

**BOC Group Life Assurance Company Limited**  
**BOC Life Standard VHIS**

**First Year Premium Discount Offer**

From 1 April 2020 till 30 June 2020, you may enjoy the first year premium discount (“the Offer”) upon successful enrolment in the basic plan of “BOC Life Standard VHIS” (“the Basic Plan”) underwritten by BOC Group Life Assurance Company Limited (“BOC Life”). Details are as follows:

Insurance plan	First year premium discount rate
BOC Life Standard VHIS’s basic plan	12.5% (i.e. approximately 1.5 months premium waiver of Annual Premium)

**Grasp the opportunity. Enrol now!**

**The Offer is bound by the following terms and conditions. Please contact your Financial Consultants for details of the Basic Plan and the Offer.**

Enquiry Hotline: (852) 2862 9888

**Notes:** This Basic Plan is an insurance plan which covers hospitalisation expenses, not including any guaranteed cash value, dividend or maturity benefit. The benefits will only be paid according to insured event when the Insured Person suffers from insured event. No premium will be refunded whenever the policy is surrendered or coverage ends.

**Terms and conditions of the Offer:**

- Promotion Period refers to the period between 1 April 2020 and 30 June 2020 (both dates inclusive) (“the Promotion Period”).
- To be eligible for the Offer, applicant(s) must fulfill all of the following requirements: (i) the required application documents 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 31 July 2020; (iii) the print date of insurance proposal(s) of the Basic Plan must fall within the Promotion Period; and (iv) the application(s) must be accepted by BOC Life (the “Eligible Policy(ies)”).
- For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first 3 months. The rest of the first year discounted premiums shall be deducted monthly from the customer’s designated account during the 4<sup>th</sup> to 12<sup>th</sup> months. For premiums paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date.
- The Offer will be provided to the Basic Plan and there is no limit (actual number of policies would be subject to underwriting result) on the number of policies of the Basic Plan that a policy holder may apply for.

5. The Offer is applicable to the Eligible Policy(ies) of the Basic Plan with standard premium only.
6. The Eligible Policy(ies) must be in force when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer.
7. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
8. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Offer will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.
9. Except for 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 Basic Plan is 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.
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Basic Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Basic Plan is 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.

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 but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Basic Plan For enquiry, please contact your Financial Consultants.

This promotion material is published by BOC Life.