

BOC Group Life Assurance Company Limited
Easy-Plug Insurance Plan

Basic Plan Premium Waiver Promotion

From now on you may enjoy the basic plan premium waiver promotion ("the Offer") upon successful enrolment in "Easy-Plug Insurance Plan" ("the Plan") underwritten by BOC Group Life Assurance Company Limited ("BOC Life").

Insurance Plan	Current Annual Basic Plan Premium	Promotion
Easy-Plug Insurance Plan	HKD350	Customers may enjoy the waiver of basic plan premium upon successful enrolment during the promotion period
	USD45	
	RMB350	

Grasp this opportunity. Enrol now!

The Offer is bound by the following terms and conditions. For details, please contact our Wealth Management Managers.

Enquiry Hotline: (852) 2860 0688

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 starts from 1 January 2018 till a closing date to be announced by BOC Life (both dates inclusive) ("the Promotion Period"). Please confirm the closing date with our Wealth Management Managers at the time of purchase before submitting insurance application.
2. To be eligible for the Offer, applicant(s) must meet all of the following requirements: (i) submit the duly completed and signed application form(s) together with the other required documents to BOC Life during the Promotion Period; (ii) the print date of insurance proposal(s) of the Plan must fall within the Promotion Period; and (iii) the application(s) must be accepted by BOC Life (the "Eligible Policy(ies)").
3. The basic plan premium being waived will be deducted from the premium payable during the in-force period of the Plan.
4. The modal basic plan premium will be adjusted according to the premium payment mode of the policy.
5. The Offer is applicable to the basic plan of the Eligible Policy(ies) only. Premium for supplementary rider(s) attached (if any) will be counted separately.
6. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. 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.
7. Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
8. 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.
9. In case of any dispute, the decision of BOC Life shall be final.
10. 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.
- 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.

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 product brochure, 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 Plan and the supplementary rider(s) (if any). For enquiry, please contact our Wealth Management Managers.

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