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指定優惠：	保費 8 折
指定產品：	海外留學保險
承保公司：	富衛保險有限公司 (「富衛保險」)
指定銷售平台：	<u>i.FWD.COM.HK</u> (iFWD 平台)
推廣編號及有效日期：	請參閱 “短訊”

條款及細則：

1. 指定優惠只適用於透過 iFWD 平台網上申請由富衛保險所承保的指定產品。在此條款及細則約束下，客戶須於有效日期或之前透過 iFWD 平台使用推廣編號成功以網上形式投保指定產品可享受 指定優惠。
2. 申請人須符合以下條件方可享受此優惠：(1) 須於有效日期或之前成功提交申請；(2) 須於有效日期或之前透過 iFWD 平台使用推廣編號進行網上申請；及 (3) 申請須獲富衛保險接納。
3. 每個香港流動電話號碼只可每月領取指定優惠一次。
4. 凡成功領取指定優惠者均會透過其輸入的香港流動電話號碼收到由富衛保險或富衛金融有限公司 (「富衛金融」) 發出並載有推廣編號及有效日期的短訊 (「短訊」)。
5. 請確保提供之香港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。
6. 短訊及/或推廣編號如有遺失，恕不重發或補發。
7. 上述提及之保費尚未包括保險業監管局收取的保費徵費。保費徵費會以折扣前之保費計算。有關資料，可瀏覽 <http://www.fwd.com.hk/tc/insurance-levy> 或致電富衛保險24小時服務熱線 3123 3123。
8. 推廣編號可以轉讓，但不可以轉售或轉讓以換取任何形式的回報。每個推廣編號只能使用一次。
9. 指定優惠不可更換、退回、轉換其他禮品或折換現金，或與其他推廣優惠及/或現金卷同時使用。

10. 富衛金融及富衛保險保留隨時修改、暫停或取消指定優惠以及修訂有關條款及細則的酌情權而毋須事先通知。
11. 客戶提供之所有資料必須為真確、正確及完整。否則富衛金融及富衛保險保留權利將指定優惠作廢。
12. 指定優惠之參加紀錄（包括但不限於日期及時間），均以富衛保險系統之紀錄為準。任何因電腦及/或網絡的連接、技術問題、故障或意外而引致的遲延、遺失、錯誤或無法辨識等情況，富衛金融及富衛保險概不負責。
13. 指定產品將受其正式保單文件及條款所約束，詳情請參閱 iFWD 平台上的指定產品網站。
14. 如保單持有人於保單繕發日起計之九個月內取消海外留學保險之保單，富衛金融及富衛保險將保留於富衛保險發還之保費中扣除所獲保費折扣之價值的權利，並無須另行通知，而徵費將相應按保費折扣前應退回之保費金額發還。
15. 如有任何爭議，概以富衛金融及富衛保險的決定為準。
16. 此條款及細則中英對照，如有歧義，概以英文原義為準。

重要事項：

- (i) 富衛保險乃獲保險業監管局授權在香港經營保險業務之保險公司。
- (ii) iFWD 平台由富衛金融經營，富衛金融為富衛保險委任的保險代理商。
- (iii) 此優惠由富衛金融提供及只在香港以內派發，不能詮釋為在香港以外提供或出售或游說購買富衛保險的任何產品的要約、招攬及建議。請參閱富衛保險繕發的銷售文件、保單文件及條款。

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Designated Offer:	20% off the original premium
Designated Product:	Overseas StudyCare Insurance
Underwriting Company:	FWD General Insurance Company Limited (“FWD GI”)
Designated Sales Channel:	<u>i.FWD.COM.HK</u> (“iFWD Platform”)
Promotion Code and Expiry Date:	Please refer to the “Notification SMS”

Terms and Conditions :

1. The Designated Offer is applicable to the online application through iFWD Platform for the Designated Product underwritten by FWD GI. Subject to these terms and conditions, customers can enjoy the Designated Offer by successfully submitting the online application of the Designated Product through iFWD Platform using the Promotion Code on or before the specified Expiry Date.
2. To be eligible for the Designated Offer, applicants must meet the following requirements:- (1) the application must be successfully submitted on or before the specified Expiry Date; (2) the Promotion Code must be applied at the time of online application through iFWD Platform on or before the specified Expiry Date; and (3) the application must be accepted by FWD GI.
3. Each Hong Kong mobile phone number can only redeem each Designated Offer once per month.
4. A SMS with a Promotion Code and Expiry Date (“Notification SMS”) from FWD GI or FWD Financial Limited (“FWD Financial”) will be sent to your Hong Kong mobile phone number when the Designated Offer is successfully grabbed.
5. The Hong Kong 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.
6. The Notification SMS and/ or Promotion Code will not be reissued or replaced in the event of loss.
7. The premium above-mentioned does not include insurance levy to be collected by the Insurance Authority. Insurance levy is calculated based on the premium before the discount. For further information, please visit the website of Insurance Authority: <http://www.fwd.com.hk/en/insurance-levy> or contact FWD GI’s 24-hour Service Hotline at 3123 3123.
8. The Promotion Code is transferrable but cannot be sold nor transferred in return for any rewards in any form or manner. Each Promotion Code can only be used once.
9. The Designated Offer cannot be changed, returned, exchanged for other gifts or redeemed for cash, nor used in conjunction with other promotions and/or coupon(s).

10. FWD Financial and/or FWD GI reserve the right to amend, suspend or terminate the Designated Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
11. All information provided by the customers must be true, correct and complete. Otherwise, FWD Financial and/or FWD GI reserve the right to forfeit this Offer.
12. For the record of application for the Designated Offer (including but not limited to the date and time), FWD GI's system record shall prevail. FWD Financial and/or FWD GI will not be responsible for any delay, loss, error or unrecognized situation due to computer and/or Internet's connection, technical problem, malfunction or accident.
13. The Designated Product is subject to its formal policy documents and provisions. For details, please refer to Designated Product webpage on iFWD Platform.
14. If the policy holder cancels the policy of Overseas StudyCare Insurance within 9 months from the policy issue date, FWD Financial and FWD GI reserve the right to deduct the amount of the premium discount from the premium to be refunded by FWD GI without prior notice and the levy paid will be refunded in proportion to the corresponding refundable premium before discount.
15. In case of any dispute, the decision of FWD Financial and/or FWD GI shall be final and conclusive.
16. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

Important Note:-

- (i) FWD GI is authorized by the Insurance Authority to carry on insurance business in Hong Kong.
- (ii) iFWD Platform is operated by FWD Financial Limited ("FWD Financial"). FWD Financial is an appointed insurance agency of FWD GI.
- (iii) This Promotion is offered by FWD Financial and intended to be offered 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 FWD GI outside Hong Kong. Please refer to the product brochure, policy documents and provisions issued by FWD GI for details.