



## Diamond Prosperous Savings Insurance Plan

**Diamond Prosperous Savings Insurance Plan** (the “Plan”) provides you an efficient savings solution with life protection. From now till 31 March 2024, you will enjoy the following fabulous offers (the “Promotion”) upon successful application of the Plan.

1) **Premium Discount**

You can enjoy **12.85% second year premium discount** simultaneously if you choose to prepay premium for the policy at application.

2) **Guaranteed Prepayment Interest Rate of 3.5% per annum**

If you pay the premiums of the remaining period of the premium term (“Prepaid Premium”) together with the first year premium upon application, the amount of Prepaid Premium will accumulate interest at a **guaranteed prepayment interest rate of 3.5% per annum**, which help accelerate your wealth building with ease.

**Apply now!**

## Terms and conditions:

### Premium discount

1. The promotion period is from 19 December 2023 to 31 March 2024, both days inclusive (the "Promotion Period").
2. The premium discount is only applicable to Diamond Prosperous Savings Insurance Plan (the "Plan") and subject to the following conditions:
  - a. The application form and/or proposal of the Plan must be signed and submitted to China Taiping Life Insurance (Hong Kong) Company Limited (the "Company") during the Promotion Period; and
  - b. The relevant application(s) and relevant policy must be approved and issued by the Company and become effective; and
  - c. To enjoy the premium discount, customer must select to prepay premium at application.
3. Each policy is entitled to the premium discount once only.
4. The calculation of the premium discount: the standard annual second year premium x designated premium discount rate.
5. Premium discount is not applicable to loading premium and levy (if any).

### Guaranteed Prepayment Interest Rate of 3.5% per annum

1. The promotion period is from 19 December 2023 to 31 March 2024, both days inclusive (the "Promotion Period").
2. The prepayment interest rate is only applicable to Plan and subject to the following conditions:
  - a. The application form and proposal of the Plan must be signed and submitted to the Company during the Promotion Period; and
  - b. The relevant application and relevant policy must be approved and issued by the Company and become effective.
3. The prepaid premium shall be credited with interest at the prepayment interest rate (if applicable) at the end of each policy year until the end of the relevant premium term. Any withdrawal of the prepaid premium (together with accrued interest, if any) during a policy year shall bear no interest, but any interest previously credited to you in previous policy year(s) shall not be affected.

### General terms and conditions:

1. Except as otherwise stated herein, the Promotion cannot be used in conjunction with other promotion offers.
2. Except as otherwise stated herein, the premium discount of the Promotion cannot be withdrawn, transferred or redeemed for cash.
3. The date of application is based on the records of the Company. The records of the Company will be conclusive.
4. The Company will have the right to decide whether or not to accept the insurance application based on information provided by the applicant or the insured upon application. The Company reserves the right of final decision on approval of any applications and any disputes that may arise from the Promotion.
5. The Company reserves the right to suspend, vary or terminate the Promotion and to amend the terms and conditions of the Promotion, including, without limitation, discontinuing or extending the Promotion, at any time without prior notice. The Company also reserves the right of final decision on all matters relating to the Promotion, which shall be binding on all parties concerned.
6. The promotional offer on the relevant plan distributed through different sales channels may be different. Please refer to the promotion materials of the relevant sales channel.
7. The Plan is an insurance product. All premiums paid are used for the insurance and related costs of the policy. The premiums paid are not the savings deposit or time deposit of the bank. It is not protected deposit under the Deposit Protection Scheme in the Hong Kong Special Administrative Region of the People's Republic of China (the "HKSAR"). The Plan is intended only for sale in the HKSAR.
8. The Plan is underwritten by the Company.
9. The Company is authorized and regulated by Insurance Authority to carry on long-term life insurance business in the HKSAR.
10. This leaflet is issued by the Company and is intended to be distributed in the HKSAR only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of the Company outside the HKSAR.
11. The Chinese version of this leaflet is available upon request. Should there be any discrepancy between the English and Chinese versions of this leaflet, the English version shall apply and prevail.
12. The above information is for reference only. The Plan is subject to all the terms and conditions stipulated in the respective product brochures and provisions, please refer to the relevant materials for more details.

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## Customer Enquiry

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**Customer Service Hotline :** (852) 800 961 589 ; (86) 95589      **Website :** <http://tplhk.cntaiping.com>

**Customer Service Centre :** 7/F, China Taiping Tower Phase I, 8 Sunning Road, Causeway Bay, Hong Kong