

Get Extra \$1,000 Special Offer

While enjoying the \$10K government cash payout, you can now get extra \$1K from BOC Group Life Assurance Company Limited (“BOC Life”)! From 31 July 2020 until 30 September 2020, you may enjoy the Premium Refund Bonus (“the Offer”) upon successful enrolment of the Designated Insurance Plans with the fulfilment of the below Annual Premium⁺⁺ requirement for the basic plan. Details are as follows:

Offer Details

Promotion Period	From 31 July 2020 until 30 September 2020								
Designated Insurance Plans (Only applicable to policies paid by annual premium payment mode for the first 2 years)	<ul style="list-style-type: none">• SmartGuard Critical Illness Plan• SmartUp Pro Whole Life Plan• Forever Wellbeing Whole Life Plan• Mortgage Reducing Term Plan II• Term Plan Term Life Insurance Plan								
Annual Premium⁺⁺ Requirement for Basic Plan	<table border="1"><thead><tr><th>Annual Premium⁺⁺ Requirement for Basic Plan</th><th>Premium Refund Bonus</th></tr></thead><tbody><tr><td>HKD20,000 or above</td><td>HKD1,000</td></tr><tr><td>RMB16,000 or above</td><td>RMB800</td></tr><tr><td>USD2,500 or above</td><td>USD125</td></tr></tbody></table>	Annual Premium⁺⁺ Requirement for Basic Plan	Premium Refund Bonus	HKD20,000 or above	HKD1,000	RMB16,000 or above	RMB800	USD2,500 or above	USD125
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HKD20,000 or above	HKD1,000								
RMB16,000 or above	RMB800								
USD2,500 or above	USD125								

⁺⁺ “Annual Premium” refers to the annual premium (including any extra premiums due to substandard rating) exclusive of any premium discount (if applicable).

Enrol / Enquiry

Please visit any branch of the following major insurance agency:

Bank of China (Hong Kong) Limited (852) 3988 2388 www.bochk.com

Notes: The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plans in the 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. Past, current, projected and / or potential benefits and / or returns (e.g. bonuses, dividends, interests) presented in the product brochure are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.

Terms and conditions of the Offer

1. Promotion Period refers to the period from 31 July 2020 until 30 September 2020 (both dates inclusive) (“the Promotion Period”).
2. To be eligible for the Offer, applicant(s) must fulfil all of the following requirements: (i) the application form(s) must be duly completed and signed during the Promotion Period; (ii) the print date of the relevant insurance proposal(s) must fall within the Promotion Period; (iii) the application(s) must be accepted by BOC Life; (iv) the relevant policies must be issued on or before 30 November 2020; (v) the premiums of the relevant policies are paid by annual premium payment mode for first 2 years and (vi) the Policy Date of the relevant policies cannot be dated back(the “Eligible Policy(ies)”).
3. The amount of Premium Refund Bonus will be credited to the Future Premium Deposit Account of the Eligible Policy in the same policy currency within 3 months after BOC Life receives the payment of premium of the 2nd policy year. Such amount of Premium Refund Bonus shall not be entitled to receive any interest in the Future Premium Deposit Account of the Eligible Policy. The Premium Refund Bonus shall be applied to offset any outstanding premium (if applicable), Levy and/or other charges.
4. The Eligible Policy(ies) must be in force and the premium payment mode, the Notional Amount, Sum Insured amount or the level of benefits (where applicable) of the basic plan and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged when the Premium Refund Bonus is credited to the Future Premium Deposit Account of the Eligible Policy, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer.
5. The Offer can be used once only for each insurance plan per Insured. In the event that the Insured is covered by 2 or more Eligible Policies of the same insurance plan, the Premium Refund Bonus will be applied to the first issued policy.
6. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
7. The Offer can be used in conjunction with SmartGuard CI -First Year Premium Discount Offer / SmartUp Pro Whole Life Plan First Year Premium Discount Offer / Forever Wellbeing Whole Life Plan First Year Premium Discount Offer (if applicable), but is subject to the relevant terms and conditions of the relevant promotions.
8. Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
9. 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.
10. In case of any dispute, the decision of BOC Life shall be final.
11. The relevant terms and conditions of the Offer shall be contained in the Get Extra \$1,000 Special Offer Endorsement of the relevant policy and will form part of the policy provisions of the relevant insurance plan..
12. The contents of this promotion leaflet are only related to the Offer. For details of the designated insurance plans, please refer to the relevant product brochures.
13. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

Important Notes

- The Designated Insurance Plans 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 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 Designated Insurance Plans and the supplementary rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- The Designated Insurance Plans 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.

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 product brochure, policy documents, provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, Investment Strategy, Philosophy in Deciding Dividends and Fulfilment Ratio of Dividends, exclusions, policy costs and fees) of the Designated Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the branch staff of the major insurance agencies.

This promotion material is published by BOC Life.