



PrimeRich Whole Life Insurance Plan - Promotion

PrimeRich Whole Life Insurance Plan (the “Plan”) provides you with a lifelong protection and potential return on your assets. From now till 31 March 2024, you will enjoy the following fabulous offers (the “Promotion”) upon successful application of the Plan.



10%

First Year Premium Rebate



Apply now!

Terms and conditions:

10% First Year Premium Rebate

1. The promotion period is from 1 January 2024 to 31 March 2024, both days inclusive (the "Promotion Period").
2. The premium rebate is only applicable to the Plan and subject to the following conditions:
 - a. The application form and 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 and relevant policy must be approved and issued by the Company and become effective (No time limit for approval); and
 - c. The premium mode of the relevant policy of the Plan must be in annual.
3. To enjoy the premium rebate, the relevant policy should remain in-force at the time of premium rebate is credited to the policy and at the first policy anniversary date.
4. Each policy is entitled to the premium rebate once only.
5. The calculation of premium rebate: the standard annual premium for the first policy year x designated premium rebate rate.
6. If you choose to prepay premium in full, the premium rebate amount will be refunded by issuing a cheque or via e-banking service (applicable to the policy registered E-Bankin Service) at the first anniversary date of the policy, subject to the laws and regulations applicable at time of payment. If you do not choose to prepay premium, the premium rebate will be used for the premium settlement on the premium due date of the second policy year of the relevant policy. If the premium rebate amount is not sufficient to cover the premium required, policyowner shall settle the premium shortfall on or before the relevant premium due date. If the policyowner fails to pay for the premium shortfall by the end of grace period, the policy will be lapsed and terminated (subject to the automatic premium loan provision, if applicable). For details, please refer to the policy provisions.
7. Premium rebate is not applicable to loading premium and levy (if any).

General terms and conditions:

1. The Promotion is only applicable to the application submitted via insurance agents of the Company.
2. Except as otherwise stated herein, premium rebate cannot be withdrawn, transferred or redeemed for cash.
3. Except as otherwise stated herein, the Promotion cannot be used in conjunction with other promotion offers.
4. The date regarding policy application, policy approval and issuance are based on the records of the Company. The records of the Company shall be conclusive.
5. The Company shall 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.
6. 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.
7. The promotional offer on the relevant product(s) distributed through different sales channels may be different. Please refer to the promotion materials of the relevant sales channel.
8. The Plan is underwritten by the Company. The Company is authorized and regulated by Insurance Authority to carry on long-term life insurance business in the Hong Kong Special Administrative Region of the People's Republic of China (the "HKSAR").
9. 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 HKSAR. The Plan is intended only for sale 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 of its policy, please refer to the relevant terms and conditions set out in the product brochure and policy provisions for more details.

Customer Enquiry

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

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