

swissprivilege⁺

A member of the AXA Group

Club Suisse Member Privileges

會員尊享禮遇



Elite Wealth Management Service Tailored For You 優渥尊貴理財，尊屬優越的您

Thank you for your unwavering support in Swiss Privilege!

Swiss Privilege is dedicated to provide personalized wealth management solutions for our Club Suisse members, as well as an array of exclusive offers and high-end lifestyle activities for your pleasure. We strive to help you grow your wealth and embrace a life of prosperity, so you can enjoy the extraordinary luxurious experiences you deserve.

感謝您對瑞士尊貴理財的支持！

瑞士尊貴理財除了為每位尊貴的 Club Suisse 會員度身訂造貼心的理財方案外，更精心準備一系列尊尚禮遇及高端活動。揉合卓越服務為您財富增值，全面打造豐盛無憂的生活，讓您尊享非凡貴賓級體驗。

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01

MEMBERSHIP TIER

會員級別

Club Suisse membership is classified into six tiers dependent upon the total Club Suisse Membership Points* as follow. Each tier of membership offers an array of exclusive privileges and services.

Club Suisse 會籍根據會員所得之 Club Suisse 會籍總積分* 劃分為以下六個級別，每個級別之會員可尊享不同禮遇及服務。



Black Diamond Membership

2,000,000 or more
Club Suisse
Membership Points

黑鑽會籍

2,000,000
會籍積分或以上



Diamond Infiniti Membership

300,000 to 1,999,999
Club Suisse
Membership Points

恆鑽會籍

300,000 至 1,999,999
會籍積分



Diamond Membership

120,000 to 299,999
Club Suisse
Membership Points

鑽石會籍

120,000 至 299,999
會籍積分



Ruby Membership

40,001 to 119,999
Club Suisse
Membership Points

紅寶會籍

40,001 至 119,999
會籍積分



Sapphire Membership

20,001 to 40,000
Club Suisse
Membership Points

藍寶會籍

20,001 至 40,000
會籍積分



Crystal Membership

20,000 or below
Club Suisse
Membership Points

水晶會籍

20,000
會籍積分或以下

* 1 Membership Point will be awarded for every USD1 Single Premium. 每1美元之整付保費可獲1會籍積分。
10 Membership Points will be awarded for every USD1 in First Year Regular Premium. 每1美元之首年定期保費可獲10會籍積分。
Please refer to "Terms and Conditions" of this document for more details. 詳情請參閱此文件內的條款及細則。

Club
SUISSE

02

ICBC SWISS PRIVILEGE UNIONPAY DUAL CURRENCY DIAMOND CARD

ICBC 瑞士尊貴理財 銀聯雙幣鑽石卡



ADDITIONAL PRIVILEGES AND PROTECTIONS

Swiss Privilege's milestone of jointly launching the "ICBC Swiss Privilege UnionPay Dual Currency Diamond Card" ("the Card") with Industrial and Commercial Bank of China (Asia) has proved our commitment to bringing you privileges beyond your imagination.

The ICBC Swiss Privilege UnionPay Dual Currency Diamond Card offers a variety of exclusive benefits:

- Earn 1 point for every HKD1 Swiss Privilege insurance payment with the Card and accumulate bonus points up to 100,000 bonus points for every calendar year to redeem cash rebate or mileage
- Enjoy 12 months installment plan by settling Swiss Privilege insurance payment with the Card
- One card with dual currencies provide flexibility and convenience, exempting overseas transaction fees and the difference in expense caused by foreign currency exchange and exchange rate fluctuations
- Contactless Payment with QuickPass Function
- And many more...

Please contact your Relationship Manager for more information and apply at your earliest convenience in order to enjoy these benefits.

ICBC (Asia) Customer Hotline: (852) 2189 5588

Terms and Conditions apply. ICBC (Asia) reserves the right to vary or terminate the above offer at any time and to amend terms and conditions of the Card from time to time. Offers are subject to relevant terms and conditions. In case of any dispute, the decision of the Bank shall be final and conclusive.

To borrow or not to borrow? Borrow only if you can repay!
Protect your Personal Digital Keys; Beware of fraudulent links!
Don't lend or sell your account. Don't risk your future for quick money.

"ICBC (Asia)" is the abbreviation of Industrial and Commercial Bank of China (Asia) Limited.

額外禮遇及保障

瑞士尊貴理財與中國工商銀行(亞洲)攜手合作推出「ICBC 瑞士尊貴理財銀聯雙幣鑽石卡」(「鑽石卡」)，足證我們致力為您帶來超越想像的禮遇。

「ICBC 瑞士尊貴理財銀聯雙幣鑽石卡」提供一系列專屬優惠：

- 憑此鑽石卡繳付瑞士尊貴理財保險計劃的保費，每繳付港幣1元即獲1分，每一日曆年最多可累積100,000積分，換取現金回贈或飛行里數
- 憑此鑽石卡繳付瑞士尊貴理財保險計劃的保費，尊享12個月分期付款計劃
- 一卡雙幣，免卻因兌換人民幣及其他外幣而產生的手續費
- 拍卡「閃」付毋須簽名
- 及其他精彩優惠

請即聯絡您的客戶經理，了解豐富優惠及申請手續詳情。

中國工商銀行(亞洲) 客服熱線: (852) 2189 5588

須受條款及細則限制。中國工商銀行(亞洲)保留可隨時更改或終止優惠及不時修訂鑽石卡的條款及細則之權利。
優惠受有關條款及細則約束。如有任何爭議，中國工商銀行(亞洲)保留最終決定權。

借定唔借？還得到先好借！
數碼 KEY 睇緊啲，撇 LINK 前要三思！
借貸戶口中國套，助洗黑錢毀前途。

「中國工商銀行(亞洲)」乃中國工商銀行(亞洲)有限公司之簡稱。



Application Form
申請表格



03

FLEXI COIN REWARD PROGRAMME

理賞幣獎賞計劃

To express our gratitude for the longstanding support of our valued members and to enhance their experiences with Club Suisse, we are delighted to offer our Flexi Coin Reward Programme*, promotion period is valid from 1 January to 31 December of each calendar year, which will offer a wide range of fabulous rewards for members to enjoy the unique privilege. You are welcome to participate in the programme, to safeguard your financial needs, and to protect your family at different life stages.

為答謝尊貴客戶對我們一直以來的支持，Club Suisse 特意提供理賞幣獎賞計劃*，推廣期為每一日曆年的1月1日至12月31日止。讓客戶盡享 Club Suisse 的精彩會員禮遇，體驗非凡生活。歡迎您參與獎賞計劃，保障您和家人在人生不同階段的理財需要。

Club Suisse is delighted to present the **Flexi Coin Reward Programme** to our privileged members. Members will be rewarded with **Flexi Coin ("Coins")** that can be redeemed for **Premium Discount Voucher** for the purchase of AXA products, or a selection of **Gift Vouchers** of their choice. Coins can be earned through the successful application of eligible policies or by referring new Club Suisse members.

Club Suisse誠意為尊貴的您呈獻「理賞幣獎賞計劃」。您可透過「理賞幣」換領**保費折扣券**，並於購買 AXA 安盛產品時使用，亦可選擇換取您心儀的**禮券**。會員只須成功投保合資格保單或推薦新 Club Suisse 會員，即可賺取理賞幣。

Successful application of designated new insurance plans*

According to the annualised premium of the new policy, members can earn **up to 6 Coins** for each successful eligible insurance plan, redeeming up to maximum reward value of HKD3,000.

成功投保指定新保險計劃*

按照新保單的年度化保費金額，會員可於每份成功投保的合資格保單計劃中賺取**高達6個理賞幣**，兌換價值高達港幣3,000元的禮遇。

Annualised Premium of the New Policy (for each eligible policy)
新保單的年度化保費 (就每一合資格保單計算)

Coin(s)
理賞幣

HKD 港幣 10,000 – 50,000 元 = 1 理賞幣

HKD 港幣 50,001 – 150,000 元 = 2 理賞幣

HKD 港幣 150,001 – 300,000 元 = 4 理賞幣

HKD 港幣 300,001 元 or above 或以上 = 6 理賞幣

New Club Suisse Member Referrals

Members can earn 1 Coin for successful referring one new Club Suisse member**.

新會員推薦

每成功推薦1位新合資格會員，現有會員將可獲1個理賞幣**。

Flexi Coin Rewards

Members can accumulate their Coins to redeem the following rewards from our selection.

理賞幣獎賞

會員可累積理賞幣，換取下列精選禮遇。



Gift Voucher options : Wellcome / PARKnSHOP / Sogo
禮券選擇：惠康 / 百佳 / 崇光

* Terms and Conditions apply. Please refer to "Terms and Conditions" of this document for more details.
須受條款細則限制。詳情請參閱此文件內的條款及細則。

** Designated new insurance plans exclude Investment-Linked Products.
指定新保險計劃不包括投資相連壽險產品。

04

MEMBER PRIVILEGES

會員尊享禮遇

BLACK DIAMOND AND DIAMOND INFINITI MEMBER EXCLUSIVE

黑鑽及恆鑽會員尊享

AXA VINEYARDS VIP WINETASTING TOUR

AXA 安盛酒莊貴賓葡萄酒品鑑體驗

As your lifelong wealth management partner, we are dedicated not only to protecting and inheriting your wealth but also to enriching your life experience. AXA Millésimes, a subsidiary of Swiss Privileges' parent company AXA group, has gained a world-renowned reputation for producing exceptional fine wines. Promotion period from 1 January to 31 December of each calendar year*, our esteemed Black Diamond and Diamond Infiniti Members are entitled to participate vineyards tour experiences for free. During these tours, you can savor the exquisite taste of our fine wines and enjoy a delightful feast at our chateau.

作為您的終生理財夥伴，我們不單以保護及傳承您的財富為目標，更希望您擁有精彩的生活體驗。隸屬瑞士尊貴理財母公司 AXA 安盛集團旗下的酒莊，以生產優質葡萄酒而享負盛名。推廣期為每一日曆年的 1 月 1 日至 12 月 31 日止*，尊貴的黑鑽及恆鑽會員可免費參加酒莊之葡萄酒品鑑體驗，品嚐高質葡萄酒及各式佳餚。

*Terms and Conditions apply. Please refer to "Terms and Conditions" of this document for more details.

*須受條款及細則限制。詳情請參閱此文件內的條款及細則。



AXA Millésimes is now home to 9 vineyards in France, Portugal, Hungary and the United States, including some of the most prestigious vineyards in France such as Château Pichon Baron and Château Suduiraut.

AXA 安盛酒業現時於法國、葡萄牙、匈牙利和美國等地擁有 9 個葡萄莊園，其中包括法國波爾多及一些最享負盛名的葡萄園，例如位於法國的男爵古堡酒莊及旭金堡酒莊。

Château Suduiraut
(Sauternes Premier Grand Cru Classé)

旭金堡酒莊 (蘇玳一級酒莊)

Château Pichon Baron
(Pauillac 2ième Grand Cru Classé)
男爵古堡酒莊 (波雅克二級酒莊)



Bordeaux
波爾多

For reservations or any inquiries, please email to marketing@swissprivilege.com and contact Swiss Privileges' Marketing Department.

如欲查詢或預約貴賓體驗，歡迎電郵至 marketing@swissprivilege.com 聯絡瑞士尊貴理財市場部。

BIRTHDAY OFFER
生日禮遇

We experience unforgettable and treasure moments through our lifetime, birthday is one of those important occasions. To celebrate your birthday and share the happiness, we sincerely offer a HKD300 Premium Coupon as our birthday gift for your new policy application.

一生中總會經歷許多難忘及珍貴的時刻，而生日必然是其中之一。為慶祝您的生日並分享這份喜悅，我們摯誠送上港幣300元的保費現金券作為您的生日禮物，待您的新保單申請時使用。

BLACK DIAMOND MEMBER EXCLUSIVE
黑鑽會員尊享

Club Suisse takes immense joy in pampering our esteemed Black Diamond Members with a special birthday treat.

We wish you a truly memorable and happy birthday with your loved ones.

Club Suisse 誠意為尊貴的黑鑽會員呈獻特別生日禮遇。

祝賀您和您的摯愛親友共享快樂生辰。

Terms and Conditions apply. Please email to marketing@swissprivilege.com for details of birthday offer. 須受條款及細則限制。有關生日禮遇詳情，歡迎電郵至 marketing@swissprivilege.com 查詢。

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04

MEMBER PRIVILEGES 會員尊享禮遇

EXCLUSIVE DINING PRIVILEGES AT ISLAND SHANGRI-LA, KOWLOON SHANGRI-LA & KERRY HOTEL, HONG KONG 港島香格里拉、九龍香格里拉及香港嘉里酒店獨家美饌禮遇

As a valued Club Suisse member, you can indulge in exclusive dining privileges curated just for you. Savor exquisite flavours at a selection of gourmet restaurants in Island Shangri-La, Kowloon Shangri-La, and Kerry Hotel, Hong Kong, with special discount offers.

貴為 Club Suisse 會員，您可尊享獨家美饌禮遇，於港島香格里拉、九龍香格里拉及香港嘉里酒店內的各類餐廳品嚐精緻佳餚，兼享特別折扣優惠。

港島香格里拉 ISLAND SHANGRI-LA

	<p>Lobster Bar & Grill*, Restaurant Petrus, Summer Palace, Nadaman, Ming Pavilion, and Lobby Lounge</p> <p>龍蝦吧餐廳*、珀翠餐廳、夏宮、 灘萬日本料理、茗悅及大堂酒廊</p> <p><small>*Excl. Happy Hour daily from 3 to 7 pm *每日下午3至7時之歡樂時光除外</small></p>	<p>10% off original price of food and beverages for lunch and dinner</p> <p>午餐及晚餐 正價食品及飲品9折優惠</p>
	<p>Café Too</p>	<p>15% off for lunch and dinner buffets, and the original price of à la carte food and beverages</p> <p>自助午餐、晚餐、餐牌單點 正價食品及飲品85折優惠</p>
	<p>Island Gourmet 高美食店</p>	<p>10% off on food and beverages for lunch and Afternoon Tea Set</p> <p>午餐食品和飲品 及下午茶9折優惠</p>

九龍香格里拉 KOWLOON SHANGRI-LA

	<p>Shang Palace, Angelini, and Nadaman</p> <p>香宮、Angelini及灘萬日本料理</p>	<p>10% off original price of food and beverages for lunch and dinner</p> <p>午餐及晚餐 正價食物及飲品9折優惠</p>
	<p>Café Kool</p>	<p>10% - 15% off for lunch and dinner buffets</p> <p>自助午餐及晚餐9至85折優惠</p>
	<p>Lobby Lounge 大堂酒廊</p>	<p>10% off on food and beverages for lunch and Afternoon Tea Set</p> <p>午餐食品和飲品 及下午茶9折優惠</p>
	<p>Baked by Shangri-La</p>	<p>10% off on whole cake purchase</p> <p>原個蛋糕9折優惠</p>

香港嘉里酒店 KERRY HOTEL, HONG KONG

	<p>Big Bay Café 大灣咖啡廳</p>	<p>10% - 15% off for lunch and dinner buffets</p> <p>自助午餐及晚餐9至85折優惠</p>
	<p>Lobby Lounge 大堂茶座</p>	<p>15% off on breakfast à la carte menu, lunch, dinner, and Afternoon Tea Set</p> <p>早餐單點、午餐、晚餐及 下午茶85折優惠</p>
	<p>Red Sugar</p>	<p>10% off original price of food items</p> <p>正價食品9折優惠</p>

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04

MEMBER PRIVILEGES 會員尊享禮遇

EXCLUSIVE PURCHASE PRIVILEGES AT BURGUNDY ETC AND RARE & FINE WINES BURGUNDY ETC 及 RARE & FINE WINES 尊享美酒選購禮遇

burgundy etc and Rare & Fine Wines have been curating exceptional selections for sophisticated wine connoisseurs, offering over 3,000 high-quality wines across various stores in Hong Kong. As a Club Suisse member, you can now enjoy exclusive discounts of up to 20% on your favourite bottles.

burgundy etc 及 Rare & Fine Wines 致力為葡萄酒愛好者臻選佳釀，並於全港多間分店提供超過3,000款美酒。貴為 Club Suisse 會員，您可盡情選購心儀酒品，兼享高達20%的獨家折扣優惠。

15% off on any purchase of regular-priced items at all retail shops

於所有分店內選購任何正價產品均可享**85折優惠**

OFFER 1
優惠

20% off on purchasing regular-priced items from AXA brand group at all retail shops

於所有分店內選購 AXA 安盛旗下酒莊之正價產品，可享**8折優惠**

OFFER 2
優惠

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burgundy etc

ABOUT BURGUNDY ETC
關於 BURGUNDY ETC

Explore the world of exceptional wine with burgundy etc's wine advisors, where the fascinating stories of Burgundy wineries infuse your glass with a unique experience.

burgundy etc 的專業顧問團隊會伴您盡情探索佳釀，並為您講述勃根地葡萄酒莊的動人故事，為細酌時光注入獨特體驗。

Shop 108, 1/F, Central Building,
1-3 Pedder Street, Central
中環畢打街中建大廈108號舖
2812 2009

G/F, 12C Sing Woo Road, Happy Valley
2567 2009
跑馬地成和道12號C地下

<https://www.etcwineshops.com/>

ABOUT RARE & FINE WINES
關於 RARE & FINE WINES



At Rare & Fine Wines, wine is more than a beverage — it's an art, a culture, and a way of life.

Rare & Fine Wines 將品嚐葡萄酒昇華至一門藝術文化、一種生活態度。

Shop L6, Lobby, The Bank of East Asia Building,
10 Des Voeux Road Central, Central
中環德輔道中10號東亞銀行大廈地下L06舖
2168 6868

G/F, 207 Queen's Road Central, Sheung Wan
上環皇后大道中207號地下
2168 6833

<https://www.rarenfinewines.com.hk/>



04

MEMBER PRIVILEGES 會員尊享禮遇

BLACK DIAMOND MEMBER EXCLUSIVE

黑鑽會員尊享



PRIORITY IN JOINING CLUB SUISSE PREMIUM EVENTS 優先參與 CLUB SUISSE 尊尚盛事

We are committed to bringing you prestigious and unique experiences. As a Black Diamond Member, to fulfill your expectation for extraordinary lifestyle, you will have the priority to experience a series of exclusive events in the city.

Events include gala dinner, investment seminars, wine tasting, fashion previews, test drive from top brands, golf tournaments, and various executive gatherings, bringing you a variety of tastes of life.

我們致力為您呈獻尊尚獨特的生活體驗。貴為黑鑽會員，您可優先體驗一系列城中盛事，實現您對尊尚生活的嚮往。

活動包括晚宴、投資講座、品酒會、時裝預展、名車試駕、高爾夫球賽事以及各式各樣的行政聚會，為您帶來多元化的生活享受。

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MEMBER PRIVILEGES 會員尊享禮遇

BLACK DIAMOND MEMBER EXCLUSIVE
黑鑽會員尊享

EXCLUSIVE "AT-YOUR-PRIVILEGE" SERVICE LINE 客戶服務「尊」線

A dedicated "At-Your-Privilege" service line is established exclusively for Black Diamond Members.

With just one call, we will answer your inquiries about financial plans and Club Suisse exclusive activities, allowing you to stay up-to-date with the latest information. You can always stay one step ahead and seize every potential opportunity.

唯有黑鑽會員，可尊享我們特設的客戶服務「尊」線。

只需一個電話，即為您解答有關財富計劃及 Club Suisse 尊尚活動的查詢，盡享最新資訊，讓您快人一步，盡佔生活上各種優越先機！

Black Diamond Service Line*
客戶服務「尊」線*

2285 5123

* Business Hours: Monday to Friday from 09:00 to 17:30 (Excl. Public Holiday)
辦公時間：星期一至五09:00至17:30（公眾假期除外）

Terms and Conditions apply. Please refer to "Terms and Conditions" of this document for more details.
須受條款及細則限制。詳情請參閱此文件內的條款及細則。



05

A'SUISSE SERVICE 尊盛服務

“A'Suisse” is a referral service exclusively for Club Suisse members. This is a bespoke service providing one convenient referral point for customers who have robust demand in wealth management, diverse needs in asset allocation, embrative wishes in succession planning or sophisticated ambition for the future, and are looking for:

尊盛服務是一項專為 Club Suisse 會員提供的轉介服務。此服務特別為在財富管理方面
有廣泛的需求、或在資產配置上需要有多元化的組合、或在承傳規劃包含各式各樣的
意願、或對未來策劃充滿要求的客戶提供簡便的聯繫點，並達致以下服務承諾：

PERSONALIZATION: Tailored referral service with secured protection of privacy

個人化：度身訂做的轉介服務，保障私隱安全

LUXURY: Impression of prestige and extravagant

奢華：帶來尊貴與奢華的印象

EXCLUSIVITY: Customized referral service to safeguard precious assets and possessions

獨特性：訂制化的轉介服務以保障貴重資產和財物

PROFESSIONALISM: Highly competent professionals with specialized area of expertise

專業性：高素質的專業人士，提供其專業領域服務



At Swiss Privilege, we have the mission to be your trusted lifetime Wealth Management Partner ever since the day you became a Club Suisse member! Our Relationship Managers are well-versed in serving high-net-worth customers, they are multiskilled, resourceful, and are committed to handle customers' information with highest confidentiality, integrity, and due care.

在瑞士尊貴理財，我們的使命是自您成為 Club Suisse 會員之日起，成為您值得信賴的終身財富管理夥伴！我們的客戶經理專誠服務高淨值客戶，他們擁有專業技能、資源豐富，並致力於以最高的保密性、誠信及謹慎處理客戶資料。

For details of the service, please contact your Relationship Manager.

如需了解服務詳情，請聯繫您的客戶經理。



Terms and Conditions apply. Please refer to “Terms and Conditions” of this document for more details.
須受條款及細則限制。詳情請參閱此文件內的條款及細則。

TERMS AND CONDITIONS

01 CLUB SUISSE MEMBERSHIP

Club Suisse ("Club") and its related club benefits ("Club Benefit") are managed by AXA China Region Insurance Company Limited (the "Company") under the brand of Swiss Privilege ("Swiss Privilege"). Club Suisse Membership is governed by the Terms and Conditions set out below.

A. DEFINITIONS

1. "Member" means a member of Club Suisse, who is any individual or a corporate entity who is a Member of Club Suisse.
2. "Nominee" means an individual appointed by the corporate entity who is a Member of Club Suisse.
3. "Tier" means any of the six tiers of the Club membership, which are Black Diamond, Diamond Infiniti, Diamond, Ruby, Sapphire and Crystal.
4. "Club Benefit" means any reward programmes, privileges, or benefits of Club Suisse promoted by the Company from time to time.
5. "Participating Supplier" means the supplier of the goods and / or services which are made available through any Club Benefit, and may include hotels, travel agents, retail merchants, shops, etc.

B. INTERPRETATION

The interpretation and construction of this Terms and Conditions shall be subject to the following rules, except where the context makes it clear that a rule is not intended to apply:

1. All references in these Terms and Conditions to Member shall be deemed to refer to the Member and / or its Nominee if the Member is a corporate entity; and
2. A singular word includes the plural, and vice versa.

C. MEMBERSHIP ELIGIBILITY AND USAGE

1. Any individual or corporate entity successfully applies for any plans designated by the Company (except any plans that may be specified by the Company from time to time) and meets the required annualised premium of the new policy will be eligible to join Club Suisse as a Member of corresponding membership tier. If the eligible Member is a corporate entity, the corporation should nominate maximum one person ("Nominee") in written to enjoy Club Benefit.
2. The Company may at its discretion downgrade, suspend or terminate the membership of a Member who does not meet the required annualised premium of the new policy, or who is in breach of any membership condition or who no longer is a customer of the Company. If the eligible Member is a corporate entity, any breach of these Terms and Conditions committed by its Nominee shall be deemed to be the breach committed by itself.
3. Club Suisse membership is classified into six tiers dependent upon the total Club Suisse Membership Points. 1 Membership Point will be awarded for each USD1 Single Premium, 10 Membership Points will be awarded for every USD1 first year regular premium. Each tier of membership offers an array of exclusive privileges and services.
4. If you would like to withdraw from Club Suisse membership, please write to our Swiss Privilege Centre at 36/F One Taikoo Place, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong, or email to customercare.sp@swissprivilege.com.

D. CLUB BENEFIT

1. The Company does not act as a contractual supplier (unless the product or service is provided directly by the Company) of any good or services provided through Club Benefit that is not directly supplied by the Company, and therefore makes no representation or warranty in respect of such goods or services obtained.
2. Member will be issued with a Privilege card. The Member and its Nominee (if applicable) can only use the Privilege card in accordance with these Terms and Conditions. The Privilege card will become invalid upon termination of membership and all Club Benefits will be revoked.
3. The Company would bear no responsibility for resolving any disputes concerning any Club Benefit that is not directly supplied by the Company. Such disputes should be settled between the Members and the Participating Suppliers.
4. The Company reserves the right to change the Terms and Conditions of any Club Benefit, or suspend or terminate any Club Benefit at any time it sees fit without prior notice to the Member and without providing reasons.

E. PERSONAL DATA

1. The Company is fully committed to data protection. All personal data is processed in accordance with the applicable data protection provisions. Whilst the Member or its Nominee submits any personal data to us, Member or its Nominee undertakes that consent from the data subjects have been obtained.
2. Club communications may include information on, but not limited to, Club Benefit, which may contain goods and / or services supplied by third parties, and thereby may or may not contain direct marketing of certain products or services provided by these third parties.

3. Since Company's use of and provision of Member or the Nominee's personal data for direct marketing shall follow the preference indicated by the Member or its Nominee and possessed by us, Members or the Nominees who did not agree to Company's use of and provision of personal data for direct marketing purpose will not receive direct marketing materials. If Member wish to withdraw the consent to use of and provision of personal data for direct marketing, please inform Swiss Privilege in writing to Data Privacy Officer at customercare.sp@swissprivilege.com. The Company shall, without charge to Member, ensure that Member is not included in future direct marketing activities.

F. OTHER TERMS AND CONDITIONS

1. The Member is not allowed to assign or transfer his / her club membership or Privilege card to any party.
2. A failure to enforce a particular Term or Condition does not constitute a waiver of that Term or Condition by the Company.
3. The Company reserves the right to modify Club Suisse structure, any Club Benefit or other features including these Terms and Conditions without prior notice; or to terminate Club Suisse at any time upon reasonable notice where possible and the Company will not be liable for any loss or damage resulting therefrom. Any use of Club Suisse by a Member will be deemed as acceptance of any amendment.
4. All questions or disputes regarding eligibility for first time enrolment or renewal of club membership will be resolved by the Company at its sole discretion.
5. All matters and disputes will be subject to the final decision of the Company.
6. Any notice which the Company elects to give to the Member will be in such form and manner as the Company deems appropriate.
7. If there are any discrepancies between the English and Chinese version of these Terms and Conditions, the English version shall prevail.
8. These Terms and Conditions of membership shall be governed by and construed in accordance with the laws of Hong Kong.

02 ICBC SWISS PRIVILEGE UNIONPAY DUAL CURRENCY DIAMOND CARD

1. ICBC (Asia) reserves the right to vary or terminate the offer at any time and to amend terms and conditions of the Card from time to time.
2. Offers are subject to relevant terms and conditions. In case of any dispute, the decision of the Bank shall be final and conclusive.
3. For any enquiries, please call Industrial and Commercial Bank of China (Asia) Limited Customer Service Hotline at (852) 2189 5588.

03 FLEXI COIN REWARD PROGRAMME

A. FLEXI COIN REWARD PROGRAMME

1. This Flexi Coin Reward Programme ("the Programme") is offered and operated by Swiss Privilege for their Members and is subject to these Terms and Conditions. The Company reserves the right to make changes to the Terms and Conditions at anytime and from time to time without prior notice or consent. In the event that any changes are made, the revised terms and conditions shall be posted on the Swiss Privilege's website immediately. Please check the latest information posted on the Swiss Privilege's website (www.swissprivilege.com).
2. The Company also reserves the right to terminate the Programme at anytime based on circumstances it considers appropriate. All reward coins under the Programme known as "Coins", will be forfeited if the Programme is terminated. Any outstanding order(s) for redemption, if not yet being processed when the Programme is terminated, shall no longer valid.
3. The promotion period of this Programme starts from 1 January to 31 December of each calendar year ("the Promotion Period"), both dates are inclusive.
4. Only policies for designated insurance plans issued by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) will qualify for the Programme. "Eligible Policy" includes these policies, with the following exclusions: (A) all Investment-linked products and (B) any plans that may be specified by the Company from time to time. Additionally, any policies designated by Company will also be consider eligible.
5. All Members are eligible to the Programme.
6. A Member may earn Coin(s) by (A) making a new successful application of Eligible Policy and / or (B) making successful referral of a new Member in accordance with the "Earning of Rewards" section below. If the Member is a corporate entity, only the corporate entity but not its Nominee may earn the Coins.
7. The Coin(s) can be used to redeem Premium Discount Voucher and Gift Vouchers listed in this Club Suisse Member Privileges and Redemption Form. If the Member is a corporate entity, the Member can then decide whether the Member itself or its Nominee can enjoy the Premium Discount Voucher. For details of the redemption, please refer to the "Redemption & Usage of Vouchers" section below.
8. A Member can only earn Coin(S) from a new Eligible Policy one time and premium amount of multiple Eligible Policies cannot be aggregated for the calculation of premium reward tier as set out in "Earning of Rewards" section below. Premium amount paid by awards redeemed from other programmes and / or premium discount rewarded from the Programme are not eligible for earning Coins.

B. EARNING OF REWARDS

1. Successful new application of Eligible Policies

- 1.1 A Member successfully applies for any Eligible Policies ("Application") through Swiss Privilege which should be issued and remained in force in the third month following the submission of the Application within the Promotion Period will be rewarded with Coins in accordance with the tiering listed in the table.

Reward Tier	Annualised Premium of the New Policy (for each Eligible Policy)	Coin(s)
	HKD 10,000 – 50,000	1
	HKD 50,001 – 150,000	2
	HKD 150,001 – 300,000	4
	HKD 300,001 or above	6

- 1.2 There is no limit of Coins that a Member can earn during the Promotion Period. However, the maximum number of Coins a Member can be rewarded for each Eligible Policy cannot be more than 6.
- 1.3 A Member who submits more than one application for Eligible Policies in the same month under the same life insured with the same product, only the Eligible Policy with the highest annualised premium of the new policy will be rewarded with Coins in accordance with the tiering listed above.
- 1.4 If the Eligible Policy is paid by single premium, every HKD10 in single premium shall be considered as HKD1 annualised premium of the new policy.

2. New Club Suisse Member Referral

- 2.1 Under the Programme, an eligible referrer (the "Eligible Referrer") may earn one Coin by making each successful referral in accordance with paragraphs 2.2, 2.3 and 2.4 below. To become an Eligible Referrer, the individual or the corporate entity must be (A) an existing Member having at least one in-force plan (except any plans that may be specified by the Company from time to time) designated by the Company; and (B) must not in any way holding himself / herself as an agent of AXA Hong Kong and Macau / Swiss Privilege or must not carry on any regulated activity as defined under the Insurance Ordinance, including but not limited to advising, negotiating, arranging, inducing, or attempting to invite or induce a person ("Referee") to enter into an insurance contract or to make an application for an insurance contract.
- 2.2 Referral can only be made to an individual or a corporate entity (the "Referee") who, at the time of referral, is not an existing Member (or who had not been a Member anytime during the last 12 months preceding the time of referral).
- 2.3 During the Promotion Period, a referral will only be eligible if it fulfills all of the following criteria in the first policy being successfully applied by the Referee:
- 2.3.1 The Referee must successfully applies for at least one Eligible Policy. The policy has the highest annualised premium of the new policy will be referred as his / her first policy (the "First Policy");
- 2.3.2 (a) Premium of the First Policy must not be less than:
- (i) HKD10,000 for annualised regular premium; or
 - (ii) HKD100,000 for single premium.
- (b) If the First Policy contains both regular and single premiums, every HKD10 in single premium shall be considered as HKD1 annualised premium of the new policy and the minimum premium specified in (a) (i) above shall apply.
- 2.3.3 Where the First Policy is a regular premium plan, its premium term must not be less than 3 years; and
- 2.3.4 The First Policy should be issued and remained in force in the third month following the application submission of the First Policy.
- 2.4 The First Policy must remain in force after the expiry of the applicable cooling-off period.
- 2.5 Premium amount of more than one policy cannot be aggregated to fulfill the minimum of the First Policy premium criteria.
- 2.6 Every Referee introduced by the Referrer will only be treated as one referral.
- 2.7 The Eligible Referee shall submit the signed and completed Client Referral Form ("the Form") and a valid letter of consent provided by Referee in a form accepted by the Company. **The form must be submitted with the new policy application form at the same time.** The Form is available at the Swiss Privilege official website or at our Swiss Privilege Centre or ask your Relationship Manager.
- 2.8 Eligible Referrer's referrals should only be based on his or her positive personal experience with AXA, including their customer relationship, customer experience and brand appreciation, when recommending the Programme to friends / family members. The referrals should only be conducted in Hong Kong to their friends / family members who are located in Hong Kong. Eligible Referrer must not recommend, advise, counsel, persuade or convince their friends / family members to apply for any AXA insurance plan. Eligible Referrer's friends / family members should consult with

relationship manager of Swiss Privilege to understand the features of the insurance plans and conduct a comprehensive financial needs analysis to understand their insurance needs, suitability and affordability. Their friends / family members should contact a relationship manager of Swiss Privilege directly regarding the policy application. Eligible Referrer should not participate in the application process and must not conduct any regulated activities which are defined under section 3A of Insurance Ordinance, Cap 41. The premium of the Eligible Policy should be paid to AXA (not the Eligible Referrer or Relation Manager of Swiss Privilege) directly.

C. NOTICE OF ACCUMULATED REWARDS

1. The earned Coins are valid from 1 January of the current calendar year and until 31 December of the following calendar year. Any unused Coins will be forfeited thereafter. (For example, Coins earned on 15 June 2025 will valid until 31 December 2026)
2. The accrued Coins will be forfeited if the Member's last policy with the Company (A) is terminated (except policy that has reached its natural maturity); or (B) is not in good standing in the opinion of the Company. Any outstanding redemption order whether received before or after (A) or (B) will be considered invalid.
3. The Coins will be summarised in a Rewards Statement which will be sent to Member in the third month following the issuance of the Member's new policy. When the Coins are redeemed, an updated Rewards Statement will be sent to the Member after his / her order for redemption is processed. A Rewards Statement will only be issued whenever there is any Coins transaction.
4. Eligible Referrer makes successful referral in accordance with "EARNING OF REWARDS" section above will earn the Coins (if any) after the expiry of the applicable cooling-off period on Referee's First Policy. An updated Rewards Statement will be issued after the earned Coins have been confirmed.
5. The Company reserves the right at any time and without any prior notice or liability in any manner whatsoever to modify or limit the value of the Coins and / or the manner of their redemption even though any of such acts may diminish the value of the Coins already accumulated.
6. Coins cannot be transferred, passed on as a gift, or converted into cash or other alternative payment under any circumstances.

D. REDEMPTION & USAGE OF VOUCHERS

1. Gift Vouchers
- 1.1 For redemption of Gift Vouchers, the Member or the Nominee must duly complete and sign a designated Redemption Form and return the same to our Swiss Privilege Centre by post or via your Relationship Manager. Redemption Form is available at the Swiss Privilege official website or at our Swiss Privilege Centre or ask your Relationship Manager.
- 1.2 Upon receipt of Member's or the Nominee's Redemption Form, the Company will, within the following 4-8 weeks, arrange and inform the Member or the Nominee on the collection of the Gift Vouchers by the following methods:
- (a) To collect in person by advanced appointment during business hours from 09:00 to 17:30, Monday to Friday at our Swiss Privilege Centre, or
 - (b) To receive by ordinary mail at the registered correspondence address provided by the Member, or
 - (c) By the arrangement between the Member and his / her Relationship Manager.
- 1.3 When processing the Member's or the Nominee's Redemption Form, the Company may contact the Member or the Nominee by phone to confirm the time and method of collecting the Gift Voucher(s).
- 1.4 The Member or the Nominee must present his / her HKID Card / Passport for verification and registration if the Member or the Nominee collects his / her Gift Voucher(s) at our Swiss Privilege Centre in person. The Member or the Nominee may also choose to authorise a representative to collect his / her Gift Voucher(s) with the following documents:
- (a) A photocopy of the Member's or the Nominee's HKID Card / Passport with signature across the photocopied image, and
 - (b) An authorisation letter signed by the Member or the Nominee stating the name and HKID Card / Passport number of the authorised representative; and
 - (c) HKID Card / Passport of the authorised representative.
- 1.5 An acknowledgement of receipt must be signed by the Member / the Nominee or his / her authorised representative upon collecting the Gift Voucher(s) .
- 1.6 When the Gift Voucher(s) is / are chosen to be collected at our Swiss Privilege Centre, it should be collected within 3 months from the notification of redemption made by Swiss Privilege.
- 1.7 All redeemed Gift Vouchers are not exchangeable, refundable, or redeemable for cash under any circumstances, and are not replaceable in the event of loss or damages after being issued or mailed, and are subject to such terms and conditions as may be prescribed by the Participating Supplier of the same. Gift Vouchers listed in this Club Suisse Member Privileges and Redemption Form are available while stocks last. If any of the Gift Vouchers are out of stock, the Company reserves the right to replace the Gift Vouchers with any alternative comparable offer(s) without prior notice.
- 1.8 Save for the situation mentioned above where the Member or the Nominee would have to consider other Gift Vouchers

for redemption, once the redemption order is received and accepted, then it cannot be amended or cancelled.

2. Premium Discount Voucher
 - 2.1 Member successfully applies new Eligible Policy can use One Premium Discount Voucher at maximum of HKD500. If the Member is a corporate entity, the Member needs to decide whether the Member itself or its Nominee should use the Premium Discount Voucher.
 - 2.2 This Premium Discount Voucher can only be used by the Member / the Nominee and for his / her family members, including spouse, children, parents and siblings, and shall not be transferred to other person(s).
 - 2.3 For corporate Members, if the Member decides to use the Premium Discount Voucher for itself, it can only use it for the corporate entity itself but not its affiliates.
 - 2.4 The Premium Discount Voucher offered under Flexi Coin Reward Programme cannot be used in conjunction with other AXA and Swiss Privilege cash coupons or marketing promotions for the same new Eligible Policy.

E. GENERAL PROVISIONS

1. The offers of this Programme for Eligible Policies cannot be used in conjunction with any other promotional offers (unless otherwise specified).
2. In operating the Programme, the Company is not in any way acting as the Participating Supplier of the Gift Vouchers. Any enquiry or complaint regarding the quality of the product or services provided in relation to the Gift Vouchers should be directed to the relevant Participating Supplier. The Company shall assume no liability in respect thereof.
3. The Company takes no responsibility for any damages or losses suffered during the course of delivery, use or other manners of handling the Gift Vouchers. In the event of any dissatisfaction or dispute, the Member or the Nominee is to liaise and follow up directly with the relevant Gift Vouchers Participating Supplier(s).
4. The Company makes no representation of any of the Gift Vouchers.

04 MEMBER PRIVILEGES

A. AXA VINEYARDS VIP WINETASTING TOUR

1. This offer is subject to availability and Member should contact us 4-6 weeks in advance.
2. Each eligible Member (who has Black Diamond or Diamond Infiniti membership) can bring a maximum of 10 guests. Each non-eligible guest will be charged EUR40 for the tour.
3. The vineyard tour usually lasts for 1-2 hours.
4. This tour does not include flight tickets, transportation to / from vineyards, or any purchases at vineyards. Meals at vineyards could be arranged at additional costs. Please contact us as soon as possible for further arrangements.
5. Members should contact us 7 working days prior to the tour date if unable to attend.
6. As service hours and operating months of different vineyards may vary, Member should enquire with us as soon as possible for further arrangement.
7. Personal and relevant details may be requested for reservation purposes, personal identification documents may be requested during registration at the service provider to verify the booking.
8. The details of the offer can be found in page 12 and 13 of this Club Suisse Member Privileges. For reservations or any inquiries, please email to marketing@swissprivilege.com and contact Swiss Privilege Marketing Department.
9. The Promotion Period (the "Promotion Period") of this Privilege offer starts from 1 January to 31 December of each calendar year, both dates are inclusive.

B. BIRTHDAY OFFER

1. All Club Suisse Members are eligible for HKD300 Premium Coupon when purchasing a new policy for themselves and valid for use in the birthday month only. For terms and conditions of this offer, please email marketing@swissprivilege.com.
2. Black Diamond Members of Club Suisse can also enjoy a special birthday treat.

C. EXCLUSIVE DINNING PRIVILEGES AT ISLAND SHANGRI-LA, KOWLOON SHANGRI-LA & KERRY HOTEL, HONG KONG (provided by 3rd party Participating Supplier)

1. The Promotion Period of this Privilege offer starts from 1 April to 31 December 2025, both dates are inclusive.
2. The Blackout dates of this Privilege offer in 2025 are:

Apr	May	Jun	Oct	Dec
20	10 & 11	15	1, 5 & 6	20, 21, 24, 25, 26 & 31

3. This Privilege offer is subject to following terms:
 - 3.1 Advanced reservation is required. For table reservation and enquiries, please contact hotel accordingly.
Island Shangri-La Tel: (852) 2820 8300;
Kowloon Shangri-La Tel: (852) 2721 2111;
Kerry Hotel, Hong Kong Tel: (852) 2252 5888
 - 3.2 Applicable to 2 – 12 dinners for regular-priced items.
 - 3.3 Applicable to dine-in consumption only.
 - 3.4 Discount is not applicable to service charge, nor for alcoholic drinks with value over HKD2,000.
 - 3.5 Not applicable to wine events, banquets, private dining rooms at the outlets, fireworks display nights, guest chef promotions, guest shift promotions, special promotions, special negotiated menus, cash & dinning vouchers, gift cards, catering service, room service, take away services, ticket sales events, cigarettes, cigarettes and tobacco, festive and designated items, sales merchandise, Shangri-La Boutique.
 - 3.6 Cannot be used in conjunction with other credit card promotion offers, discounts, membership privileges and Shangri-La Circle Points redemption.
4. Club Suisse Members must present with the Privilege card before ordering, upon making reservation or purchase and to settle payment.
5. The respective restaurant has the right to change this Privilege offer without prior notice.
6. In case of dispute, the respective restaurant reserves the right of final decision.
7. The details of the Privilege can be found in page 16 and 17 of this Club Suisse Member Privileges.

D. EXCLUSIVE PURCHASE PRIVILEGES AT BURGUNDY ETC AND RARE & FINE WINES (provided by 3rd party Participating Supplier)

1. The Promotion Period of this Privilege offer starts from 1 June to 31 December 2025, both dates are inclusive.
2. The privilege is for in-store purchase only, no refund or return.
3. Free shipping is available for orders over HKD1,500. For orders under HKD1,500, HKD180 for shipping charges will apply. Please contact respective store for delivery policy in details.
4. The Privilege cannot be used in conjunction with other credit card promotional offers, discounts, and other membership privileges.
5. Club Suisse Member must present with Privilege card before making purchase and to settle payment.
6. Maximum 6 bottles per order of regular-priced items from AXA brand group with 20% discount offer.
7. The details of the Privilege can be found in page 18 and 19 of this Club Suisse Member Privileges.

E. PRIORITY IN JOINING CLUB SUISSE PREMIUM EVENTS

1. This privilege is only available to Black Diamond Members of Club Suisse.
2. Invitation arrangement is subject to events. The selected Members will receive the invitations from their Relationship Managers.
3. The details of the Privilege can be found in page 20 and 21 of this Club Suisse Member Privileges.

F. EXCLUSIVE "AT-YOUR-PRIVILEGE" SERVICE LINE

1. This privilege is only available to Black Diamond Members of Club Suisse.
2. The details of the Privilege can be found in page 22 and 23 of this Club Suisse Member Privileges.

G. A'SUISSE SERVICE

The A'Suisse service provided by Swiss Privilege (the "Referral Service") is exclusively available to Club Suisse Members at no charge. This Referral Service is designed to facilitate introductions to selected professional third-party service providers, including but not limited to accounting, legal, family office, and general consulting services.

Please refer relevant terms and conditions stated below:

1. No Professional Advice: Swiss Privilege does not offer any professional advice, guidance, or recommendations regarding the services of third-party providers. The Referral Service is intended solely to connect clients with potential service providers and does not establish any client-professional relationship.
2. Engagement at Your Own Risk: Any engagement with third-party professionals is undertaken at your own risk. Swiss Privilege shall not be liable for any actions, omissions, or decisions made in relation to the services offered by these third

parties. We strongly recommend that clients conduct their own due diligence and seek independent legal or financial advice as necessary.

3. No Endorsement: The referral of third-party professionals by Swiss Privilege does not constitute an endorsement or guarantee of their services or qualifications. We make no representations regarding the competence or suitability of such professionals.
4. Delivery Timeframes: Swiss Privilege shall not be responsible for the timeliness or quality of services provided by third-party professionals. Any timelines or commitments made by these professionals regarding service delivery are outside of our control, and we advise you to confirm such details directly with them.
5. Confidentiality and Data Protection: Swiss Privilege is committed to safeguarding your personal information. We will not disclose any personal data or client information to third-party service providers without your explicit consent. All client information will be managed in accordance with applicable data protection laws and our privacy policy.
6. Limitation of Liability: To the fullest extent permitted by law, Swiss Privilege disclaims all liability for any direct, indirect, incidental, or consequential damages arising from your use of the Referral Service or any services provided by third-party professionals.
7. Insurance Business: This Referral Service is provided solely for informational purposes and is not intended to promote or influence any insurance products or services. For inquiries related to your insurance policies or coverage, please contact your Relationship Manager.

By utilizing the Referral Service, you acknowledge that you have read, understood, and agreed to the terms abovementioned.

IMPORTANT NOTE:

This material contains general information only. It does not constitute any offer for a policy. For detailed terms, conditions and exclusions of the relevant policies and supplements, please refer to the relevant policy documents.

條款及細則

01 CLUB SUISSE 會籍

Club Suisse (「會籍」) 及其相關之會員權益 (「會員權益」) 由安盛金融有限公司 (「本公司」) 旗下瑞士尊貴理財 (「瑞士尊貴理財」) 管理。Club Suisse 會籍受下文所載之條款及細則所約束。

A. 定義

- 「會員」是指任何已成為 Club Suisse 會員之人士或企業單位。
- 「指定人」是指被作為 Club Suisse 會員的企業單位指定的人士。
- 「級別」是指 Club Suisse 會籍內的六個會籍級別，包括黑鑽、恆鑽、鑽石、紅寶、藍寶及水晶。
- 「會員權益」是指本公司不時推廣的任何 Club Suisse 獎賞計劃、優惠或權益。
- 「相關供應商」是指任何透過會員權益提供有關貨品及/或服務之供應商，並可包括酒店、旅行代理、零售商號、商店等等。

B. 闡釋

本條款及細則的解釋應遵守以下規則，除非明確表明某項規則並不適用：

- 若會員屬於企業單位，則本條款及細則中對會員的所有提及均應視為指會員及/或其指定人；及
- 單數包括複數，反之亦然。

C. 會籍資格及使用

- 任何人士或企業單位如成功投保任何由本公司指定之任何計劃 (任何由本公司不定時註明之計劃除外)，並其新保單的年度化保費達到所需金額，則有資格成為 Club Suisse 相應級別之個人會員。若合資格會員屬於企業單位，該企業須以書面形式指定最多一位指定人 (「指定人」) 享用會員權益。
- 若會員未能達到新保單的年度化保費之所需金額、有違反任何會籍條款或已並非本公司之客戶，本公司有權自行調低該會員之會籍級別、暫停或終止該會員之會籍。若合資格會員屬於企業單位，其指定人對本條款及細則的任何違反會被視為會員對本條款及細則違反。
- Club Suisse 會籍根據會員所得之 Club Suisse 會籍總積分劃分為六個級別。每1美元之整付保費可獲1會籍積分。每1美元之首年定期保費可獲10會籍積分。每個級別之會員可尊享不同禮遇及服務。
- 若閣下不希望繼續成為 Club Suisse 會員，請以書面形式通知本公司的瑞士尊貴理財中心，地址為香港鰂魚涌英皇道979號太古坊一座36樓；電郵地址為 customer-care.sp@swissprivilege.com。

D. 會員權益

- 本公司並非於會員權益下任何產品或服務的合約供應商 (除非該項產品或服務是由本公司直接提供)，故本公司不對該等產品或服務作任何表述或保證。
- 會員將獲發一張禮遇卡。於使用該禮遇卡時，會員及其指定人 (如適用) 必須遵守及受此等條款及細則限制。在會籍終止時，所有會員禮遇將被取消，所持之禮遇卡亦將會視作無效。
- 任何非由本公司直接提供的會員權益，本公司對其衍生的爭議概不負責；會員須與相關供應商自行解決爭議。
- 本公司保留權利可隨時在其認為適當的時間，在無需向會員發出預先通知或提供理由的情況下，修改任何會員權益之條款及細則、暫停或終止任何會員權益。

E. 個人資料

- 本公司完全致力於數據保護。所有個人資料均按照適用的數據保護規定進行處理。當會員或其指定人向我們提交任何個人資料時，會員或其指定人承諾已獲得資料當事人的同意。
- Club 通訊可能包括 (但不限於) 會員權益，其中可能包含第三方提供的商品和/或服務，因此有可能包含這些第三方提供的某些產品或服務的直接營銷。
- 由於本公司對會員或指定人的個人資料之使用將根據我們擁有就相關會員或指定人所表明的偏好而處理，因此不同意本公司對會員作直接營銷目的使用和提供個人資料的會員或指定人將不會收到直銷材料。會員如欲撤回給予本公司有關使用會員的個人資料及不同意提供予其他人士作任何促銷用途，請發電郵至 customer-care.sp@swissprivilege.com 個人資料保護主任收。本公司會在收取任何費用下確保不會將會員納入日後的直接促銷活動中。

F. 其他條款

- 會員不可將其會籍或禮遇卡，轉讓或轉交給任何人士。
- 即使本公司未有執行某一項條款或細則亦不構成該項條款或細則被免除。
- 本公司保留權利於毋須發出預先通知下對 Club Suisse 架構、任何會員權益或其他細節進行更改，包括此等條款及細則；或在合理的通知期內 (如可行) 隨時終止 Club Suisse 而無需對任何損失或損害負上責任。任何使用 Club Suisse 之會員將被視為接納任何修訂。

- 對於初次參與資格或期後延續會籍之所有問題或爭議，將以本公司之最終決定為準。
- 所有問題及爭議均會以本公司的最終決定為準。
- 本公司可選擇以任何其認為適當的形式向會員發出通知。
- 條款及細則之中英文若在文義出現分歧，概以英文本作準。
- 此等條款及細則將受香港法律管轄並按照香港法律演繹。

02 ICBC 瑞士尊貴理財銀聯雙幣鑽石卡

- 中國工商銀行 (亞洲) 保留可隨時更改或終止優惠及不時修訂鑽石卡的條款及細則之權利。
- 優惠受有關條款及細則約束。如有任何爭議，中國工商銀行 (亞洲) 保留最終決定權。
- 如有任何查詢，請聯絡中國工商銀行 (亞洲) 有限公司客戶服務熱線 (852) 2189 5588。

03 理賞幣獎賞計劃

A. 理賞幣獎賞計劃

- 本理賞幣獎賞計劃 (「本計劃」) 由瑞士尊貴理財向會員提供及運作，並受下列條款及細則約束。本公司保留權利不時及隨時修改該等條款及細則，而無需事先通知或取得同意。經修改之條款及細則將上載至瑞士尊貴理財網站。請會員參閱網站上的最新版本為準 (www.swissprivilege.com)。
- 本公司亦保留權利，視乎本公司認為合適的情況而隨時終止本計劃。如本計劃被終止，根據本計劃累積的理賞幣 (「理賞幣」) 亦將被相應取消，而任何於本計劃終止時尚未處理的理賞幣換領申請亦將被視為無效。
- 本計劃推廣期始於每一日曆年的1月1日至12月31日 (「推廣期」)，包括首尾兩天。
- 只有由 AXA 安盛保險 (百慕達) 有限公司 (於百慕達註冊成立的有限公司) 承保的指定保單才符合本計劃的資格。「合資格保單」包含此類保單，但以下除外：(A) 所有投資相連壽險產品和 (B) 公司不時指定的任何計劃。此外，任何由公司指定的保單也將被視為合資格保單。
- 所有會員均可參與本計劃。
- 會員按「賺取獎賞」部分所列的要求 (A) 成功投保合資格保單及/或 (B) 成功推薦新會員均可賺取理賞幣。若會員屬於企業單位，則只有企業單位而非其指定代理人可以賺取理賞幣。
- 理賞幣可用作兌換於此會員尊享禮遇及獎賞換領表格上所列的保費折扣券及禮券。若會員屬於企業單位，則會員可以決定會員或其指定代理人可以享用保費折扣券。兌換詳情請參閱下方「禮券兌換及使用」部分。
- 每份合資格保單只可參與本計劃兌換理賞幣一次，同一時間多於一份合資格保單的保費不能合併計算按「賺取獎賞」部分所列的保費要求以兌換理賞幣。以其他獎賞計劃兌換之獎賞及/或由理賞幣兌換的保費折扣券所繳付的保費均不能賺取理賞幣。

B. 賺取獎賞

- 成功投保新合資格保單
 - 會員須於推廣期內成功透過瑞士尊貴理財投保合資格保單 (「申請」)，並於申請後第三個月已獲成功續發並仍然生效，可按照表中列出的級別獲得理賞幣。

獎賞級別	新保單的年度化保費 (就每一合資格保單)	理賞幣
	港幣 10,000 – 50,000 元	1個
	港幣 50,001 – 150,000 元	2個
	港幣 150,001 – 300,000 元	4個
	港幣 300,001 元 或以上	6個

- 推廣期內每位會員可獲得的理賞幣數量不設上限。然而，會員每張合資格保單可獲得的理賞幣數量上限是6個。
- 如會員於同一月份內遞交同一受保人投保同一基本計劃，按以上保費要求，其獎賞只會以當中最最高新保單的年度化保費之合資格保單計算。
- 如合資格保單為整付保費，則每港幣10元的整付保費將被視為港幣1元新保單的年度化保費。

2. 新會員推薦

- 根據本計劃，合資格的推薦人 (「合資格推薦人」) 按照下列條款 2.2、2.3 和 2.4 作每一成功推薦，即可賺取1個理賞幣。合資格推薦人須 (A) 為本公司的現有會員，亦即最少持有瑞士尊貴理財指定之一份仍然生效的保單 (任何由本公司不定時註明之計劃除外)；及 (B) 未有登記為 AXA 安盛香港 / 澳門或瑞士尊貴理財之持牌中介

- 人，或從事轉介業務，或處理根據保險條例的任何受規管活動，包括但不限於提供意見、洽談、安排、邀請或誘使任何人（「被推薦人」）或企圖邀請或誘使被推薦人訂立保險合約或遞交保險申請書。
- 2.2 被推薦的對象（「被推薦人」）須於推薦時（或在推薦前十二個月內的任何時間）仍非本公司的現有會員。
- 2.3 於推廣期內，如被推薦人成功投保的首份保單能符合下列所有條件，則有關推薦便屬合資格及成功：
- 2.3.1 被推薦人成功投保不少於一份合資格保單作為其首份保單（「首份保單」）。若該被推薦人同時成功投保多於一份保單，則會以最高新保單的年度化保費的合資格保單為基準。
- 2.3.2 (a) 首份保單的最低保費必須不少於：
- (i) 每年定期保費港幣 10,000 元；或
- (ii) 整付保費港幣 100,000 元。
- (b) 若首份保單同時包括定期及整付保費，則每港幣 10 元的整付保費將被視為港幣 1 元的新保單的年度化保費，而上述條款(a)(i)所指明的最低保費限額將適用。
- 2.3.3 若首份保單為定期保費計劃，則保費年期必須不少於三年；及
- 2.3.4 首份保單須於申請後第三個月已獲成功續發並仍然生效。
- 2.4 首份保單在適用的冷靜期到期後必須仍維持生效。
- 2.5 多於一份保單的保費不能合併計算以符合首份保單最低保費條件。
- 2.6 推薦人所推薦的每位被推薦人只會視為單一推薦。
- 2.7 合資格被推薦人必須完成填妥及簽署會員推薦表格（「表格」）及被推薦人同意書並被本公司接納。**此表格須連同新保單申請書一同遞交。**表格可於瑞士尊貴理財網站下載，或於瑞士尊貴理財中心或向其客戶經理索取。
- 2.8 合資格推薦人應僅基於他或她與 AXA 安盛的個人正面經驗，包括客戶關係、客戶體驗及品牌認可，才向朋友 / 家人推薦本計劃。推薦應僅在香港進行，對象須位於香港的朋友 / 家人。合資格的推薦人不得推薦、建議、輔導、說服或促使其朋友 / 家人申請任何 AXA 安盛的保險計劃。合資格推薦人的朋友 / 家人應諮詢瑞士尊貴理財的客戶經理，以了解保險計劃的特點並進行全面的財務需要分析，以了解其保險需要、合適性和支付能力。會員的朋友 / 家人應直接聯絡瑞士尊貴理財的客戶經理以進行保單申請。合資格推薦人不應參與申請過程，亦不得進行根據《保險條例》第 41 章第 3A 條定義下任何的受規管活動。合資格保單的保費應直接支付給 AXA 安盛，而非合資格推薦人或瑞士尊貴理財的客戶經理。

C. 獎賞累積通知

1. 獲賞的理賞幣有效期間始於本日曆年的 1 月 1 日至下一日曆年的 12 月 31 日完結。理賞幣結餘將於此等日期後作廢。（例如，2025 年 6 月 15 日獲取的理賞幣將有效至 2026 年 12 月 31 日）
2. 假若會員於本公司的最後保單（A）被終止（計劃本身期滿除外）或（B）被本公司認為不再有效時，則其所累積的理賞幣將會作廢；而任何在保單（A）被終止或（B）被本公司認為不再有效之前或之後收到，但未完成處理的獎賞兌換申請將視為無效。
3. 顯示所獲實理賞幣的獎賞結算單將於會員的新保單申請後第三個月發送予會員。若會員兌換獎賞，本公司將在處理兌換申請後，向會員發送更新的獎賞結算單。本公司只會於理賞幣有所變更時，才向會員發送有關結算單。
4. 合資格推薦人根據「賺取獎賞」部份所列作成功推薦後，將在被推薦人首份保單適用的冷靜期屆滿後獲得理賞幣（如有）。於確認所得之理賞幣後，便會向會員發送更新的獎賞結算單。
5. 本公司保留權利，於任何時間以任何方式修改或限制理賞幣的價值及 / 或其兌換方法，而毋須預先通知及承擔任何責任，即使該等改動可能會調低累積理賞幣的價值。
6. 累積之理賞幣在任何情況下不得轉讓、轉贈作禮券，兌換現金或其他替代款項。

D. 禮券兌換及使用

1. 禮券
- 1.1 會員或指定代理人必須填妥及簽署指定的獎賞換領表格，並郵寄至瑞士尊貴理財，或透過客戶經理遞交，以換領禮券。換領表格可於瑞士尊貴理財網站下載，或於瑞士尊貴理財中心或向其客戶經理索取。
- 1.2 本公司將於收到會員或指定代理人的換領表格後 4 至 8 個星期內安排會員或指定代理人以下列方式領取禮券：
- (a) 預約並於星期一至五辦公時間內 (09:00 - 17:30) 親往瑞士尊貴理財中心領取，或
- (b) 依合資格會員提供已登記的聯絡地址以一般郵遞方式寄出，或
- (c) 經會員的客戶經理獲取。
- 1.3 本公司於收到及正式處理會員或指定代理人的換領表格後，或用電話向會員或指定代理人確認領取禮券之時間及方式。
- 1.4 會員或指定代理人如選擇親身前往瑞士尊貴理財中心領取禮券，必須於領取時出示有效的香港身份證 / 護照以供核對及登記。會員或指定代理人亦可選擇以授權方式，委託代表攜同以下文件前往本公司領取禮券：
- (a) 會員或指定代理人簽署作實之香港身份證 / 護照副本；及
- (b) 會員或指定代理人簽署及指明受託人姓名及其身份證 / 護照號碼之授權書；及
- (c) 受託人須出示其香港身份證 / 護照以供核對。
- 1.5 會員 / 指定代理人或其授權代表在領取禮券時必須簽收。
- 1.6 如禮券選擇於瑞士尊貴理財中心領取，禮券必須於禮券通知書發出日期後 3 個月內領取禮券。

- 1.7 已兌換之禮券在任何情況下不得轉讓、退款，或兌換現金，在領取或郵遞寄出後遺失或損壞不得退換，並受相關供應商可能規定的條款及細則所規限。此會員尊享禮遇及換領表格所列的可換領禮券有可能因供應短缺而暫停換領，如有關禮券換罄，本公司有權以其他禮券代替而毋須另行通知。
- 1.8 除因上述情況而引致會員或指定人須另選禮券外，任何理賞幣之換領申請一經接納後，將不可更改或取消。

2. 保費折扣券

- 2.1 會員於投保新合資格保單時只可使用 1 張並不多於價值港幣 500 元的保費折扣券。若會員屬於企業單位，則會員需決定會員或其指定代理人可使用保費折扣券。
- 2.2 保費折扣券只供會員 / 指定代理人自己及為其家庭成員使用，包括會員配偶、子女、父母及兄弟姐妹，不得轉讓給其他人士。
- 2.3 若公司會員決定使用保費折扣券，所獲取之折扣券只供同一公司（而非並聯繫公司）使用。
- 2.4 理賞幣獎賞計劃下獲賞的保費折扣券不能與其他 AXA 安盛及瑞士尊貴理財的現金券或市場推廣活動同時使用於同一合資格保單中。

E. 一般條款

1. 本計劃下的合資格保單的優惠不可與任何推廣優惠同時使用（除特別聲明外）。
2. 本公司負責本計劃的運作，但並非禮券的相關供應商。有關由禮券所衍生之產品或服務質素，請直接與禮券的相關供應商磋商及跟進。本公司概不負責。
3. 對於運送、使用或以其他方式處理禮券的過程中引致的任何損毀或遺失，本公司概不負責。會員或指定人如有任何不滿或爭議，請直接與禮券的相關供應商磋商及跟進。
4. 本公司並不對任何禮券作任何陳述或保證。

04 會員尊享禮遇

A. AXA 安盛酒莊貴賓葡萄酒品鑑體驗

1. 貴賓葡萄酒品鑑體驗禮遇應視當天預約情況而定，請於 4 - 6 星期前與我們查詢。
2. 每位合資格 Club Suisse 會員（持有黑鑽或恆鑽會籍）最多可帶同 10 位賓客參加。每個非合資格的同行賓客需要支付 40 歐元參加此活動。
3. 活動時間大約 1 - 2 小時。
4. 此禮遇不包括機票、往返酒莊及酒店之交通，以及酒莊用膳或購物之費用。酒莊可安排於酒莊內用膳（需另行報價），興趣請儘早查詢。
5. 如未能出席或需更改時間，請在預約日期前的 7 個工作天與我們聯絡。
6. 個別酒莊服務時間及營業月份均有不同。請提早向我們查詢。
7. 客戶或需提供個人及相關資料作登記之用及可能被要求出示身份證明文件作確認身份。
8. 此禮遇的詳細資訊可以在本 Club Suisse 會員尊享禮遇的第 12 至 13 頁中找到。如欲查詢或預約貴賓體驗，歡迎電郵至 marketing@swissprivilege.com 聯絡瑞士尊貴理財市場部。
9. 此禮遇的推廣期（「推廣期」）由每一日曆年的 1 月 1 日開始至 12 月 31 日，包括首尾兩天。

B. 生日禮遇

1. 所有 Club Suisse 會員均可在生日的月份內購買新保單時侯享用港幣 300 元之保費現金券。有關此生日禮遇之條款及細則，請電郵至 marketing@swissprivilege.com 聯絡我們。
2. Club Suisse 之黑鑽會員更可尊享我們呈獻的特別生日禮遇。

C. 港島香格里拉、九龍香格里拉及香港嘉里酒店獨家美饌禮遇

（由第三方相關供應商提供）

1. 此禮遇的推廣期由 2025 年 4 月 1 日開始至 12 月 31 日，包括首尾兩天。
2. 此禮遇於 2025 年的不適用日期為：

4 月	5 月	6 月	10 月	12 月
20	10 & 11	15	1, 5 & 6	20, 21, 24, 25, 26 & 31

3. 此禮遇受限於以下條款：
 - 3.1 禮遇需提前預訂。如需訂座及查詢，請直接聯絡酒店。
港島香格里拉電話: (852) 2820 8300；
九龍香格里拉電話: (852) 2721 2111；
香港嘉里酒店電話: (852) 2252 5888
 - 3.2 適用於2至12位顧客的正常價格項目。
 - 3.3 只適用於堂食消費。
 - 3.4 不適用於服務費用或價值超過港幣2,000元的酒精飲品。
 - 3.5 不適用於葡萄酒活動、宴會、私人派對、餐廳包廂、煙花表演之夜、客席廚師推廣、客席調酒師推廣、特別推廣、特別訂製菜單、現金用餐券、禮品卡、到會服務、客房服務、外賣服務、門券銷售活動、香煙、雪茄和煙草、節日和指定商品、銷售商品、香格里拉精品店。
 - 3.6 不能與其他信用卡的促銷優惠、折扣、會員禮遇以及香格里拉會積分兌換同時使用。
4. Club Suisse會員必須在下單前、預訂或消費、及結帳付款時出示禮遇卡。
5. 餐廳有權在不另行通知的情況下修改此禮遇。
6. 如有任何爭議，餐廳保留最終決定權。
7. 此禮遇的詳細資訊可以在本Club Suisse會員尊享禮遇的第16至17頁中找到。

D. BURGUNDY ETC AND RARE & FINE WINES 尊享美酒選購禮遇 (由第三方相關供應商提供)

1. 此禮遇的推廣期由2025年6月1日開始至12月31日，包括首尾兩天。
2. 此禮遇只適用於店內購買及不提供退款或退貨。
3. 超過港幣1,500元的訂單可享免費送貨。低於港幣1,500元的訂單，則要收取港幣180元的運費。請聯絡個別商店了解送貨政策的詳情。
4. 此禮遇不能與其他信用卡促銷優惠、折扣及其他會員尊享同時使用。
5. Club Suisse會員必須在購買及付款前出示禮遇卡。
6. 每次選購AXA安盛旗下酒莊的正價產品，最多6瓶可享8折。
7. 此禮遇的詳細資訊可以在本Club Suisse會員尊享禮遇的第18至19頁中找到。

E. 優先參與 CLUB SUISSE 尊尚盛事

1. 此禮遇只供Club Suisse之黑鑽會員尊享。
2. 邀請細節將按每次活動而定，特選會員會收到客戶經理的邀請。
3. 此禮遇的詳細資訊可以在本Club Suisse會員尊享禮遇的第20至21頁中找到。

F. 客戶服務「尊」線

1. 此禮遇只供Club Suisse之黑鑽會員尊享。
2. 此禮遇的詳細資訊可以在本Club Suisse會員尊享禮遇的第22至23頁中找到。

G. 尊盛服務

本公司(瑞士尊貴理財)提供的尊盛服務(「轉介服務」)僅限於Club Suisse會員，且無需支付任何費用。此轉介服務旨在協助客戶與特定第三方專業服務提供者建立聯繫，包括但不限於財政建議、法律意見、家族辦公室及一般諮詢服務。

請注意以下條款及細則：

1. 不提供專業建議：瑞士尊貴理財不會就第三方提供的服務提供任何專業建議、指導或推薦。本轉介服務僅為促進客戶與潛在服務提供者之間的聯繫，並不構成任何客戶與專業人士之間的法律關係。
2. 自行承擔風險：客戶與第三方專業人士的任何互動及其後果均由客戶自行承擔風險。瑞士尊貴理財對於您在與這些第三方提供的服務相關之任何行為、疏忽或決策，皆不負責任。我們強烈建議客戶在與這些第三者進行任何合作之前，應自行進行充分的盡職調查，並在需要時尋求獨立的法律或財務建議。
3. 不構成背書：瑞士尊貴理財對所轉介的第三方專業人士不作任何形式的背書或保證。我們不對該等專業人士的能力或適宜性作出任何陳述或保證。
4. 交付時間不保證：瑞士尊貴理財對於第三方專業人士所提供服務的及時性及質量不承擔任何責任。任何由第三方專業人士所作的服務交付時間或承諾，皆不在本公司的控制範圍內，因此我們建議客戶應直接與該等專業人士確認相關事宜。
5. 個人資料保障：瑞士尊貴理財對於保護客戶的個人資料及隱私資訊持高度重視。我們不會在未經客戶明確同意的情況下，向第三方服務提供者披露任何客戶的個人資料或信息。所有客戶資料將根據適用的數據保護法律及本公司的私


隱政策進行管理。

6. 責任限制：在法律允許的最大範圍內，瑞士尊貴理財對因您使用本轉介服務或任何第三方專業人士提供的服務而引致的直接、間接、偶然或後果性損失，均不承擔任何責任。
7. 有關保險業務：本轉介服務僅供參考，並不旨在影響或促進任何保險產品或服務。如有關於您的保單或保障的任何查詢，請聯絡您的客戶經理。

使用本轉介服務即表示您已閱讀、理解並同意上述條款。

重要事項：

此文件只載有一般資料，並不構成任何保單建議。有關資格之保單及附加契約的條款、條件及不保事項的詳情，請參閱有關之保單文件。



Tel: (852) 2864 5888
www.swissprivilege.com