

Terms and Conditions of “Hot Reward in Town”

1. "Selected Customers" refer to the customers who receive this promotion material.
2. The promotion period of Hot Reward in Town is from 27 October 2025 to 31 December 2025, both dates inclusive (“the Promotion Period of Hot Reward in Town”).
3. The entitlement to Gift(s) applicable to each Eligible Customer (as defined below) is determined by the corresponding First Year Premium requirement of the policy before discount according to the table below. For the avoidance of doubt, if the Eligible Policy (as defined below) fulfills Tier 2 of the First Year Premium requirement of the policy before discount Gift 2 will be rewarded. If Gift 2’s quota is full, Gift 1 will be rewarded instead (the order of Gifts’ allocation is subject to the policy issue date of the Eligible Policy(ies)).

Tier	First Year Premium of the policy before discount reaches	Gift(s) entitled
1	HK\$500,000 / RMB500,000 / USD62,500 or above to below HK\$1,000,000 / RMB1,000,000 / USD125,000	An Apple Store gift card (Valued at HK\$1,849)
2	HK\$1,000,000 / RMB1,000,000 / USD125,000 or above	A Trip.com voucher (Valued at HK\$3,500)

Gift(s)	Quota
An Apple Store gift card (Valued at HK\$1,849) (“Gift 1”)	100
A Trip.com voucher (Valued at HK\$3,500) (“Gift 2”)	50

4. In order to be eligible for the Gift(s), all of the following requirements must be fulfilled:
 - (i) the applicant must be a Selected Customer as defined in clause (1) above; AND
 - (ii) the applicant must complete the required application procedures and successfully submit the application via any of the BOCHK e-banking channels (Internet Banking or Mobile Banking) (please visit <https://www.bochk.com/dam/insurance/itarget/en.html> for the enrollment procedures) during the Promotion Period of Hot Reward in Town with the promotion code; AND
 - (iii) the relevant policy(ies) must fulfill the corresponding First Year Premium requirement of the policy before discount; AND
 - (iv) the application must be accepted by BOC Life; AND
 - (v) the relevant policy(ies) must fall within the quota listed above (the order of which shall be determined by the policy issue date as recorded in BOC Life’s system, and BOC Life’s system record shall prevail); AND
 - (vi) the relevant policy(ies) must not be canceled within the cooling-off period.
 Policy(ies) that fulfill(s) all of the requirements as listed above is/are known as “Eligible Policy(ies)”.

 (vii) Within two months of successful issuance of the relevant Eligible Policy(ies), policy owner(s) of such Eligible Policy(ies) must successfully register as member(s) of “Live Young Rewards Program” (“Live Young”) (only applicable to the eligibility of receiving Gift 1).

 Applicant(s) who fulfill(s) all of the abovementioned requirements is/are known as “Eligible Customer(s)”. In terms of fulfilling the above-mentioned requirements, BOCHK and/or BOC Life’s records shall prevail, and BOCHK and/or BOC Life reserve(s) the right of final decision.
5. Each Eligible Customer shall be entitled to Gift 1 OR Gift 2 once regardless of the number of relevant Eligible Policy(ies) applied for during the Promotion Period of Hot Reward in Town.
6. After the expiry of cooling-off period of the relevant Eligible Policy(ies), BOC Life will send the Gift(s) according to the following schedule and method(s):
 - (i) Redemption email of Gift 1 will be sent by email to the email address provided by the Eligible Customer during insurance application. Eligible Customer can receive Gift 1 only after completing the “Live Young” membership registration and activating “Live Young” Rewards App according to the procedures and using the exclusive “Live Young” promotion code stated in the redemption email;
 - (ii) Redemption email of Gift 2 will be sent by email to the email address provided by the Eligible Customer during insurance application.

An Eligible Customer will not be entitled to the Gift(s) if he/she cancels the issued relevant Eligible Policy(ies) within the cooling-off period (except the relevant policy(ies) being terminated in the event that the Insured dies). Eligible Customers must ensure that the correspondence email address provided is valid for receiving the redemption email of Gift 1 or Gift 2. If necessary, please update on BOCHK Internet Banking or Mobile Banking at “Settings > Change Personal Information” to ensure that the correspondence email provided is valid.

Application Date	27 October 2025 to 31 December 2025
Policy Issue Date	On or before 31 January 2026
Date of Issuance of redemption email	On or before 30 April 2026

7. Except for applicable premium discount, Hot Reward in Town cannot be used in conjunction with other promotions for iTarget 3 Years Savings Insurance Plan.
8. To apply for membership of “Live Young” (“Membership”), applicants must be aged 18 or above at the time of application, and have a valid email address, and have a Hong Kong mobile number which is registered under the applicant’s real name, and be situated in Hong Kong at the time of application. Each applicant is entitled to only one Membership and the Membership is personal to the applicant only (only applicable to the Eligible Customer who receive Gift 1).
9. For the record of issuance of redemption email of Gift 1 or Gift 2, the records of BOC Life shall prevail, please contact BOC Life for relevant details. BOCHK and/or BOC Life shall not be liable for loss, damage, defacement or theft of the redemption email of Gift 1 or Gift 2 under any and shall not reissue or replace any of them. BOCHK and/or BOC Life shall not be responsible for any delay, loss, error, identification failure or Eligible Customer(s) being unable to receive the redemption email of Gift 1 or Gift 2 and Gift 1 or Gift 2 arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOCHK and/or BOC Life.
10. The Gifts are limited in quota and available on a first-come, first-served basis (based on the policy issue date of the Eligible Policy) while stocks last. The Gift(s) cannot be changed, returned, exchanged for other items or redeemed for cash. BOCHK and/or BOC Life shall not be liable for loss of the Gift(s) and/or the redemption letter under any circumstances and will not reissue or replace any of them. Gift 1 is subject to the relevant terms and conditions of the relevant supplier. Please visit the redemption email of Gift 1 and visit <https://www.apple.com/legal/giftcards/applestore/hk-en/> for more details. Apple is a trademark of Apple Inc., registered in the U.S and other countries and regions. Apple is not a participant in or sponsor of this promotion of Hot Reward in Town. Gift 2 is subject to the relevant terms and conditions of the relevant supplier. Please visit <https://hk.trip.com/> for more details.
11. BOCHK and/or BOC Life reserve the right to replace the Gift(s) with any alternative gift(s) without prior notice. The value and features of the alternative gift(s) may be different from the original Gift(s).
12. BOCHK and/or BOC Life is not the supplier of the Gift(s) or any alternative gift(s). Any enquiry or complaint in respect of the Gift(s) or any alternative gift(s) should be directed to the supplier. BOCHK and/or BOC Life gives no guarantee to the Gift(s) and/or any alternative gift(s) and/or the goods and/or services provided by the supplier and/or the quality and/or supply thereof, and does not accept any liability arising in conjunction with the use of the Gift(s) and/or any alternative gift(s) and/or the goods and/or services provided by the supplier.
13. Hot Reward in Town is provided by BOC Life. BOC Life reserves the right to amend, suspend or terminate Hot Reward in Town and to amend the relevant terms and conditions of Hot Reward in Town at any time at its sole discretion without prior notice.
14. In case of any dispute arising out of Hot Reward in Town, the decision of BOCHK and/or BOC Life shall be final.