

FWD • discover

優惠：	保費 5 折
指定產品：	旅遊保險 (單次旅程)
承保公司：	富衛保險有限公司 (「富衛保險」)
指定銷售平台：	i.FWD.COM.HK (iFWD 平台)
推廣編號及有效日期：	請參閱 “短訊”

條款及細則：

1. iFWD 平台由富衛金融有限公司 (「富衛金融」) 經營，富衛金融為富衛保險委任的保險代理商。
2. 每個流動電話號碼只可每月領取每個優惠一次。
3. 凡成功領取優惠者均會透過其輸入的流動電話號碼收到由富衛保險或富衛金融發出並載有推廣編號的短訊 (「短訊」) 。
4. 客戶必須於指定銷售平台及有效日期或之前輸入此推廣編號。
5. 保費尚未包括保險業監管局收取的保費徵費。保險業監管局將按照適用之徵費率就此保單收取徵費。保費徵費會以折扣前之保費計算。如有任何查詢，請瀏覽 www.fwd.com.hk/tc/insurance-levy 或致電富衛24小時服務熱線 3123 3123。
6. 推廣編號可以轉讓，但不可轉售。而每個推廣編號只能使用一次。
7. 優惠不能兌換現金或與其他優惠同時使用。
8. 指定產品將受其條款及細則約束，富衛保險保留批核或拒絕任何申請的權利。
9. 富衛金融及富衛保險保留隨時修訂優惠條款及細則的權利而不作另行通知。
10. 短訊及/或推廣編號如有遺失，恕不重發或補發。
11. 請確保提供之流動電話號碼正確無誤。如因資料錯誤或不全而導致短訊未能成功發送，富衛金融及富衛保險不會就此引起之損失負上任何責任。
12. 富衛金融及富衛保險就此優惠的任何爭議保留最終決定權。

13. 富衛金融及富衛保險保留一切修訂此推廣條款及細則之權利，或於任何時候終止此推廣並無須另行通知。
14. 中英文版本如有歧異，概以英文版本為準。

FWD • discover

Offer:	50% off the original premium
Designated Product:	TravelCare Insurance (Single Trip)
Underwriting Company:	FWD General Insurance Company Limited (“FWD GI”)
Designated Sales Channel:	i.FWD.COM.HK (“iFWD Platform”)
Promotion Code and Expiry Date:	Please refer to the “Notification SMS”

Terms and Conditions :

1. iFWD Platform is operated by FWD Financial Limited (“FWD Financial”). FWD Financial is an appointed insurance agency of FWD GI.
2. Each mobile phone number can only redeem each Offer once per month.
3. A SMS with a Promotion Code (“Notification SMS”) from FWD GI or FWD Financial will be received through the mobile phone number when the Offer is successfully grabbed.
4. The Promotion Code must be entered through the Designated Sales Channel on or before the specified Expiry Date.
5. The premium does not include insurance levy to be collected by the Insurance Authority. Levy collected by the Insurance Authority has been imposed at the applicable rate. Insurance levy is calculated based on the premium before discount. For further information, please visit www.fwd.com.hk/en/insurance-levy or contact FWD 24-hour Service Hotline at 3123 3123.
6. The Promotion Code is transferable but cannot be sold. Each Promotion Code can only be used once.
7. The Offer shall not be redeemable for cash and cannot be used in conjunction with any other promotion program.
8. Each Designated Product is subject to its terms and conditions. FWD GI has the right to approve or reject any application.
9. FWD Financial and FWD GI reserve the right to amend the terms and conditions of the Offer at any time without prior notice.
10. The Notification SMS and/ or Promotion Code will not be reissued or replaced in the event of loss.
11. The mobile phone number provided must be valid and correct. Incorrect or incomplete information may result in a delivery failure of the Notification SMS. FWD Financial and FWD GI will not be responsible for any Notification SMS delivery failure or loss.

12. FWD Financial and FWD GI have their decision in relation to any disputes that may arise from this Offer, and will be final and conclusive.
13. FWD Financial and FWD GI reserve the right to amend the terms and conditions of the Offer at any time without prior notice.
14. In the event of any discrepancy between Chinese and English versions of this terms and conditions, the English version shall prevail.