD	RMB	
18,000 - 49,999	2,250 - 6,249	16,200 - 44,999	1%
50,000 - 299,999	6,250 - 37,499	45,000 - 269,999	5%
300,000 - 499,999	37,500 - 62,499	270,000 - 449,999	9%
500,000 - 799,999	62,500 - 99,999	450,000 - 719,999	10%
800,000 - 1,299,999	100,000 - 162,499	720,000 - 1,169,999	12%
1,300,000 - 1,999,999	162,500 - 249,999	1,170,000 - 1,799,999	13%
2,000,000 - 3,499,999	250,000 - 437,499	1,800,000 - 3,149,999	15%
3,500,000 or above	437,500 or above	3,150,000 or above	18%

For non-HKD policy currencies, the exchange rate below will be applied to determine its equivalent premium amount, rounding off to the nearest integer:

Policy Currency (to 1 unit of the currency)	AUD	CAD	EUR	GBP	NZD	SGD
Exchange Rate (HKD)	5	5	8	10	5	5

For example: HKD18,000 of Annualized First Year Premium is equivalent to AUD3,600 of Annualized First Year Premium.

4) Wealth Up (Premier) Savings Insurance Plan Client Incentive

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

First Year Premium Discount

Incentive Table (4a)

Eligible Life Insurance Plan • Wealth Up (Premier) Savings Insurance Plan			
First Year Premium[14,15]			First Year Premium Discount of Basic Plan[13]
HKD	USD	RMB	
100,000 - 249,999	12,500 - 31,249	90,000 - 224,999	7%
250,000 - 1,499,999	31,250 - 187,499	225,000 - 1,349,999	9%
1,500,000 - 2,999,999	187,500 - 374,999	1,350,000 - 2,699,999	11%
3,000,000 or above	375,000 or above	2,700,000 or above	13%

Premium Prepayment Discount

In addition to the First Year Premium Discount as shown in the Incentive Table (4a), clients will be entitled to the corresponding Premium Prepayment Discount of Basic Plan as specified below in the second policy year, given that the first year premium and the second year premium have been paid in full at the time of application of the Wealth Up (Premier) Savings Insurance Plan, and the policy being successfully issued.

Incentive Table (4b)

Eligible Life Insurance Plan • Wealth Up (Premier) Savings Insurance Plan	
Policy Currency	Premium Prepayment Discount of Basic Plan in Second Policy Year
HKD / RMB	4%
USD	5%

Illustrative Examples

Principal Amount: USD750,000
Premium Payment Term: 2 years
Annual Premium: USD375,000
(Annual payment mode)
Total Premiums Paid: USD750,000

A. Premium is paid annually, with (i) First Year Premium Discount

First year premium discount: 13%
First year premium with first year premium discount: USD326,250

Second year premium: USD375,000

Total discounted premiums paid: USD701,250

Policy Year 1 → 2

	Non-guaranteed
Maturity Benefit	
Amount of Maturity Benefit	USD1,633,500 π
As a % of Total Discounted Premiums Paid	232.9%
Return Rate with Premium Discount	4.44% p.a.

For USD Policy, if all premiums are paid in full when due, with the 13% discount on the first year premium, the projected Maturity Benefit is 232.9% (non-guaranteed) of the total discounted premiums paid, which is equivalent to a projected total return rate of 4.44% p.a. (non-guaranteed) upon the Policy Maturity.

B. Pre-paid second year premium, with (i) First Year Premium Discount and (ii) Premium Prepayment Discount

First year premium discount: 13%
First year premium with first year premium discount: USD326,250

+

Premium prepayment discount: 5%
Second year premium with premium prepayment discount: USD356,250

Total discounted premiums paid: USD682,500

Policy Year 1 → 2

	Non-guaranteed
Maturity Benefit	
Amount of Maturity Benefit	USD1,633,500 π
As a % of Total Discounted Premiums Paid	239.3%
Return Rate with Premium Discount	4.46% p.a.

For USD Policy, if the first year premium is paid in full and assume that the second year premium is paid to the Premium Deposit Account in advance together with the first year premium, with the 13% discount on the first year premium and the 5% discount on the second year premium prepayment, the projected Maturity Benefit is 239.3% (non-guaranteed) of the total discounted premiums paid, which is equivalent to a projected total return rate of 4.46% p.a. (non-guaranteed) upon the Policy Maturity.

π Amount of Maturity Benefit is equal to 100% of Guaranteed Cash Value, plus Terminal Dividend (non-guaranteed) (if any), less Indebtedness (if any). Terminal Dividend is not guaranteed and may be changed from time to time. Past performance is not indicative of future performance. The actual amount payable may be higher or lower than those illustrated in the Insurance Proposal. Hong Kong Life reserves the right to change them from time to time.

Remarks
When paying the first year premium, the second year premium and levy (if any) may be deposited in advance into the Premium Deposit Account at the same time. No interest will be payable and no partial or full withdrawal is allowed for the amount in the Premium Deposit Account. For the avoidance of doubt, the Premium Deposit Account is not equivalent to the Bank's saving account. Any premium prepaid to Hong Kong Life pursuant to this promotion is not protected deposit and is not protected by the Deposit Protection Scheme under the Deposit Protection Scheme Ordinance (Cap 581) of Hong Kong.

The above example assumes no Policy Loan, no partial surrender, no withdrawal of Policy Value and all premiums have been paid when due during the benefit term. The above example is for reference only. Please refer to the Insurance Proposal of the Eligible Life Insurance Plan for actual premium and more details.

5) "Rewards for Two" Client Incentive

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

First Year and Second Year Premium Discount

- With successful applications submitted within the Promotion Period[2] for any Eligible Life Insurance Plan(s) of Hong Kong Life as specified in Incentive Table (5) below, subject to the premium requirement and other conditions of relevant Incentive, relevant clients and their referred Immediate Family Members[24] may enjoy corresponding incentives as below

Incentive Table (5)

Client Type[24]	General Client	Hong Kong Life New Client/ Corporate Client[25]/ Bank VIP/ Maturity Policy Client
Premium Payment Mode	All Payment Modes (Maturity Policy Client must pay by Annual Payment Mode only)	

Eligible Life Insurance Plans

- **Family Fortune Savings Insurance Plan (5-Year Pay)**
- **Prime Reward Whole Life Savings Insurance Plan (6-Year/9-Year Pay)**

Annualized First Year Premium[14,15,16]		First Year and Second Year Premium Discount of Basic Plan[13,30]			
HKD	USD	First Year	Second Year	First Year	Second Year
18,000 - 49,999	2,250 - 6,249	6%	-	6%	2%
50,000 - 299,999	6,250 - 37,499		2%	8%	4%
300,000 - 799,999	37,500 - 99,999		4%	12%	5%
800,000 - 1,999,999	100,000 - 249,999	8%			7%
2,000,000 - 3,499,999	250,000 - 437,499	10%	8%		9%
3,500,000 or above	437,500 or above			14%	12%

First Year Premium Discount

Incentive Table (5)

Client Type[24]	General Client	Hong Kong Life New Client/ Corporate Client[25]/ Bank VIP/ Maturity Policy Client
Premium Payment Mode	All Payment Modes (Maturity Policy Client must pay by Annual Payment Mode only)	

Eligible Life Insurance Plans

- Family Care Dread Disease Protection Plan (10-Year/20-Year Pay)
- Family Fortune Savings Insurance Plan (10-Year Pay)
- Prime Reward Whole Life Savings Insurance Plan (3-Year Pay)
- Perfect 10 Whole Life Protector

Annualized First Year Premium[14,15,16]		First Year Premium Discount of Basic Plan[13]	
HKD	USD		
18,000 or above	2,250 or above	6%	8%

Eligible Life Insurance Plans

- Wealth for U Savings Protection Plan
- Monthly Reward Whole Life (3-Year Pay)

Annualized First Year Premium[14,15,16]		First Year Premium Discount of Basic Plan[13]	
HKD	USD		
18,000 or above	2,250 or above	2%	3%

Eligible Life Insurance Plan

- Vantage Medical Plan

Annualized First Year Premium[14,15,16]		First Year Premium Discount of Basic Plan[13]	
HKD	USD		
No Minimum Premium Requirement		10%	20%

6) "Prestige Reward" - Maturity Policy Client Incentive

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

First Year Premium Discount

- **Early Maturity Policy Client[42] can enjoy extra HKD1,000 First Year Premium Discount[46] (or equivalent) on top of the First Year Premium Discount as stated below**

Incentive Table (6)

Client Type[42]	2026 Maturity Policy Client
Premium Payment Mode	Annual Payment Mode only

Eligible Life Insurance Plans - Group 1

- **Wealth Accelerator (Premier) Multi-Currency Insurance Plan (2-Year Pay)**
- **Wealth Accelerator Multi-Currency Plan (2-Year Pay)**

First Year Premium[14,15,16,18]			First Year Premium Discount of Basic Plan[13]		
HKD	USD	RMB	HKD	USD	RMB
120,000 - 249,999	15,000 - 31,249	108,000 - 224,999	1,088	136	978
250,000 or above	31,250 or above	225,000 or above	2,088	260	1,878

Eligible Life Insurance Plans - Group 2

- **Wealth Accelerator (Premier) Multi-Currency Insurance Plan (5-Year Pay)**
- **Wealth Accelerator Multi-Currency Plan (5-Year/10-Year Pay)**
- **Perfect 10 Whole Life Protector**
- **Family Care Dread Disease Protection Plan (10-Year/20-Year Pay)**
- **Family Fortune Savings Insurance Plan (5-Year/10-Year Pay)**

First Year Premium[14,15,16,18]			First Year Premium Discount of Basic Plan[13]		
HKD	USD	RMB	HKD	USD	RMB
50,000 - 99,999	6,250 - 12,499	45,000 - 89,999	2,588	323	2,328
100,000 - 149,999	12,500 - 18,749	90,000 - 134,999	5,088	636	4,578
150,000 - 199,999	18,750 - 24,999	135,000 - 179,999	7,588	948	6,828
200,000 - 299,999	25,000 - 37,499	180,000 - 269,999	10,388	1,298	9,348
300,000 - 399,999	37,500 - 49,999	270,000 - 359,999	15,388	1,923	13,848
400,000 - 499,999	50,000 - 62,499	360,000 - 449,999	20,688	2,586	18,618
500,000 or above	62,500 or above	450,000 or above	25,688	3,210	23,118

For non-HKD policy currencies, the exchange rate below will be applied to determine its equivalent premium / premium discount amount, rounding off to the nearest integer:

Policy Currency (to 1 unit of the currency)	AUD	CAD	EUR	GBP	NZD	SGD
Exchange Rate (HKD)	5	5	8	10	5	5

For example: HKD18,000 of First Year Premium is equivalent to AUD3,600 of First Year Premium.

7) Selected Client Incentive

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

First Year Premium Discount

Incentive Table (7)

Client Type[48]	OCBC Premier Private Client / Offshore Client
Premium Payment Mode	Annual Payment Mode only

Eligible Life Insurance Plans - Group 1

- Wealth Accelerator (Premier) Multi-Currency Insurance Plan (2-Year Pay)
- Wealth Accelerator Multi-Currency Plan (2-Year Pay)

First Year Premium[14,15,16,18]			First Year Premium Discount of Basic Plan[13]		
HKD	USD	RMB	HKD	USD	RMB
120,000 - 249,999	15,000 - 31,249	108,000 - 224,999	1,088	136	978
250,000 or above	31,250 or above	225,000 or above	2,088	260	1,878

Eligible Life Insurance Plans - Group 2

- Wealth Accelerator (Premier) Multi-Currency Insurance Plan (5-Year Pay)
- Wealth Accelerator Multi-Currency Plan (5-Year/10-Year Pay)
- Perfect 10 Whole Life Protector
- Family Care Dread Disease Protection Plan (10-Year/20-Year Pay)
- Family Fortune Savings Insurance Plan (5-Year/10-Year Pay)

First Year Premium[14,15,16,18]			First Year Premium Discount of Basic Plan[13]		
HKD	USD	RMB	HKD	USD	RMB
50,000 - 99,999	6,250 - 12,499	45,000 - 89,999	2,588	323	2,328
100,000 - 149,999	12,500 - 18,749	90,000 - 134,999	5,088	636	4,578
150,000 - 199,999	18,750 - 24,999	135,000 - 179,999	7,588	948	6,828
200,000 - 299,999	25,000 - 37,499	180,000 - 269,999	10,388	1,298	9,348
300,000 - 399,999	37,500 - 49,999	270,000 - 359,999	15,388	1,923	13,848
400,000 or above	50,000 or above	360,000 or above	20,688	2,586	18,618

For non-HKD policy currencies, the exchange rate below will be applied to determine its equivalent premium / premium discount amount, rounding off to the nearest integer:

Policy Currency (to 1 unit of the currency)	AUD	CAD	EUR	GBP	NZD	SGD
Exchange Rate (HKD)	5	5	8	10	5	5

For example: HKD18,000 of First Year Premium is equivalent to AUD3,600 of First Year Premium.

8) "Amazing Reward" - New Client Incentive

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

First Year Premium Discount

Incentive Table (8)

Client Type[24]	Hong Kong Life New Client
Premium Payment Mode	Annual Payment Mode only

Eligible Life Insurance Plans - Group 1

- Wealth Accelerator (Premier) Multi-Currency Insurance Plan (2-Year Pay)
- Wealth Accelerator Multi-Currency Plan (2-Year Pay)

First Year Premium[14,15,16,18]			First Year Premium Discount of Basic Plan[13]		
HKD	USD	RMB	HKD	USD	RMB
120,000 - 249,999	15,000 - 31,249	108,000 - 224,999	1,088	136	978
250,000 or above	31,250 or above	225,000 or above	2,088	260	1,878

Eligible Life Insurance Plans - Group 2

- Wealth Accelerator (Premier) Multi-Currency Insurance Plan (5-Year Pay)
- Wealth Accelerator Multi-Currency Plan (5-Year/10-Year Pay)
- Perfect 10 Whole Life Protector
- Family Care Dread Disease Protection Plan (10-Year/20-Year Pay)
- Family Fortune Savings Insurance Plan (5-Year/10-Year Pay)

First Year Premium[14,15,16,18]			First Year Premium Discount of Basic Plan[13]		
HKD	USD	RMB	HKD	USD	RMB
50,000 - 99,999	6,250 - 12,499	45,000 - 89,999	2,588	323	2,328
100,000 - 149,999	12,500 - 18,749	90,000 - 134,999	5,088	636	4,578
150,000 - 199,999	18,750 - 24,999	135,000 - 179,999	7,588	948	6,828
200,000 or above	25,000 or above	180,000 or above	10,388	1,298	9,348

For non-HKD policy currencies, the exchange rate below will be applied to determine its equivalent premium / premium discount amount, rounding off to the nearest integer:

Policy Currency (to 1 unit of the currency)	AUD	CAD	EUR	GBP	NZD	SGD
Exchange Rate (HKD)	5	5	8	10	5	5

For example: HKD18,000 of First Year Premium is equivalent to AUD3,600 of First Year Premium.

9) Complimentary Health Service

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

Complimentary Health Service

- Designated clients may enjoy the MedicMart Health Package B[57] ("Health Service") provided by MediConCen once.

Incentive Table (9)

Designated Client Type[56]	Offshore Client
Premium Payment Mode	Annual Payment Mode only
First Year Premium[58]	HKD200,000 (or equivalent) or above
Eligible Life Insurance Plans	• **Delightful Life Savings Insurance Plan (5-Year/10-Year Pay)** • **Wealth Accelerator (Premier) Multi-Currency Insurance Plan (2-Year/5-Year Pay)** • **Wealth Accelerator Multi-Currency Plan (2-Year/5-Year/10-Year Pay)** • **Family Care Dread Disease Protection Plan (10-Year/20-Year Pay)** • **Family Fortune Savings Insurance Plan (5-Year/10-Year Pay)** • **Perfect 10 Whole Life Protector** • **Monthly Reward Whole Life (3-Year Pay)** • **Prime Reward Whole Life Savings Insurance Plan (3-Year/6-Year/9-Year Pay)**

Disclaimer

Health Service is provided by MediConCen Limited ("MediConCen") ("Service Provider"). For details of the Health Service, please contact the Service Provider directly. All products and services are offered by the Service Provider and its contracted health centres. The Service Provider is not an agent of Hong Kong Life and does not act on behalf of Hong Kong Life. The Service Provider is not an insurance intermediary and does not provide insurance advice or services. Hong Kong Life shall make no representation, warranty or undertaking as to any of services provided by the Service Provider and its contracted health centres and shall not be liable for any fault, negligence and/or default in the services provided by such service providers. Hong Kong Life and OCBC Bank (Hong Kong) Limited are not the service provider of the Health Service, and will therefore not assume any responsibility arising from or in connection with the Health Service (including but not limited to any conditions incurred by the Health Service). Clients should seek professional medical advice if needed.

10) "Tax Deductible" Client Incentive

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

Premium Discount of Deferred Annuity and VHIS Certified Plans

Incentive Table (10a)

Eligible Life Insurance Plan
- **Retire-at-Ease II Deferred Annuity Plan**

Annualized First Year Premium^[76,77]		First Year Premium Discount of Basic Plan*[75]	
		Up To Age 100 Option	Fixed Term Option
HKD	USD		
30,500 - 49,999	4,100 - 6,699	6%	3%
50,000 - 1,499,999	6,700 - 199,999	12%	6%
1,500,000 or above	200,000 or above		10%

^ Both the minimum requirements for Guaranteed Monthly Annuity Payment (Up To Age 100 Option: HKD1,600/USD200; Fixed Term Option: HKD2,000/USD250) and Total Premiums Paid (HKD180,000/USD24,000) must be fulfilled.

Incentive Table (10b)

Eligible Life Insurance Plans
- **Health Essential Medical Plan - Standard**
- **Health Supreme Medical Plan**

First Year and Second Year Premium Discount of Basic Plan*[30,75]	
First Year	Second Year
20%	10%

* The premium discount amount is not eligible for tax deduction. For details of the tax deduction, please refer to relevant product leaflet and the website of the Inland Revenue Department of the Hong Kong Special Administrative Region.

11) Fortune Plus III Savings Insurance Plan Client Incentive

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

First Year Premium Discount

Incentive Table (11a)

Eligible Life Insurance Plan • Fortune Plus III Savings Insurance Plan	
Policy Currency	**First Year Premium Discount of Basic Plan[13]**
HKD	11%
USD	11.5%
RMB	4%

Premium Prepayment Discount

In addition to the First Year Premium Discount as shown in the Incentive Table (11a), clients will be entitled to the corresponding Premium Prepayment Discount of Basic Plan as specified below in the second policy year, given that the first year premium and the second year premium have been paid in full at the time of application of the Fortune Plus III Savings Insurance Plan, and the policy being successfully issued.

Incentive Table (11b)

Eligible Life Insurance Plan • Fortune Plus III Savings Insurance Plan	
Policy Currency	**Premium Prepayment Discount of Basic Plan in Second Policy Year**
HKD	3.70%
USD	3.55%
RMB	2.15%

Illustrative Examples

Principal Amount: USD10,000
Premium Payment Term: 2 years
Annual Premium: USD5,000
(Annual payment mode)
\+ Total Premiums Paid: USD10,000

A. Premium is paid annually, with (i) First Year Premium Discount

First year premium discount: 11.5%
First year premium with first year premium discount: USD4,425

Second year premium: USD5,000

Total discounted premiums paid: USD9,425

Policy Year 1 → 2

Maturity Benefit

Amount of Maturity Benefit	**USD 10,900**
As a % of Total Discounted Premiums Paid	**115.6%**
Guaranteed Return Rate with Premium Discount	**3.30% p.a.**

For USD Policy, if all premiums are paid in full when due, with the 11.5% discount on the first year premium, the Maturity Benefit is 115.6% of the total discounted premiums paid, which is equivalent to a guaranteed return rate of 3.30% p.a. upon the Policy Maturity.

B. Pre-paid second year premium, with (i) First Year Premium Discount and (ii) Premium Prepayment Discount

First year premium discount: 11.5%
Premium prepayment discount: 3.55%
First year premium with first year premium discount: USD4,425

Second year premium with premium prepayment discount: USD4,822.5

Total discounted premiums paid: USD9,247.5

Policy Year 1 → 2

Maturity Benefit

Amount of Maturity Benefit	**USD 10,900**
As a % of Total Discounted Premiums Paid	**117.8%**
Return Rate with Premium Discount	**3.34% p.a.**

For USD Policy, if first year premium is paid in full and assume that the second year premium is paid to the Premium Deposit Account in advance together with the first year premium, with the 11.5% discount on the first year premium and the 3.55% discount on the second year premium prepayment, the Maturity Benefit is 117.8% of the total discounted premiums paid, which is equivalent to a guaranteed return rate of 3.34% p.a. upon the Policy Maturity.

Remarks
When paying the first year premium, the second year premium and levy (if any) may be deposited in advance into the Premium Deposit Account at the same time. No interest will be payable and no partial or full withdrawal is allowed for the amount in the Premium Deposit Account. For the avoidance of doubt, the Premium Deposit Account is not equivalent to the Bank's saving account. Any premium prepaid to Hong Kong Life pursuant to this promotion is not protected deposit and is not protected by the Deposit Protection Scheme under the Deposit Protection Scheme Ordinance (Cap 581) of Hong Kong.

The above examples assume no Policy Loan, no partial surrender, no withdrawal of Policy Value and all premiums have been paid when due during the benefit term. The above examples are for reference only. Please refer to the Insurance Proposal of the Eligible Life Insurance Plan for actual premium and more details.

12) "Special Premium Deposit Account Extra First Year Guaranteed Interest Rate" Client Promotion

Promotion Period: 7 September 2026 to 30 September 2026 (Both Dates Inclusive)

Extra First Year Guaranteed Interest Rate

- Clients may enjoy the Extra First Year Guaranteed Interest Rate and Non-Guaranteed Interest Rate (Basic) on the Total Net Prepaid Premium in the Special Premium Deposit Account

Incentive Table (12)

Eligible Life Insurance Plans

- **Delightful Life Savings Insurance Plan (5-Year Pay)**
- **Wealth Accelerator (Premier) Multi-Currency Insurance Plan (5-Year Pay)**
- **Wealth Accelerator Multi-Currency Plan (5-Year Pay)**
- **Family Fortune Savings Insurance Plan (5-Year Pay)**
- **Wealth for U Savings Protection Plan**
- **Monthly Reward Whole Life / 18 (3-Year Pay)**
- **Prime Reward Whole Life Savings Insurance Plan (3-Year/6-Year Pay)**

Policy Year	Policy Currency	Special Premium Deposit Account*	
		Current Non-Guaranteed Interest Rate (Basic) #	Extra First Year Guaranteed Interest Rate
1st Year	AUD	1% p.a.	3% p.a.
	GBP		2.5% p.a.
	USD	1.5% p.a.	2% p.a.
	NZD	1% p.a.	
	HKD		1.5% p.a.
	EUR/CAD		1% p.a.
	RMB/ SGD	0.5% p.a.	0.5% p.a.

Application Requirements

Total Net Prepaid Premium Amount Requirement	Total Net Prepaid Premium throughout the premium payment term (excluding first year annual premium)
Payment Mode	Applicable to policies with annual premium payment mode. Only cheque or bank account transfer is accepted.

* For the avoidance of doubt, the Special Premium Deposit Account is not equivalent to the Bank's saving account. Any premium prepayment to Hong Kong Life pursuant to this promotion is not a protected deposit and is not protected by the Deposit Protection Scheme under the Deposit Protection Scheme Ordinance (Cap 581) in Hong Kong.

\# The Non-Guaranteed Interest Rate (Basic) as shown in the table is for reference only and is not guaranteed. Hong Kong Life reserves the right to make any adjustment to the Non-Guaranteed Interest Rate (Basic) from time to time at its sole discretion without notice.

Important Notes

Please refer to the policy document for the full terms and conditions of the Eligible Life Insurance Plan(s), and the product leaflet of Hong Kong Life's life insurance plans for product information and risk disclosure. Before applying for any life insurance plan, clients should carefully read and understand the contents and terms of the policy document. Clients should also seek independent and professional advice before making any decision.

Clients may share with their referred Immediate Family Members about their own authentic customer experience at Hong Kong Life, but may not encourage, persuade, convince or recommend their referred Immediate Family Members to purchase any specific life insurance products offered by Hong Kong Life. Clients are not authorized to act as Hong Kong Life's Insurance Intermediary and/or OCBC Bank (Hong Kong) Limited's licensed technical representative, and therefore should avoid sharing about any matters relating to specific insurance product or sales activities of insurance products. For such matters, Clients should inquire with relevant bank's Insurance Intermediary (licensed technical representatives) directly. Clients are not authorized to advise, sell, arrange the purchase of life insurance plans and/or provide any sales support to the referred Immediate Family Members of the said client. The referred Immediate Family Members of the said client should not rely on any information, advice and/or representation provided by the said client in making any purchase decision.

The whole insurance selling process and application process shall be conducted in Hong Kong and shall abide by the laws of Hong Kong.

Terms and Conditions of "Set Sailing Rewards 2026" Client Incentive

General Terms and Conditions:

1. The "Set Sailing Rewards 2026" Client Incentive, provided by Hong Kong Life Insurance Limited ("Hong Kong Life"), consists of 1) Delightful Life Savings Insurance Plan Client Incentive, 2) Wealth Prestige Savings Insurance Plan Client Incentive, 3) Wealth Accelerator Multi-Currency Series Client Incentive, 4) Wealth Up (Premier) Savings Insurance Plan Client Incentive, 5) "Rewards for Two" Client Incentive, 6) "Prestige Reward" - Maturity Policy Client Incentive, 7) Selected Client Incentive, 8) "Amazing Reward" - New Client Incentive, 9) Complimentary Health Service, 10) "Tax Deductible" Client Incentive, 11) Fortune Plus III Savings Insurance Plan Client Incentive, (individually referred to as "Incentive", collectively referred to as "Incentives") and 12) "Special Premium Deposit Account Extra First Year Guaranteed Interest Rate" Client Promotion (the "Promotion"). These General Terms and Conditions are applicable to the Incentives and Promotion.
2. The promotion period of the Incentives and Promotion is from 7 September 2026 to 30 September 2026 (both dates inclusive)(the "Promotion Period").
3. To be eligible for the Incentives and Promotion, the application signing date and submission date of the application for any of the Eligible Life Insurance Plans must fall within the Promotion Period. All applicable Incentives and Promotion must be applied at the time of submission of the Application Form.
4. Unless otherwise stated, the Incentives and Promotion are applicable to all clients.
5. Unless otherwise stated, policies entitled to the Incentives and Promotion can be enjoyed in conjunction with any Incentives and Promotion under the "Set Sailing Rewards 2026" Client Incentive (if applicable) and/or with "BDM Branch Roadshow Incentive 2026", and/or use any premium discount voucher, but not with any other incentive(s) which is/are not covered under the "Set Sailing Rewards 2026" Client Incentive. However, only one premium discount voucher could be used for each policy (if applicable).
6. Clients may share with their referred Immediate Family Members about their own authentic customer experience at Hong Kong Life, but may not encourage, persuade, convince or recommend their referred Immediate Family Members to purchase any specific life insurance products offered by Hong Kong Life. Clients are not authorized to act as Hong Kong Life's Insurance Intermediary and/or OCBC Bank (Hong Kong) Limited's (the "OCBC Bank") licensed technical representative, and therefore should avoid sharing about any matters relating to specific insurance product or sales activities of insurance products. For such matters, clients should inquire with relevant bank's Insurance Intermediary (licensed technical representatives) directly. Clients are not authorized to advise, sell, arrange the purchase of life insurance plans and/or provide any sales support to the referred Immediate Family Members of the said client. The referred Immediate Family Members of the said client should not rely on any information, advice and/or representation provided by the said client in making any purchase decision.
7. Hong Kong Life reserves the right to change or terminate the Incentives or Promotion and amend any terms and conditions of the Incentives or Promotion at any time without giving prior notice to clients or reason therefor. For the avoidance of doubt, the Incentives or Promotion applicable to the eligible policy issued prior to such variation, suspension or termination of the Incentives or Promotion will not be affected.
8. Clients should refer to the website of Hong Kong Life (www.hklife.com.hk), the policy, proposal, product leaflet and any other relevant documents of Hong Kong Life's life insurance plans for relevant product information, contents, terms and conditions. This promotional leaflet describes the details of the Incentives and Promotion only; it does not cover any coverage, exclusions, risk disclosure, contents, terms and conditions of the Eligible Life Insurance Plan(s). Clients should read, fully understand and accept the coverage, exclusions, risk disclosure, contents, terms and conditions of the policies and proposals before applying for any Eligible Life Insurance Plan(s) inclusive of the Incentives or Promotion.
9. The Incentives and Promotion and their relevant terms and conditions are applicable within the Hong Kong Special Administrative Region ("Hong Kong") only and governed by the laws of Hong Kong. The Hong Kong Courts have exclusive jurisdiction over any dispute arising out of or in connection with these Terms and Conditions.
10. If there is any discrepancy or inconsistency between the English version and the Chinese version of this promotional leaflet, the English version shall prevail.
11. Hong Kong Life reserves the right of final decision in case of any dispute.

Specific Terms and Conditions applicable to 1) Delightful Life Savings Insurance Plan Client Incentive, 2) Wealth Prestige Savings Insurance Plan Client Incentive, 3) Wealth Accelerator Multi-Currency Series Client Incentive, 4) Wealth Up (Premier) Savings Insurance Plan Client Incentive, 5) "Rewards for Two" Client Incentive, 6) "Prestige Reward" - Maturity Policy Client Incentive, 7) Selected Client Incentive, 8) "Amazing Reward" - New Client Incentive, 11) Fortune Plus III Savings Insurance Plan Client Incentive

Specific Terms and Conditions of Single or First Year Premium Discount:

12. Subject to the General Terms and Conditions and the Specific Terms and Conditions herein, clients who fulfill all of the following requirements will be entitled to the corresponding Single or First Year Premium Discount of Basic Plan ("Single or First Year Premium Discount") as shown in relevant Incentive Tables above: (i) with successful applications submitted within the Promotion Period for any specified Eligible Life Insurance Plans; (ii) the Single or Annualized First Year Premium of basic plan being not less than the respective amounts as set out in relevant Incentive Tables above (as the case maybe); (iii) the clients fulfilling the Premium Payment Mode requirement as stated in relevant Incentive Tables (depending on the Incentive or Client Type)(if applicable); and (iv) the policy being successfully issued. The "Eligible Life Insurance Plans" have been set out in the Incentive Tables (1)/ (2)/(3a)/(3b)/(4)/(5)/(6)/(7)/(8)/(11a).
13. The Single or First Year Premium Discount does not apply to any riders.
14. The Single or Annualized First Year Premium of basic plan is counted per policy. Annualized First Year Premium is the total amount of first year premium to be paid in respect of the basic plan of the Eligible Life Insurance Plan in the first policy year.
15. If the Single or Annualized First Year Premium is not an integer, such figure will be rounded off to the nearest integer for the purpose of calculating the amount of Single or First Year Premium Discount that clients can enjoy.
16. For the Eligible Life Insurance Plan underwritten by Hong Kong Life, the Single or Annualized First Year Premium must meet the prescribed minimum or maximum amount of the respective insurance plan. For details of the premium, please refer to the relevant policy documents.
17. The amount of the Single or First Year Premium Discount will be calculated in the currency under which the Eligible Life Insurance Plan is denominated.
18. For non-HKD policy currencies, the exchange rate below will be applied to determine its equivalent premium or premium discount amount, rounding off to the nearest integer:

Policy Currency (to 1 unit of the currency)	AUD	CAD	EUR	GBP	NZD	RMB	SGD	USD
Exchange Rate (HKD)	5	5	8	10	5	1.1111	5	8

For example: HKD18,000 of Annualized First Year Premium is equivalent to AUD3,600 of Annualized First Year Premium.

19. Clients can pay the net premium (i.e. the premium after deducting the premium discount amount) when they submit the applications for the relevant Eligible Life Insurance Plans. If the premium of the selected Eligible Life Insurance Plan is paid in a non-single or non-annual payment mode, the premium discount amount will be counted per modal premium in the first policy year. If the premium of the selected Eligible Life Insurance Plan is payable on a monthly basis, for the initial premium, clients are required to pay the net premium of the first two months. For the remaining ten modal premiums, clients are required to pay the net modal premium.
20. In case of any changes made by clients in the first policy year, which results in the requirements for the Single or First Year Premium Discount not being fulfilled, Hong Kong Life reserves the right to disqualify such client's entitlement to the Single or First Year Premium Discount and such client agrees to reimburse Hong Kong Life for the amount of the Single or First Year Premium Discount already granted to such client upon request.
21. The Single or First Year Premium Discount is not applicable to policies withdrawn during the cooling-off period. In such case, clients would receive a refund of the premium(s) (not including the premium discount amount) and levy(ies) paid (both in the original payment currency) to Hong Kong Life, without any interest.
22. The Single or First Year Premium Discount is non-transferable and cannot be redeemed for cash and is not applicable to the premium on renewal of existing policy.

Specific Terms and Conditions applicable to 5) "Rewards for Two" Client Incentive

23. Subject to the General Terms and Conditions, the Specific Terms and Conditions of First Year Premium Discount and Second Year Premium Discount, and the Specific Terms and Conditions herein, the "Rewards for Two" Client Incentive (the "Incentive") consists of First Year Premium Discount and Second Year Premium Discount of Basic Plan of relevant Eligible Life Insurance Plans of Hong Kong Life. The "Eligible Life Insurance Plans" have been set out in the Incentive Table (5) above.
24. The First Year Premium Discount and Second Year Premium Discount are applicable to the following client types:

Client Type	Eligibility	
• **General Client**	All clients other than clients under the client types as specified below	
• **Hong Kong Life New Client**	New clients who have not held any in-force life insurance policy(ies) issued by Hong Kong Life during the past 3 years (from 1 July 2023 up to and including 30 June 2026)	
• **Corporate Client**	Corporate clients of OCBC Bank and all its corporate staff	and their referred Immediate Family Members
• **Bank VIP**	Refers to the following clients of OCBC Bank: (i) OCBC Premier Private Client (ii) OCBC Premier Banking Customer (iii) existing policy owners whose policy(ies) is/are under review (policies issued in or before 2025); (iv) mortgage clients; (v) offshore customers (i.e. customers who are holding overseas identification document)	
• **Maturity Policy Client**	Clients who own a policy matured in the year of 2026	
Immediate Family Members include parents, spouses, children, siblings, grandparents and grandchildren. The number of referral of Immediate Family Member is unlimited.		

25. The eligibility of Incentive applicable to Corporate Client:

Eligibility	All corporate staff and their referred Immediate Family Members	Corporate as Policyowner
Policy Ownership	Policy must be owned by individual	Policy must be owned by corporate

26. To be eligible for the First Year Premium Discount and Second Year Premium Discount, all corporate staff and their referred Immediate Family Members, the referred Immediate Family Members of Bank VIP and Maturity Policy Client must complete relevant section in the "Client Incentive Declaration Form" and submit it together with relevant application.

Specific Terms and Conditions applicable to 5) "Rewards for Two" Client Incentive and 10) "Tax Deductible" Client Incentive

Specific Terms and Conditions of Second Year Premium Discount:

27. Subject to the General Terms and Conditions and the Specific Terms and Conditions herein, clients who fulfill all of the following requirements will be entitled to the corresponding Second Year Premium Discount of Basic Plan ("Second Year Premium Discount") as shown in the Incentive Table (5)/(10b) above: (i) fulfilling clause 12 of the Terms and Conditions; and (ii) relevant policy remains in force on the premium due date of second year premium.
28. Second Year Premium Discount is applicable to the renewal premium at the second policy year. Policyowner can pay the net premium of the second year (i.e. the premium after deducting the premium discount amount). If the premium is paid in a non-annual payment mode, the premium discount amount will be counted per modal premium in the second policy year.
29. If the premium of the policy is increased or decreased, the premium discount amount will be calculated based on the latest adjusted premium.
30. The Second Year Premium Discount does not apply to any riders.
31. If the Second Year Premium is not an integer, such figure will be rounded off to the nearest integer for the purpose of calculating the amount of Second Year Premium Discount that clients can enjoy.
32. The amount of the Second Year Premium Discount will be calculated in the currency under which the Eligible Life Insurance Plan is denominated.
33. In case of any changes made by clients in the second policy year, which results in the requirements for the Second Year Premium Discount not being fulfilled, Hong Kong Life reserves the right to disqualify such client's entitlement to the Second Year Premium Discount and such client agrees to reimburse Hong Kong Life for the amount of the Second Year Premium Discount already granted to such client upon request.
34. The Second Year Premium Discount is non-transferable and cannot be redeemed for cash and is not applicable to the premium on renewal of existing policy.

Specific Terms and Conditions applicable to 4) Wealth Up (Premier) Savings Insurance Plan Client Incentive and 11) Fortune Plus III Savings Insurance Plan Client Incentive

Specific Terms and Conditions of Premium Prepayment Discount:

35. Subject to the General Terms and Conditions and the Specific Terms and Conditions herein, clients who fulfill all of the following requirements will be entitled to the corresponding Premium Prepayment Discount of Basic Plan ("Premium Prepayment Discount") as shown in relevant Incentive Tables in the second policy year: (i) the application of the Eligible Life Insurance Plan is submitted successfully during the Promotion Period; (ii) the first year premium and the second year premium of the Eligible Life Insurance Plan being paid in full at the time of application; and (iii) the policy being successfully issued. The "Eligible Life Insurance Plan" has been set out in the Incentive Table (4b)/(11b) above.
36. The second year premium must be paid together with the initial premium and levy (if any).
37. In case of any changes made by clients in any policy year, which results in the requirements for the Premium Prepayment Discount not being fulfilled, Hong Kong Life reserves the right to disqualify such client's entitlement to the Premium Prepayment Discount and such client agrees to reimburse Hong Kong Life for the amount of the Premium Prepayment Discount already granted to such client upon request.
38. To be eligible for the Premium Prepayment Discount, when paying the first year premium, the second year premium and levy (if any) must be deposited into the Premium Deposit Account ("PDA") at the same time. No interest will be payable and no partial or full withdrawal is allowed for the amount in the PDA. If there are any changes on the amount of the levy which is collected by the Insurance Authority due to any legal or regulatory changes or any other reasons, Hong Kong Life will refund the excess amount of the prepaid levy or recover any outstanding amount from the policyowner as the case maybe.
39. The prepaid premium is subject to the PDA Operation Rules. Please refer to the Operation Rules stipulated in the PDA Application Form for further details.
40. For the avoidance of doubt, the PDA is not equivalent to the Bank's saving account. Any premium prepaid to Hong Kong Life pursuant to this promotion is not protected deposit and is not protected by the Deposit Protection Scheme under the Deposit Protection Scheme Ordinance (Cap 581) of Hong Kong.

Specific Terms and Conditions applicable to 6) "Prestige Reward" - Maturity Policy Client Incentive

41. Subject to the General Terms and Conditions, the Specific Terms and Conditions of First Year Premium Discount and the Specific Terms and Conditions herein, "Prestige Reward" - Maturity Policy Client Incentive (the "Incentive") refers to the First Year Premium Discount of Basic Plan of relevant Eligible Life Insurance Plans of Hong Kong Life. The "Eligible Life Insurance Plans" have been set out in the Incentive Table (6) above.
42. The Incentive is only applicable to the Maturity Policy Clients who fulfill all of the following requirements (the "Clients"):

2026 Maturity Policy Client	the policyowners who own a policy matured in the year of 2026
Early Maturity Policy Client	(i) the policyowners who own a policy matured in the year of 2026 and have received the "Expected Proceeds at Maturity Notice" issued by Hong Kong Life, and; (ii) with successful applications for any life insurance plan(s) underwritten by Hong Kong Life submitted from 3 months to 1 day before the policy maturity date and by transferring 50% or above of the Expected Proceeds at Maturity received in advance from the maturity policy for the purpose of enrolling the life insurance plan (including first year premium and prepaid premium).

43. This Incentive cannot be enjoyed in conjunction with other premium discount voucher(s) of Hong Kong Life.

44. Clients can be entitled to the Incentive once for each policy matured in the year of 2026.

45. Clients (except Early Maturity Policy Client) can transfer the Incentive to their referred Immediate Family Member (see "Immediate Family Member" as defined in clause 24), but the Incentive can only be enjoyed once.

46. With successful applications submitted within the Promotion Period for any Eligible Life Insurance Plan(s) as specified in the Incentive Table (6), given (i) the First Year Premium being not less than the respective amounts as set out in the Incentive Table (6); (ii) premium paid in an annual payment mode, and (iii) the policy being successfully issued, Clients may enjoy the corresponding First Year Premium Discount of Basic Plan ("First Year Premium Discount") as below.

Eligible Life Insurance Plans	Client Type					2026 Maturity Policy Client				
	First Year Premium					First Year Premium Discount of Basic Plan				
	HKD	USD/EUR	RMB	AUD/ CAD/NZD/ SGD	GBP	HKD	USD/EUR	RMB	AUD/ CAD/NZD/ SGD	GBP
Group 1	120,000 - 249,999	15,000 - 31,249	108,000 - 224,999	24,000 - 49,999	12,000 - 24,999	1,088	136	978	278	108
	250,000 or above	31,250 or above	225,000 or above	50,000 or above	25,000 or above	2,088	260	1,878	418	208
Group 2	50,000 - 99,999	6,250 - 12,499	45,000 - 89,999	10,000 - 19,999	5,000 - 9,999	2,588	323	2,328	518	258
	100,000 - 149,999	12,500 - 18,749	90,000 - 134,999	20,000 - 29,999	10,000 - 14,999	5,088	636	4,578	1,018	508
	150,000 - 199,999	18,750 - 24,999	135,000 - 179,999	30,000 - 39,999	15,000 - 19,999	7,588	948	6,828	1,518	758
	200,000 - 299,999	25,000 - 37,499	180,000 - 269,999	40,000 - 59,999	20,000 - 29,999	10,388	1,298	9,348	2,078	1,038
	300,000 - 399,999	37,500 - 49,999	270,000 - 359,999	60,000 - 79,999	30,000 - 39,999	15,388	1,923	13,848	3,078	1,538
	400,000 - 499,999	50,000 - 62,499	360,000 - 449,999	80,000 - 99,999	40,000 - 49,999	20,688	2,586	18,618	4,138	2,068
	500,000 or above	62,500 or above	450,000 or above	100,000 or above	50,000 or above	25,688	3,210	23,118	5,138	2,568

Eligible Life Insurance Plans	Client Type					Early Maturity Policy Client				
	First Year Premium					First Year Premium Discount of Basic Plan				
	HKD	USD/EUR	RMB	AUD/ CAD/NZD/ SGD	GBP	HKD	USD/EUR	RMB	AUD/ CAD/NZD/ SGD	GBP
Group 1	120,000 - 249,999	15,000 - 31,249	108,000 - 224,999	24,000 - 49,999	12,000 - 24,999	2,088	260	1,878	418	208
	250,000 or above	31,250 or above	225,000 or above	50,000 or above	25,000 or above	3,088	386	2,778	618	308
Group 2	50,000 - 99,999	6,250 - 12,499	45,000 - 89,999	10,000 - 19,999	5,000 - 9,999	3,588	448	3,228	718	358
	100,000 - 149,999	12,500 - 18,749	90,000 - 134,999	20,000 - 29,999	10,000 - 14,999	6,088	760	5,478	1,218	608
	150,000 - 199,999	18,750 - 24,999	135,000 - 179,999	30,000 - 39,999	15,000 - 19,999	8,588	1,073	7,728	1,718	858
	200,000 - 299,999	25,000 - 37,499	180,000 - 269,999	40,000 - 59,999	20,000 - 29,999	11,388	1,423	10,248	2,278	1,138
	300,000 - 399,999	37,500 - 49,999	270,000 - 359,999	60,000 - 79,999	30,000 - 39,999	16,388	2,048	14,748	3,278	1,638
	400,000 - 499,999	50,000 - 62,499	360,000 - 449,999	80,000 - 99,999	40,000 - 49,999	21,688	2,710	19,518	4,338	2,168
	500,000 or above	62,500 or above	450,000 or above	100,000 or above	50,000 or above	26,688	3,336	24,018	5,338	2,668

Specific Terms and Conditions applicable to 7) Selected Client Incentive

47. Subject to the General Terms and Conditions, the Specific Terms and Conditions of First Year Premium Discount and the Specific Terms and Conditions herein, Selected Client Incentive (the "Incentive") refers to the First Year Premium Discount of Basic Plan of relevant Eligible Life Insurance Plans of Hong Kong Life. The "Eligible Life Insurance Plans" have been set out in the Incentive Table (7) above.

48. The Incentive is only applicable to OCBC Premier Private Client or Offshore Client; Offshore Client refers to the policyowners who submit an application with an identity document issued by the relevant authorities of a place outside Hong Kong, and such identity document does not include Hong Kong Identity Card, HKSAR Passport or British National (Overseas) passport.

49. This Incentive cannot be enjoyed in conjunction with other premium discount voucher(s) of Hong Kong Life.

50. With successful applications submitted within the Promotion Period for any Eligible Life Insurance Plan(s) as specified in Incentive Table (7), given (i) the First Year Premium being not less than the respective amounts as set out in the Incentive Table (7); (ii) premium paid in an annual payment mode; and (iii) the policy being successfully issued, OCBC Premier Private Client or Offshore Client may enjoy the corresponding First Year Premium Discount of Basic Plan ("First Year Premium Discount") as below.

Eligible Life Insurance Plans	First Year Premium					First Year Premium Discount of Basic Plan				
	HKD	USD/EUR	RMB	AUD/ CAD/NZD/ SGD	GBP	HKD	USD/EUR	RMB	AUD/ CAD/NZD/ SGD	GBP
Group 1	120,000 - 249,999	15,000 - 31,249	108,000 - 224,999	24,000 - 49,999	12,000 - 24,999	1,088	136	978	278	108
	250,000 or above	31,250 or above	225,000 or above	50,000 or above	25,000 or above	2,088	260	1,878	418	208
Group 2	50,000 - 99,999	6,250 - 12,499	45,000 - 89,999	10,000 - 19,999	5,000 - 9,999	2,588	323	2,328	518	258
	100,000 - 149,999	12,500 - 18,749	90,000 - 134,999	20,000 - 29,999	10,000 - 14,999	5,088	636	4,578	1,018	508
	150,000 - 199,999	18,750 - 24,999	135,000 - 179,999	30,000 - 39,999	15,000 - 19,999	7,588	948	6,828	1,518	758
	200,000 - 299,999	25,000 - 37,499	180,000 - 269,999	40,000 - 59,999	20,000 - 29,999	10,388	1,298	9,348	2,078	1,038
	300,000 - 399,999	37,500 - 49,999	270,000 - 359,999	60,000 - 79,999	30,000 - 39,999	15,388	1,923	13,848	3,078	1,538
	400,000 or above	50,000 or above	360,000 or above	80,000 or above	40,000 or above	20,688	2,586	18,618	4,138	2,068

Specific Terms and Conditions applicable to 8) "Amazing Reward" - New Client Incentive

51. Subject to the General Terms and Conditions, the Specific Terms and Conditions of First Year Premium Discount and the Specific Terms and Conditions herein, "Amazing Reward" - New Client Incentive (the "Incentive") refers to the First Year Premium Discount of Basic Plan of relevant Eligible Life Insurance Plans of Hong Kong Life. The "Eligible Life Insurance Plans" have been set out in the Incentive Table (8) above.

52. The Incentive is only applicable to Hong Kong Life New Client (see "Hong Kong Life New Client" as defined in clause 24).

53. This Incentive cannot be enjoyed in conjunction with other premium discount voucher(s) of Hong Kong Life.

54. With successful applications submitted within the Promotion Period for any Eligible Life Insurance Plan(s) as specified in Incentive Table (8), given (i) the First Year Premium being not less than the respective amounts as set out in the Incentive Table (8); (ii) premium paid in an annual payment mode; and (iii) the policy being successfully issued, Hong Kong Life New Client may enjoy the corresponding First Year Premium Discount of Basic Plan ("First Year Premium Discount") as below.

Eligible Life Insurance Plans	First Year Premium					First Year Premium Discount of Basic Plan				
	HKD	USD/EUR	RMB	AUD/ CAD/NZD/ SGD	GBP	HKD	USD/EUR	RMB	AUD/ CAD/NZD/ SGD	GBP
Group 1	120,000 - 249,999	15,000 - 31,249	108,000 - 224,999	24,000 - 49,999	12,000 - 24,999	1,088	136	978	278	108
	250,000 or above	31,250 or above	225,000 or above	50,000 or above	25,000 or above	2,088	260	1,878	418	208
Group 2	50,000 - 99,999	6,250 - 12,499	45,000 - 89,999	10,000 - 19,999	5,000 - 9,999	2,588	323	2,328	518	258
	100,000 - 149,999	12,500 - 18,749	90,000 - 134,999	20,000 - 29,999	10,000 - 14,999	5,088	636	4,578	1,018	508
	150,000 - 199,999	18,750 - 24,999	135,000 - 179,999	30,000 - 39,999	15,000 - 19,999	7,588	948	6,828	1,518	758
	200,000 or above	25,000 or above	180,000 or above	40,000 or above	20,000 or above	10,388	1,298	9,348	2,078	1,038

Specific Terms and Conditions applicable to 9) Complimentary Health Service

55. Subject to the General Terms and Conditions and the Specific Terms and Conditions herein, Designated Clients who submit an application for any specified Eligible Life Insurance Plan(s) in Incentive Table (9) within the Promotion Period, fulfilling relevant premium requirement and given the policy being successfully issued, will be entitled to the MedicMart Health Package B (the "Health Service") provided by MediConCen Limited (the "Service Provider") once. The "Eligible Life Insurance Plans" have been set out in the Incentive Table (9) above.
56. Designated Client refers to Offshore Client (see "Offshore Client" as defined in clause 48).
57. If the clients submit more than one application for the Eligible Life Insurance Plan with the same life insured, only the policy of the Eligible Life Insurance Plan with the earliest issue date would be entitled to the Health Service once.
58. The First Year Premium of basic plan is counted per policy. If the First Year Premium is not an integer, such figure will be rounded off to the nearest integer. For non-HKD policy currencies, the exchange rate below will be applied to determine its equivalent premium, rounding off to the nearest integer:

Policy Currency (to 1 unit of the currency)	AUD	CAD	EUR	GBP	NZD	RMB	SGD	USD
Exchange Rate (HKD)	5	5	8	10	5	1.1111	5	8

For example: HKD18,000 of First Year Premium is equivalent to AUD3,600 of First Year Premium.

59. To be entitled to the Health Service, the policy of the Eligible Life Insurance Plan must be successfully issued on or before 30 October 2026.
60. In case of any changes made by client in the first policy year, which results in the requirements of the entitlement to Health Service not being fulfilled, Hong Kong Life reserves the right to disqualify such client's entitlement to the Health Service and such client agrees to reimburse Hong Kong Life for the value of the Health Service already granted to such client upon request.
61. Relevant redemption details of the Health Service can be referred to the redemption letter which will be issued with the policy document after the policy being successfully issued. The redemption letter would not be re-issued if lost, stolen or damaged. The Health Service must be redeemed at the specific platform as stated on the redemption letter and within the redemption period. Unused Health Service after the redemption period will be forfeited.
62. The redemption letter is transferable. In any event, the redemption letter cannot be used as cash, redeemed for cash or other services or gifts.
63. The Health Service is not part of the product features of the Eligible Life Insurance Plan.
64. Hong Kong Life and OCBC Bank are not responsible for any charges or handling fees of additional services.
65. The Service Provider reserves the right to change, suspend, cancel or terminate the Health Service at any time without prior notice. If the Health Service is changed, suspended, cancelled or terminated for any reason(s), Hong Kong Life shall have the full and absolute right to replace it with alternative services or gifts without giving prior notice to clients.
66. Hong Kong Life and OCBC Bank are not the providers of the Health Service, while the Health Service is provided by relevant Service Provider. Hong Kong Life and OCBC Bank gives no representation, warranty and guarantee of whatsoever nature (whether express or implied) to any person on or in connection with the Health Service and shall have no liability relating to any aspect of the Health Service (including but not limited to service quality or test results or consultation service provided by the Service Provider) and/or the collection and use of the Health Service user's personal data by the Service Provider. Should there be any dispute or complaint or claim (if any) with regards to the Health Service, clients should make such demand or complaint or claim directly to the Service Provider.
67. Hong Kong Life and OCBC Bank are not responsible for any conditions incurred by the Health Service. Clients should seek professional medical advice if needed.
68. The use of the Health Service is subject to the terms and conditions stipulated by the Service Provider. Hong Kong Life and OCBC Bank shall not assume any responsibility whatsoever (i) in relation to the terms and conditions and any other relevant matters relating to the Health Service, and (ii) in the event that the Service Provider suspends, changes, cancels or terminates the use of the Health Service for any reason, or refuses to honor the redemption letter.
69. Hong Kong Life and OCBC Bank will have no legal liability or responsibility for any loss or damage including but not limited to property damage or personal injury, howsoever directly or indirectly arising from or in respect of any use of the Health Service.

Specific Terms and Conditions applicable to 10) "Tax Deductible" Client Incentive

70. "Tax Deductible" Client Incentive (the "Incentive") refers to the Premium Discount of Deferred Annuity and VHIS Certified Plans which are underwritten by Hong Kong Life.
71. The promotion period of the Incentive is from 7 September 2026 and 30 September 2026 (both dates inclusive) ("Promotion Period").
72. To be eligible for the Incentive, the application signing date and submission date of the application for any of the Eligible Life Insurance Plan(s) must fall within the Promotion Period. The Incentive must be applied at the time of submission of the Application Form.
73. Unless otherwise stated, the Incentive cannot be enjoyed in conjunction with any other incentive(s) offered by Hong Kong Life.
74. Subject to the General Terms and Conditions, the Specific Terms and Conditions herein, and the Specific Terms and Conditions of the Second Year Premium Discount, clients who fulfill all of the following requirements will be entitled to the corresponding First Year Premium Discount ("First Year Premium Discount") and the Second Year Premium Discount of Basic Plan ("Second Year Premium Discount")(if applicable) as shown in the Incentive Table (10a) or (10b): (i) with successful applications submitted within the Promotion Period for any specified Eligible Life Insurance Plans; (ii) the Annualized First Year Premium of basic plan being not less than the respective amounts as set out in the Incentive Table (10a) (if applicable, as the case maybe); and (iii) the relevant policy being successfully issued. For the Specific Terms and Conditions of the Second Year Premium Discount, please refer to clause 27 to 34 as stated above.
75. The First Year Premium Discount does not apply to any riders.
76. Annualized First Year Premium of basic plan is counted per policy. Annualized First Year Premium is the total amount of first year premium to be paid in respect of the basic plan of the Eligible Life Insurance Plan in the first policy year.
77. If the Annualized First Year Premium is not an integer, such figure will be rounded off to the nearest integer for the purpose of calculating the amount of First Year Premium Discount that clients can enjoy.

78. The amount of the First Year Premium Discount will be calculated in the currency under which the Eligible Life Insurance Plan is denominated.

79. Clients can pay the net premium (i.e. the premium after deducting the premium discount amount) when they submit the applications for the relevant Eligible Life Insurance Plans. If the premium of the selected Eligible Life Insurance Plan is paid in a non-annual payment mode, the premium discount amount will be counted per modal premium in the first policy year. If the premium of the selected Eligible Life Insurance Plan is payable on a monthly basis, for the initial premium, clients are required to pay the net premium of the first two months. For the remaining ten modal premiums, clients are required to pay the net modal premium.

80. In case of any changes made by clients in the first policy year, which results in the requirements for the First Year Premium Discount not being fulfilled, Hong Kong Life reserves the right to disqualify such client's entitlement to the First Year Premium Discount and such client agrees to reimburse Hong Kong Life for the amount of the First Year Premium Discount already granted to such client upon request.

81. The First Year Premium Discount is not applicable to policies withdrawn during the cooling-off period. In such case, clients would receive a refund of the premium(s) (not including the premium discount amount) and levy(ies) paid (both in the original payment currency) to Hong Kong Life, without any interest.

82. The First Year Premium Discount is non-transferable and cannot be redeemed for cash and is not applicable to the premium on renewal of existing policy.

83. The premium discount amount is not eligible for tax deduction. For details of the tax deduction, please refer to relevant product leaflet and the website of the Inland Revenue Department of Hong Kong.

84. Hong Kong Life reserves the right to change or terminate the Incentive and amend any terms and conditions of the Incentive at any time without giving prior notice to clients or reason therefor. For the avoidance of doubt, the Incentive applicable to the eligible policy issued prior to such variation, suspension or termination of the Incentive will not be affected.

85. Clients should refer to the website of Hong Kong Life (www.hklife.com.hk), the policy, proposal, product leaflet and any other relevant documents of Hong Kong Life's life insurance plans for relevant product information, contents, terms and conditions. This promotional leaflet describes the details of the Incentive only; it does not cover any coverage, exclusions, risk disclosure, contents, terms and conditions of the Eligible Life Insurance Plan(s). Clients should read, fully understand and accept the coverage, exclusions, risk disclosure, contents, terms and conditions of the policies and proposals before applying for any Eligible Life Insurance Plan(s) inclusive of the Incentive.

86. The Incentive and its relevant terms and conditions are applicable within Hong Kong only and governed by the laws of Hong Kong. The Hong Kong Courts have exclusive jurisdiction over any dispute arising out of or in connection with these Terms and Conditions.

87. If there is any discrepancy or inconsistency between the English version and the Chinese version of this promotional leaflet regarding the "Tax Deductible" Client Incentive, the English version shall prevail.

88. Hong Kong Life reserves the right of final decision in case of any dispute.

Specific Terms and Conditions applicable to 12) "Special Premium Deposit Account Extra First Year Guaranteed Interest Rate" Client Promotion (the "Promotion")

89. Subject to the General Terms and Conditions and the Specific Terms and Conditions herein, to be eligible for the Extra First Year Guaranteed Interest Rate and the Non-Guaranteed Interest Rate (Basic) on the Total Net Prepaid Premium deposited in the Special Premium Deposit Account ("SPDA"), the application for any Eligible Life Insurance Plan(s) of Hong Kong Life must be signed and submitted by clients within the Promotion Period with payment of the first year premium and the required total amount of prepaid net premium of the basic plan of the Eligible Life Insurance Plan throughout the premium payment term (excluding first year annual premium) ("Total Net Prepaid Premium") made at the time of application in annual payment mode, as well as the policy in relation to the said application being successfully issued subsequently.

90. The Total Net Prepaid Premium must be paid together with the initial premium and levy (if any).

91. Client must submit the SPDA Application Form at the time of application of the Eligible Life Insurance Plan.

92. Any prepaid levy in SPDA is not subject to any interest. If there are any changes on the amount of the levy to be collected by the Insurance Authority due to any legal or regulatory changes or for any other reasons, Hong Kong Life will refund the excess amount of the prepaid levy or recover any outstanding amount from the policyowner (as the case may be).

93. The Promotion is not applicable to policies withdrawn during the cooling-off period. In such case, clients would receive a refund of the first year premium, Total Net Prepaid Premium and levy(ies) paid (in the original payment currency) to Hong Kong Life, without any interest.

94. The Promotion cannot be redeemed for cash or exchanged for other gifts. Unless otherwise stated, the Promotion is not applicable to any policy conversions.

95. Unless otherwise stated, the Promotion can be enjoyed in conjunction with other incentive(s) of Hong Kong Life.

96. The Extra First Year Guaranteed Interest Rate and Non-Guaranteed Interest Rate (Basic) are subject to the SPDA Operation Rules. Please refer to the Operation Rules stipulated in the SPDA Application Form for further details.

Specific Terms and Conditions of Extra First Year Guaranteed Interest Rate of the Promotion:

97. Subject to the General Terms and Conditions and the Specific Terms and Conditions herein, clients will be entitled to the Extra First Year Guaranteed Interest Rate for the Total Net Prepaid Premium of the basic plan of the Eligible Life Insurance Plan which is deposited in the Special Premium Deposit Account in the first policy year.

98. The Extra First Year Guaranteed Interest Rate does not apply to the first year premium. The Extra First Year Guaranteed Interest is calculated at the Extra First Year Guaranteed Interest Rate from the date of deposit.

99. In case of any changes made by the clients in the first policy year, which results in the requirements for the Promotion not being fulfilled, Hong Kong Life reserves the right to disqualify such client's entitlement to the Extra First Year Guaranteed Interest Rate.

100. The Extra First Year Guaranteed Interest will be distributed after the end of the premium payment term and withdrawal of such interest is only allowed thereafter. Any withdrawal must be made in full or be subject to a minimum withdrawal amount of HKD 5,000 or equivalent.

101. If Policyowner applies for exercising the Policy Split Option and such application is accepted and approved by Hong Kong Life, the Extra First Year Guaranteed Interest will be distributed into the SPDA of the Split Policy(ies) according to the designated portion.

102. If partial surrender, policy surrender, withdrawal of the amount from SPDA or change of policy currency (if applicable) is made by the client on or before the end of premium payment term, such client will no longer be entitled to the Extra First Year Guaranteed Interest which, will be forfeited completely. In such case, the balance in the SPDA will be entitled to the prevailing Non-Guaranteed Interest Rate (Basic) of SPDA only.

103. For policy termination due to the death of the Life Insured on or before the end of the premium payment term, given there is no arrangement of "Designation of Contingent Life Insured" for the policy of the Eligible Life Insurance Plan, the Extra First Year Guaranteed Interest will be calculated from the date of deposit up to the date of the death of the Life Insured and fully paid to the Beneficiary.

104. If, according to the clause of "Designation of Contingent Life Insured", Contingent Life Insured(s) is/are designated without allocating the Principal Amount of the policy of the Eligible Life Insurance Plan, and the actual change of the Life Insured for such policy is approved by Hong Kong Life (if applicable), the Extra First Year Guaranteed Interest will be retained in the SPDA of the original policy.

105. If, according to the clause of "Designation of Contingent Life Insured", Contingent Life Insured(s) is/are designated with allocation of the Principal Amount of the policy of the Eligible Life Insurance Plan, and the actual change of the Life Insured for such policy is approved by Hong Kong Life (if applicable), the Extra First Year Guaranteed Interest calculated from the date of deposit to the date of the death of the original Life Insured will be distributed into the SPDA of the designated policy(ies) according to the designated portion (if applicable). In case the Policyowner has not allocated all of the Principal Amount to the designated Contingent Life Insured, the remaining portion of the Extra First Year Guaranteed Interest calculated from the date of deposit to the date of the death of the original Life Insured will be paid to the Beneficiary (if applicable).

106. If Policyowner surrenders after the end of premium payment term, the Extra First Year Guaranteed Interest will be paid to the Policyowner.

Specific Terms and Conditions of Non-Guaranteed Interest Rate (Basic) of the Promotion:

107. Subject to the General Terms and Conditions and the Specific Terms and Conditions herein, the balance in the SPDA will accumulate at the Non-Guaranteed Interest Rate (Basic). Interest is calculated based on annual compound interest rate from the date of deposit and compounds on each policy anniversary and is credited to the SPDA. The Interest rate is not guaranteed and is determined from time to time at Hong Kong Life's discretion and can be adjusted without notice.

108. Any withdrawal must be made in full or be subject to a minimum withdrawal amount of HKD 5,000 or equivalent. If the balance in the SPDA is less than the minimum withdrawal amount, withdrawal must be for the full amount.

109. If Policyowner applies for exercising the Policy Split Option and such application is accepted and approved by Hong Kong Life, the Total Net Prepaid Premium, the Non-Guaranteed Interest (Basic) and prepaid levy (if any) will be distributed into the SPDA of the Split Policy(ies) according to the designated portion.

110. For policy termination due to the death of the Life Insured, given there is no arrangement of "Designation of Contingent Life Insured" for the policy of the Eligible Life Insurance Plan, the Total Net Prepaid Premium, Non-Guaranteed Interest (Basic) and prepaid levy (if any) will be fully paid to the Beneficiary.

111. If, according to the clause of "Designation of Contingent Life Insured", Contingent Life Insured(s) is/are designated without allocating the Principal Amount of the policy of Eligible Life Insurance Plan and the actual change of the Life Insured for such policy is approved by Hong Kong Life (if applicable), the Total Net Prepaid Premium, the Non-Guaranteed Interest (Basic) and prepaid levy (if any) will be retained in the SPDA of the original policy.

112. If, according to the clause of "Designation of Contingent Life Insured", Contingent Life Insured(s) is/are designated with allocation of the Principal Amount of the policy of Eligible Life Insurance Plan, and the actual change of the Life Insured for such policy is approved by Hong Kong Life (if applicable), the Total Net Prepaid Premium, the Non-Guaranteed Interest (Basic) and prepaid levy (if any) calculated from the date of deposit to the date of the death of the original Life Insured will be distributed into the SPDA of the designated policy(ies) according to the designated portion (if applicable). In case the Policyowner has not allocated all of the Principal Amount to the designated Contingent Life Insured, the remaining portion of the Total Net Prepaid Premium, the Non-Guaranteed Interest (Basic) and prepaid levy (if any) calculated from the date of deposit to the date of the death of the original Life Insured will be paid to the Beneficiary (if applicable).

113. If Policyowner surrenders, the Total Net Prepaid Premium, the Non-Guaranteed Interest (Basic) and prepaid levy (if any) will be paid to the Policyowner.

Important Statement (Extract)

Exchange Rate Risk

You are subject to exchange rate risks for the Policy denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations.

Currency Risk (Applicable to RMB Policy only)

RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to the rules, guidelines, regulations and conditions from the banks and/or Relevant Authorities from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time. As RMB is currently not freely convertible and is subject to exchange controls by the Chinese government, RMB currency conversion is subject to availability and Hong Kong Life may not have sufficient RMB at the relevant time.

Liquidity Risk / Long Term Commitment

The Eligible Life Insurance Plan is designed to be held until the Maturity / Expiry Date. If you partially surrender or terminate the Policy prior to the Maturity / Expiry Date, a loss of the premium paid may be resulted. The premium of the Eligible Life Insurance Plan should be paid in full for the whole payment term. If you discontinue the payment, the Policy may lapse and a loss of the premium paid may be resulted.

Credit Risk of Issuer

The Eligible Life Insurance Plan is issued and underwritten by Hong Kong Life. The premium to be paid by you would become part of the assets of Hong Kong Life and that you and your Policy are subject to the credit risk of Hong Kong Life. In the worst case, you may lose all the premium paid and benefit amount.

Market Risk

(Applicable to policy with dividends only)

The amount of dividends (if any) of the Eligible Life Insurance Plan depends principally on the factors including investment returns, claim payments, policy persistency rates, operation expenses and tax; while the annual interest accumulation rate principally depends on the factors including investment performance and market conditions. Hence the amount of dividends (if any) and annual interest accumulation rate are not guaranteed and may be changed over time. The actual dividends payable and annual interest accumulation rate may be higher or lower than the expected amount and value at the time when the Policy was issued.

Investment returns include investment income and changes in asset value of the underlying investment. Performance of the investment return is affected by interest earnings and other market risk factors including, but not limited to, interest rate or credit spread movements, credit events, price fluctuations in invested assets, and foreign exchange fluctuations.

(Applicable to policy of Delightful Life Savings Insurance Plan only)

The amount of Monthly Income and dividends (if any) of this Eligible Life Insurance Plan depends principally on the factors including investment returns, claim payments, policy persistency rates, expenses (such as commission, underwriting, issuance, maintenance costs, and general overheads) and tax; while the annual interest accumulation rate principally depends on the factors including investment performance and market conditions. Hence the amount of Monthly Income and dividends (if any) and annual interest accumulation rate are not guaranteed and may be changed over time. The actual Monthly Income and dividends payable and annual interest accumulation rate may be higher or lower than the expected amount and value at the time when the Policy was issued.

Investment returns include investment income and changes in asset value of the underlying investment. Performance of the investment return is affected by interest earnings and other market risk factors including, but not limited to, interest rate or credit spread movements, credit events, price fluctuations in invested assets, and foreign exchange fluctuations.

(Applicable to policy of Wealth Accelerator (Premier) Multi-Currency Insurance Plan only)

The amount of dividends (if any) of this Eligible Life Insurance Plan depends principally on the factors including investment returns, claim payments, policy persistency rates, expenses (such as commission, underwriting, issuance, maintenance costs, and general overheads) and tax; while the annual interest accumulation rate principally depends on the factors including investment performance and market conditions. Hence the amount of dividends (if any) and annual interest accumulation rate are not guaranteed and may be changed over time. The actual dividends payable and annual interest accumulation rate may be higher or lower than the expected amount and value at the time when the Policy was issued.

Investment returns include investment income and changes in asset value of the underlying investment. Performance of the investment return is affected by interest earnings and other market risk factors including, but not limited to, interest rate or credit spread movements, credit events, price fluctuations in invested assets, and foreign exchange fluctuations.

(Applicable to policy of Monthly Reward Annuity Plan only)

The amount of Non-guaranteed Monthly Income and dividends (if any) of this Eligible Life Insurance Plan depends principally on the factors including investment returns, claim payments, policy persistency rates, operation expenses and tax; while the annual interest accumulation rate principally depends on the factors including investment performance and market conditions. Hence the amount of Non-guaranteed Monthly Income and dividends (if any) and annual interest accumulation rate are not guaranteed and may be changed over time. The actual Non-guaranteed Monthly Income and dividends payable and annual interest accumulation rate may be higher or lower than the expected amount and value at the time when the Policy was issued.

Inflation Risk

When reviewing the values shown in the Insurance Proposal, please note that future medical costs / cost of living in the future is likely to be higher than it is today due to inflation.

Non-Protected Deposit

The Eligible Life Insurance Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. The Eligible Life Insurance Plan is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Premium Adjustment

(Applicable to policy of Family Care Dread Disease Protection Plan only)

Hong Kong Life has the right to review and adjust this Eligible Life Insurance Plan's premium rates for particular risk classes on Policy Anniversary, but not for any individual customer. Hong Kong Life may adjust premium rates because of several factors, such as Hong Kong Life's claims and persistency experience, historical performance and the future outlook of investment returns, and expenses directly related to and indirect expenses allocated to this Eligible Life Insurance Plan.

(Applicable to policy of Vantage Medical Plan and VHIS Certified Plan only)

Hong Kong Life has the right to review and adjust this Eligible Life Insurance Plan's premium rates for particular risk classes upon renewal, but not for any individual customer. Hong Kong Life may adjust premium rates because of several factors, such as Hong Kong Life's claims and persistency experience, expenses directly related to and indirect expenses allocated to this Eligible Life Insurance Plan, medical price inflation, projected future medical costs and any applicable changes in benefit.

Tax Implication on QDAP

Please note that the QDAP status of this product does not necessarily mean you are eligible for the 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 Insurance Authority 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. You should always consult with a professional tax advisor if you have any doubts. Please note that tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. Hong Kong Life does 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 in Insurance Authority's website at www.ia.org.hk.

Certification of QDAP by Insurance Authority

The Insurance Authority 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 Policyowners nor is it an endorsement of its suitability for any particular Policyowner or class of Policyowners. The policy has been certified by the Insurance Authority but such certification does not imply official recommendation. The Insurance Authority does not take any responsibility for the contents of the product leaflet 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.

Tax deduction under the VHIS

The issuance of this plan does not necessarily mean you are eligible for any tax deduction for the premiums you have paid for this plan. Please refer to the website of the Inland Revenue Department ("IRD") or contact the IRD directly for any tax related enquiries. You may also seek independent and professional advice from your tax and accounting advisors.

Dispute on Selling Process and Product

OCBC Bank (Hong Kong) Limited ("Appointed Licensed Insurance Agency") is the Appointed Licensed Insurance Agency of Hong Kong Life, and the life insurance product is a product of Hong Kong Life but not the Appointed Licensed Insurance Agency. 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 the Appointed Licensed Insurance Agency and the customer out of the selling process or processing of the related transaction, Appointed Licensed Insurance Agency is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the life insurance product should be resolved between Hong Kong Life and the customer directly.

Please contact Hong Kong Life's Data Protection Officer at 2290 2882 or mail your written request to 15/F Cosco Tower, 183 Queen's Road Central, Hong Kong if you request Hong Kong Life Insurance Limited not to use your personal data for direct marketing purposes. No charge shall be levied on such arrangement.

Should you have any enquiry on the Incentives and Promotion, please call Hong Kong Life Customer Services Hotline at 2290 2882, or visit any branches of OCBC Bank (Hong Kong) Limited. OCBC Bank (Hong Kong) Limited is an Appointed Licensed Insurance Agency of Hong Kong Life. Life insurance products distributed by OCBC Bank (Hong Kong) Limited are underwritten by Hong Kong Life which is authorized and regulated by the Insurance Authority of the Hong Kong Special Administrative Region.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of Hong Kong Life outside Hong Kong.

香港人壽
Hong Kong Life
越秀集團 成員企業

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