

### 保特家備全保保費9折優惠之條款及細則：

1. 保特家備全保保費9折優惠（「此優惠」）只適用於透過bolttechinsurance.hk（「保特平台」）透過網上申請由保特保險(香港)有限公司（「保特」）所承保的保特家備全保（「指定產品」）之情況。在此條款及細則下，客戶於保特不時指定之推廣期（「指定推廣期」）內透過保特平台使用優惠編號「HELPER10」（「指定優惠編號」）以網上形式成功投保指定產品，可享受一年計劃之首年保費9折優惠或兩年計劃之首兩年保費9折優惠（名額有限，先到先得）。
2. 申請人須符合以下條件方可享受此優惠：（1）須於推廣期內透過保特平台使用指定優惠編號進行網上申請；（2）申請須獲保特接納；及（3）投保人須於投保日前12個月內未曾投保過由保特承保之同一產品。
3. 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 <https://www.fwd.com.hk/insurance-levy>或致電保特服務熱線3123 3344。
4. 如保單持有人於保單繕發日起計之九個月內取消指定產品之保單，富衛金融有限公司(「富衛金融」)及保特將保留於保特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。
5. 此優惠不適用於保單續保。
6. 此優惠不可更換、退回、轉換其他禮品或折換現金，或與其他優惠及/或現金券同時使用。
7. 指定優惠編號可以轉讓，但不可以轉售或轉讓以換取任何形式的回報。
8. 富衛金融及/或保特保留隨時修改、暫停或取消此優惠以及修訂有關條款及細則的酌情權而毋須事先通知。
9. 客戶提供之所有資料必須為真確、正確及完整。否則富衛金融及保特保留權利將此優惠作廢。
10. 此優惠之參加記錄（包括但不限於日期及時間），均以保特系統之記錄為準。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，富衛金融及保特概不負責。
11. 指定產品將受其正式保單文件及條款所約束，詳情請參閱<https://www.fwd.com.hk/online-insurance/helper-care-insurance>。
12. 如有任何爭議，概以富衛金融及/或保特的決定為準。
13. 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) 保特乃獲保險業監管局授權在香港經營一般保險業務之保險公司。
- (ii) 保特平台由富衛金融經營，富衛金融為保特委任的保險代理商。
- (iii) 此優惠由保特提供及只擬在香港境內提供，不能詮釋為在香港以外提供或出售或遊說購買保特的任何產品的要約、招攬及建議。請參閱保特繕發的銷售文件、保單文件及條款。
- (iv) 此推廣優惠或宣傳材料應與相關產品小冊子同時參閱。您不應單憑此推廣優惠或宣傳材料而投保此產品。有關相關保險計劃的詳細資料及風險，請細閱其產品小冊子及保單文件。

### Bolttech HelperCare 10% Off Promotion Terms and Conditions:

1. Bolttech HelperCare 10% Off Promotion (“this Promotion”) is applicable to online applications made through bolttechinsurance.hk (“Bolttech Platform”) for Bolttech HelperCare (“the Designated Product”) underwritten by Bolttech Insurance (Hong Kong) Company Limited (“Bolttech”). Under these terms and conditions, customers can enjoy 10% off the first-year premium for 1-year plan and first two years of premium for 2-year plan (limited quota on a first-come-first-served basis) by successfully completing the online application of the Designated Product through Bolttech Platform using the promotion code “HELPER10” (“the Designated Promotion Code”) during the promotion period as designated by Bolttech from time to time (“the Designated Promotion Period”).
2. To be eligible for this Promotion, applicants must meet the following requirements:- (1) the Designated Promotion Code must be applied at the time of online application through Bolttech Platform during the Promotion Period; (2) the application must be accepted by Bolttech; and (3) the applicant does not own the same product underwritten by Bolttech in the past 12 months preceding the date of the application.
3. The said premium 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: <https://www.fwd.com.hk/en/insurance-levy> or contact Bolttech’s Service Hotline at 3123 3344.
4. If the policy holder cancels the policy of the Designated Product within 9 months from the policy issue date, Bolttech reserves the right to deduct the amount of the premium discount from the premium to be refunded by Bolttech without prior notice and the levy paid will be refunded in proportion to the corresponding refundable premium before discount.
5. This Promotion is not applicable to policy renewal.
6. This Promotion cannot be returned, exchanged for other gifts or redeemed for cash, nor used in conjunction with other promotions and/or coupon(s).
7. The Designated Promotion Code is transferrable but cannot be sold nor transferred in return for any rewards in any form or manner.
8. Bolttech reserves the right to amend, suspend or terminate this Promotion and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
9. All information provided by the customer must be true, accurate and complete. Otherwise, FWD Financial and/or Bolttech reserve the right to forfeit such customers’ eligibility.
10. The record of application for this Promotion (including but not limited to the date and time) shall be determined based on Bolttech’s system record. FWD Financial and/or Bolttech will not be responsible for any delay, loss, error or unrecognized/uncontrollable situation due to computer and/or Internet’s connection, technical problem, malfunction or accident.
11. The Designated Product is subject to its formal policy documents and provisions. For details, please refer to <https://www.fwd.com.hk/online-insurance/helper-care-insurance/en>.
12. In case of any dispute, the decision of FWD Financial and/or Bolttech shall be final and conclusive.
13. 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) Bolttech is authorized by the Insurance Authority to carry on general insurance business in Hong Kong.
- (ii) Bolttech Platform is operated by FWD Financial. FWD Financial is an appointed insurance agency of Bolttech.
- (iii) This Promotion is provided by Bolttech 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 Bolttech outside Hong Kong. Please refer to the product brochure, policy documents and provisions issued by Bolttech for details.
- (iv) These promotional offers or promotional materials should be read in conjunction with the relevant product brochure. You should not purchase this product solely on the basis of these promotional offers or promotional materials. For details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.