

Terms and Conditions:

Life Insurance

Financial Needs Analysis Gifts Program

1. The promotion period of "Financial Needs Analysis Gifts Program" (the "Activity") is from 1 April to 30 June 2025, both dates inclusive ("Promotion Period").
2. During Promotion Period, bank clients (except bank staff) (the "Client") will be entitled to HKD200 supermarket cash coupon (the "Coupon") or one piece of "Hong Kong Life Gold Plated Ornament" ("Gift") if he/she visits any one of the bank branches within the Promotion Period and conducts the "Financial Needs Analysis" ("FNA") (without product selection).
3. Each Client is entitled to the Coupon or Gift (if applicable) once only for conducting the "Financial Needs Analysis" during the Promotion Period.
4. The Activity is solely as a token of appreciation for the support from Client and to help Client to understand their insurance needs. It is not intended for any sales promotion. Client should not make any insurance decision solely based on this Activity. Client is not required to make any purchase on insurance products in order to be entitled to the Coupon or Gift.
5. The Coupon or Gift is available on a first-come, first-served basis while stock lasts.
6. The Coupon or Gift cannot be redeemed for cash or exchanged for any other offers. Under any circumstance, Hong Kong Life will not re-issue or exchange the Coupon or Gift if lost, stolen or expired and shall assume no responsibility.
7. Hong Kong Life and Chong Hing Bank Limited ("Chong Hing Bank") are not the suppliers of the Coupons and the use of the Coupons is subject to the terms and conditions stipulated by the supplier. Hong Kong Life and Chong Hing Bank shall not be held responsible in relation to the terms and conditions and any other relevant matters relating to the Coupon.
8. Hong Kong Life and Chong Hing Bank are not the suppliers of the Gift. Hong Kong Life and Chong Hing Bank make no description nor guarantee as to the quality and availability of the Gift and shall not be liable for any matters arising from or in connection with the Gift.
9. Hong Kong Life reserves the right to change or suspend the Activity and amend the terms and conditions herein at any time without giving prior notice to Client or reasons therefor.

10. Hong Kong Life reserves the right of final and conclusive decision in the event of any dispute.
11. The Activity and its relevant terms and conditions are applicable within the Hong Kong Special Administrative Region ("Hong Kong") only and are governed by and construed in accordance with the laws of Hong Kong.
12. If there is any discrepancy or inconsistency between the English version and the Chinese version of the terms and conditions of this promotional leaflet, the English version shall prevail.

"Rewards with Ease 2025" Client Incentive

1. The "Rewards with Ease 2025" Client Incentive, provided by Hong Kong Life Insurance Limited ("Hong Kong Life"), consists of 1) Wealth Accelerator Multi-Currency Plan Client Incentive, 2) Wealth Up (Premier) Savings Insurance Plan Client Incentive, 3) "Rewards for Two" Client Incentive, 4) "Prestige Reward" Maturity Policy Client Incentive, 5) Offshore Client Incentive, 6) Complimentary Health Service, 7) "Tax Deductible" Client Incentive, 8) Fortune Plus III Savings Insurance Plan Client Incentive, 9) Prosperity V Universal Life Plan Client Incentive (individually referred to as "Incentive" , collectively referred to as "Incentives") and 10) "Special Premium Deposit Account Extra First Year Guaranteed Interest Rate" Client Promotion (the "Promotion"). These General Terms and Conditions are applicable to the Incentives and Promotion.
2. The promotion period of the Incentives and Promotion is from 1 April to 30 June 2025 (both dates inclusive)(the "Promotion Period").
3. To be eligible for the Incentive, the application signing date and submission date of the application for any of the Eligible Life Insurance Plans must fall within the Promotion Period.
4. Unless otherwise stated, the Incentives and Promotion are applicable to all clients.
5. Unless otherwise stated, the Incentives and Promotion can be enjoyed in conjunction with "ISM Branch Roadshow Incentive 2025" , and/or use any premium discount voucher, but not with any other incentive(s) which is/are not covered under the "Rewards with Ease 2025" Client Incentive. However, only one premium discount voucher could be used for each policy (if applicable).
6. Clients may share with their referred Immediate Family Members about their own authentic customer experience at Hong Kong Life, but may not encourage, persuade,

convince or recommend their referred Immediate Family Members to purchase any specific life insurance products offered by Hong Kong Life. Clients are not authorized to act as Hong Kong Life' s Insurance Intermediary and/or Chong Hing Bank Limited' s ("Chong Hing Bank") licensed technical representative, and therefore should avoid sharing about any matters relating to specific insurance product or sales activities of insurance products. For such matters, clients should inquire with relevant bank' s Insurance Intermediary (licensed technical representatives) directly. Clients are not authorized to advise, sell, arrange the purchase of life insurance plans and/or provide any sales support to the referred Immediate Family Members. The referred Immediate Family Members of the said client should not rely on any information, advice and/or representation provided by the said client in making any purchase decision.

7. Hong Kong Life reserves the right to change or terminate the Incentives or Promotion and amend any terms and conditions of the Incentives or Promotion at any time without giving prior notice to clients or reason therefor. For the avoidance of doubt, the Incentives or Promotion applicable to the eligible policy issued prior to such variation, suspension or termination of the Incentives or Promotion will not be affected.
8. Clients should refer to the website of Hong Kong Life (www.hklife.com.hk), the policy, proposal, product leaflet and any other relevant documents of Hong Kong Life' s life insurance plans for relevant product information, contents, terms and conditions. This promotional leaflet describes the details of the Incentives and Promotion only; it does not cover any coverage, exclusions, risk disclosure, contents, terms and conditions of the Eligible Life Insurance Plan(s). Clients should read, fully understand and accept the coverage, exclusions, risk disclosure, contents, terms and conditions of the policies and proposals before applying for any Eligible Life Insurance Plan(s) inclusive of the Incentives or Promotion.
9. The Incentives and Promotion and their relevant terms and conditions are applicable within the Hong Kong Special Administrative Region ("Hong Kong") only and governed by the laws of Hong Kong.
10. If there is any discrepancy or inconsistency between the English version and the Chinese version of this promotional leaflet, the English version shall prevail.
11. Hong Kong Life reserves the right of final decision in case of any dispute.

Dispute on Selling Process and Product

Chong Hing Bank Limited ("Appointed Licensed Insurance Agency") is the Appointed Licensed Insurance Agency of Hong Kong Life, and the life insurance product is a product of Hong Kong Life but not the Appointed Licensed Insurance Agency. 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 the Appointed Licensed Insurance Agency and the customer out of the selling process or processing of the related transaction, Appointed Licensed Insurance Agency is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the life insurance product should be resolved between Hong Kong Life and the customer directly. Please contact Hong Kong Life's Data Protection Officer at 2290 2882 or mail your written request to 15/F Cosco Tower, 183 Queen's Road Central, Hong Kong if you request Hong Kong Life Insurance Limited not to use your personal data for direct marketing purposes. No charge shall be levied on such arrangement.

Should you have any enquiry on the Incentives and Promotion, please call Hong Kong Life Customer Services Hotline at 2290 2882, or visit any branches of Chong Hing Bank Limited. Chong Hing Bank Limited is an Appointed Licensed Insurance Agency of Hong Kong Life. Life insurance products distributed by Chong Hing Bank Limited are underwritten by Hong Kong Life which is authorized and regulated by the Insurance Authority of the Hong Kong Special Administrative Region.

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 Hong Kong Life outside Hong Kong.