

BOC Group Life Assurance Company Limited
BestCare-Pro Critical Illness Plan

First Year Premium Discount Offer

From now until 30 September 2017, you may enjoy the first year premium discount (“the Offer”) upon successful enrolment in “BestCare-Pro Critical Illness Plan” (“the Plan”) and “BestCare CI Multiple Claims Rider” underwritten by BOC Group Life Assurance Company Limited (“BOC Life”). Details are as follows:

Premium Payment Term	First Year Premium Discount for the basic plan and the supplementary rider(s) attached
10 years, 15 years or 20 years	6%

Grasp the opportunity. Enrol now!

The Offer is bound by the following terms and conditions. For enquiry, please visit any branch of the following major insurance agent banks.

Bank of China (Hong Kong) Limited (852) 3988 2388 www.bochk.com

Nanyang Commercial Bank, Limited (852) 2622 2633 www.ncb.com.hk

Chiyu Banking Corporation Limited (852) 2843 2773 www.chiyubank.com

Notes: The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Past, current, projected and / or potential benefits and / or returns (e.g. bonuses, dividends, interests) presented herein are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.

Risk Disclosure of RMB and USD Insurance:

RMB and USD policies are subject to exchange rate risk. The exchange rate between RMB and HKD or USD and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value / surrender value and other benefits payable under RMB or USD policy will vary with the exchange rate. The exchange rate between RMB and HKD or USD and HKD will be the market-based prevailing exchange rate determined by BOC Life from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value / surrender value or other benefits payable in HKD, for RMB or USD policy. **RMB Conversion Limitation Risk** - RMB Insurance are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Terms and conditions of the Offer:

1. Promotion Period refers to the period between 24 March 2017 and 30 September 2017 (both dates inclusive) (“the Promotion Period”).
2. To be eligible for the Offer, applicant(s) must fulfill all of the following requirements: (i) the application form(s) must be duly completed and signed during the Promotion Period; (ii) the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 17 October 2017; (iii) the print date of insurance proposal(s) of the Plan must fall within the Promotion Period; and (iv) the application(s) must be accepted by BOC Life (the “Eligible Policy(ies)”).
3. For prepayment cases, premium discount is only applicable to the First Year Premium.
4. For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first three (3) months. Discounted premiums for the following fourth (4th) to twelfth (12th) months will be deducted monthly from the customer’s designated account. For premiums paid on a quarterly, semi-annual or annual basis, the premium would be the discounted premiums in respect of every premium payment in the first (1st) policy year.
5. The sum insured amount or the level of benefits (where applicable) of the basic plan and the supplementary rider(s) attached of the Eligible Policy(ies) must remain unchanged and in force when the Offer is applied, otherwise the Offer shall be forfeited.
6. The Offer is applicable to the basic plan and the supplementary rider(s) attached to the Eligible Policy(ies).
7. The Offer is only applicable to Eligible Policy(ies) with standard premium.
8. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. In case of refund of premium, the premium amount being discounted will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.

9. Except for the designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
10. BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
11. In case of any dispute, the decision of BOC Life shall be final.
12. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

Important Notes:

- The Plan and the supplementary rider(s) (if any) are underwritten by BOC Life. BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China.
- Major insurance agent banks: Bank of China (Hong Kong) Limited ("BOCHK") , Nanyang Commercial Bank, Limited ("NCB") and Chiyu Banking Corporation Limited ("Chiyu Bank").
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan and the supplementary rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK, NCB and Chiyu Bank are the appointed agents of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK, NCB and Chiyu 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 BOCHK, NCB or Chiyu Bank and the customer out of the selling process or processing of the related transaction, BOCHK, NCB or Chiyu Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved directly between BOC Life and the customer.

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 BOC Life outside Hong Kong. Please refer to the policy documents and provisions issued by BOC Life for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan and the supplementary rider(s) (if any). For enquiry, please contact the branch staff of the major insurance agent banks.

This promotion material is published by BOC Life.