

Insurer:



Life Insurance

BOC Group Life Assurance Company Limited
CoverU Whole Life Insurance Plan (Delight Version)

**Enroll with hassle-free
Get the reward easily**

Enjoy an extra

HK\$100

**PARKnSHOP
eVoucher**

via **BoC Pay** for becoming the first
100 Eligible Customers with successful enrollment

The CoverU Whole Life Insurance Plan (Delight Version) ("the Plan") underwritten by BOC Group Life Assurance Company Limited ("BOC Life") which only one health-related question is required for underwriting, allowing a more convenient application flow with no medical examination* required.

From now till 31 March 2023 ("the Promotion Period")¹, you may enjoy an extra **HK\$100 PARKnSHOP eVoucher via BoC Pay ("the Gift")** on top of the prevailing First Year Premium[#] discount offer[^] by becoming one of the first 100 Eligible Customers² upon successful enrollment in the Plan ("the Offer").

The Offer is limited with quota and available on a first-come, first-served basis while quota lasts. Please refer to the terms and conditions below for details.

Notes:

* Simplified underwriting is subject to the relevant requirements in accordance with the prevailing underwriting rules and guidelines of BOC Life. Customers not fulfilling the relevant simplified underwriting requirements may consider to apply for the full underwriting version of CoverU Whole Life Insurance Plan. Please refer to BOC Life website www.boclif.com.hk for details.

[#] "First Year Premium" is based on the Initial Annual Premium as stated in the proposal. First Year Premium does not include levy and extra premium loading imposed due to health condition (if applicable).

[^] First Year Premium discount offer is subject to terms and conditions. For details, please refer to the relevant promotion flyer uploaded on BOC Life website www.boclif.com.hk.

Act Now!

For enquiry, please visit any branch of the following major insurance agency:

Bank of China (Hong Kong) Limited



(852) 3988 2388



www.bochk.com

Note: The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and/ or surrenders the insurance plan in early policy years, the amount of the benefit he/ she will get back may be considerably less than the amount of the premium he/ she has paid.

Terms and Conditions of the Offer:

- The promotion period of the Offer is from 20 February 2023 to 31 March 2023, both dates inclusive ("the Promotion Period"). Nevertheless, the Offer is subject to quota and available on a first-come, first-served basis (limited to the first 100 Eligible Customers, as defined in clause 2 below) while quota lasts. The Offer may be terminated before the end of the Promotion Period. Please confirm the end date of the Offer with BOC Life before submitting the insurance application.
- In order to be eligible for the Offer, all of the following requirements must be fulfilled:

- Financial Needs Analysis must be completed before application to ensure that the Plan is suitable for the application; **AND**
- The minimum requirement for First Year Premium must be fulfilled for application of the Plan; **AND**
- The completed and signed application form for the Plan together with the other required documents must be submitted to BOC Life via the BOCHK branch within the Promotion Period; **AND**
- The proposal of the Plan must be printed within the Promotion Period; **AND**
- The application must be accepted by BOC Life.

Policy(ies) that fulfill(s) the requirement (i) to (v) as listed above is/ are known as "Eligible Policy(ies)". Applicant(s) who fulfill(s) the requirements (i) to (v) as listed above is/ are known as "Eligible Customer(s)". In terms of fulfilling the abovementioned requirements, BOCHK and/ or BOC Life's records shall prevail, and BOCHK and/ or BOC Life reserve(s) the right of final decision.

- The first 100 Eligible Customers will be entitled to the following Gift:

Customer Type	Entitlement ("the Gift")
Eligible Customer ²	HK\$100 PARKnSHOP eVoucher (via BoC Pay)

- Eligible Customer(s) must install the BoC Pay Mobile Payment App ("BoC Pay") to redeem and use the gift(s) under the Offer. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use "BoC Pay" as the keyword to search. iPhone or iPad users may download BoC Pay via App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK official website (Recommended OS version: iOS (14.0 or above) and Android (8.1 or above)). Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
- The Gift(s) will be credited to the registered BoC Pay account(s) of the Eligible Customer(s) after the cooling off period of the Eligible Customer(s)'s issued Eligible Policy(ies) according to the following schedule. An Eligible Customer will not be entitled to the Gift(s) if he/ she cancels the issued Eligible Policy(ies) within the cooling off period. The relevant Eligible Policy(ies) must be in-force when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer (except the Eligible Policy(ies) being terminated before the maturity date in the event that the Insured dies (not caused by the exclusion under the Plan) while the Eligible Policy(ies) is in force). Besides, an Eligible Customer must maintain his/ her registered BoC Pay account valid at the time of crediting the Gift(s), otherwise he/ she will not be able to receive the Gift(s).

Enrollment Date	20 February 2023 to 31 March 2023
Policy Issue Date	On or before 30 April 2023
Date of Credit of the Gift(s)	On or before 30 June 2023

- Each Eligible Customer can only be entitled to the Offer once.
- The Offer can be used in conjunction with other promotion offers for the Plan (unless otherwise specified by BOCHK and/ or BOC Life).
- For the record of issuance of the Gift(s), the records of BOCHK and/ or BOC Life shall prevail. BOCHK and/ or BOC Life shall not be responsible for the Eligible Customer(s) being unable to receive the Gift(s) arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOCHK and/ or BOC Life.
- The Gift is limited and available on a first-come, first-served basis (based on the

policy issue date of the Eligible Policy(ies)) while stocks last. BOCHK and/ or BOC Life reserve the right to replace the Gift(s) with any alternative gift(s) without prior notice. The value and features of the alternative gift(s) may be different from the original Gift(s).

- All Gift(s) or alternative gift(s) cannot be changed, returned, exchanged for other items or redeemed for cash. BOCHK and/ or BOC Life shall not be liable for loss of the Gift(s) or alternative gift(s) under any circumstances and will not reissue or replace any of them. The Gift or alternative gift(s) is subject to the relevant terms and conditions of the relevant merchant supplier, please refer to the Terms and Conditions as stated in BoC Pay for details.
- BOCHK and/ or BOC Life is/ are not the merchant supplier of the Gift(s) or any alternative gift(s). Any enquiry or complaint in respect of the Gift(s) or any alternative gift(s) should be directed to the relevant supplier(s). BOCHK and/ or BOC Life give no guarantee to the Gift(s) and/ or any alternative gift(s) and/ or the goods and/ or service quality provided by the supplier(s), and do not accept any liability arising in conjunction with the use of the Gift(s) and/ or any alternative gift(s) and/ or the goods and/ or services provided by the supplier(s).
- The Offer is provided by BOC Life. BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of BOCHK and / or BOC Life shall be final.
- The contents of this promotion material are only related to the promotion of the Offer. For details of the Plan, please refer to the relevant product brochure, benefit illustration and provisions.
- Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
- The terms and conditions of the Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Other Important Notes:

- The Plan and the supplementary rider(s) (if any) are underwritten by BOC Life. Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong (insurance agency licence no. of BOCHK is FA2855).
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved directly between BOC Life and the customer.
- BOCHK and / or BOC Life reserve the right to amend, suspend or terminate the Plan at any time, and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOCHK and / or BOC Life shall be final.
- This promotion 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 BOC Life outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan and the supplementary rider(s) (if any). For enquiry, please contact the branch staff of the major insurance agency.