

BestCare

Critical Illness Plan

**First Year
Premium Discount Offer**



From 22 December 2014 to 31 March 2015 (both days inclusive) (“the Promotion Period”), you may enjoy an offer of first year premium discount (“the Offer”) upon successful enrolment in BestCare Critical Illness Plan (“the Plan”) underwritten by BOC Group Life Assurance Company Limited (“BOCG Life”) which meets the First Year Premium Amount* as specified below.

Premium Payment Period	First Year Premium Amount*	First Year Premium Discount for the basic plan and its supplementary rider(s) attached (if any)
5 years	RMB30,000/ HKD30,000/ USD3,750 or above	2%
10 years or 20 years		5%

Remark:

* “First Year Premium Amount” refers to the premium for the first policy year of the basic plan after any other applicable premium discount and/or premium waiver being applied (counted per policy). If the premium is paid on a monthly basis, the initial premium shall be equivalent to the sum of discounted premiums for the first three months. The rest of the first year discounted premiums shall be deducted monthly from the customer’s designated account during the fourth to the twelfth months. If the premium is paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date. For policy with prepayment of the premium, the first year premium discount is only applicable to the premium of the first policy year. In general, “First Year Premium Amount” refers to the “Initial Annual Premium” shown in the insurance proposal(s).

Grasp the opportunity. Enrol now!

The Offer is bound by the following terms. For enquiry, please visit any branch of the following major insurance agent banks.

Bank of China (Hong Kong) Limited ☎ (852) 3988 2388 🌐 www.bochk.com
Nanyang Commercial Bank, Limited ☎ (852) 2622 2633 🌐 www.ncb.com.hk
Chiyu Banking Corporation Limited ☎ (852) 2843 2773 🌐 www.chiyubank.com

Insurer:



Major Insurance Agent Banks:



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 BOCG 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 of the promotion offer:

- Promotion Period refers to the period between 22 December 2014 and 31 March 2015 (both days inclusive).
- To be eligible for the Offer, customers should fulfil the following requirements: (i) submit the duly completed and signed application form(s) together with other required documents to BOCG Life during the Promotion Period; (ii) the print date of insurance proposal(s) of the Plan must fall within the Promotion Period; (iii) the application must be accepted by BOCG Life; (iv) the First Year Premium Amount (including supplementary rider(s) (if any)) should be paid on or before 31 March 2015; (v) all application documents should be submitted to BOCG Life on or before 10 April 2015; and (vi) the policy should be approved by BOCG Life on or before 29 April 2015 ("Eligible Policy").
- The Offer is applicable to the basic plan of the Eligible Policy and its supplementary rider(s) attached (if any).
- Except for the designated promotions specified by BOCG Life, the Offer cannot be used in conjunction with other promotional offers of BOCG Life.
- The Offer is not applicable to the staff of Bank of China (Hong Kong) Limited and its subsidiaries.
- BOCG Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of BOCG Life shall be final.
- Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

Important Notes:

- The Plan is underwritten by BOCG Life. BOCG Life is authorised and regulated by Office of the Commissioner of Insurance to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China.
- Major insurance agent banks: Bank of China (Hong Kong) Limited, Nanyang Commercial Bank, Limited and Chiyu Banking Corporation Limited.
- BOCG Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan and the supplementary rider(s) according to the information provided by the proposed insured and the applicant at the time of application.
- BOCG Life reserves the right to amend or terminate any terms and conditions for the Plan and the supplementary rider(s) at any time at its sole discretion without prior notice. In case of any dispute, the decision of BOCG Life shall be final.
- The Plan and the supplementary rider(s) are subject to the formal policy documents and provisions issued by BOCG Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.

This promotional 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 BOCG Life outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Life for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan and the supplementary rider(s). For enquiry, please contact the staff of the major insurance agent banks.

This promotion material is published by BOCG Life.