

swissprivilege⁺

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給CLUB SUISSE會員的話

MESSAGE TO CLUB SUISSE MEMBER

Swiss Privilege, your lifetime wealth management partner, is committed to delivering comprehensive wealth management services, with the ultimate goal of helping you achieve financial freedom.

2022 is drawing to an end. While this year's market is filled with uncertainties, Swiss Privilege remains ever steadfast in the face of challenges. We have always upheld the spirit of 'work with our hearts' and 'customer-first', while striving to provide you with the most accurate wealth management solutions. Our efforts have been well-recognised by esteemed customers like yourself.

The new year rings in a new vision. I am confident that Swiss Privilege will bring forth a new outlook for our clients, as we strengthen our connections and communications by incorporating more diversity in our activities. And by deepening our understanding of your needs, we will deliver an even higher standard of personalised service.

Looking ahead, my belief in Swiss Privilege's future is strong and unwavering. We will continue to strive for excellence, serving our customers with tailor-made wealth management solutions and attentive service. Let us welcome an abundant and prosperous 2023 together!

作為您的「終身理財夥伴」，瑞士尊貴理財一直致力為客戶提供周全、優質的財富管理服務，助您創造更豐裕財富，盡享精彩無憂的生活。

2022年即將結束，儘管今年的環球市場形勢多變，但瑞士尊貴理財的團隊一直緊守崗位，無懼挑戰，並堅守「用心經營，以客為先」的精神，致力為客戶尋求最合適的財富管理方案，成績有目共睹。

隨著新一年來臨，我希望瑞士尊貴理財可以為客戶帶來更多新景象，並透過更多元化的活動，加強我們與客戶之間的聯繫和溝通，深入了解客戶的理財需要，提供更完善的服務。

展望未來，我對瑞士尊貴理財的發展充滿信心。我們必會繼續秉持精益求精的態度，以度身訂造的財富管理方案和優質服務，與您共同迎接更精彩、更豐盛的2023年！



Daniel Chan 陳國成

Chief Partnership Distribution Officer
of AXA Hong Kong and Macau
AXA 安盛首席合作夥伴營銷總監



CAPITAL CEO Entrepreneur
**第二十二屆
 資本傑出企業成就獎**
 THE 22ND CAPITAL OUTSTANDING ENTERPRISE AWARDS



企業資訊
SUISSE NEWS



Swiss Privilege wins the “CAPITAL Outstanding Enterprise Awards” for the 9th consecutive year

瑞士尊貴理財連續九年榮獲「資本傑出企業成就獎」

We are truly honoured to win the “Outstanding Wealth Management Award” in “The 21st CAPITAL Outstanding Enterprise Awards” for our 9th consecutive year.

We remain ever committed to our valued customers, providing comprehensive wealth management services even as we navigate both challenges and opportunities of the economy. We are honoured to be recognised for our performance, as it is a testament of our customers’ ongoing trust and support.

Looking ahead, the spirit of “customer-first” will continue to be our guiding star, leading us towards excellence in tailor-made wealth management services. Counting on our experienced team and the financial stability of AXA, our parent company, we are confident about being your “trusted partner for life”, as we support you in your quest to achieve the financial freedom and prosperous life you deserve.

瑞士尊貴理財於《資本平台》舉辦的「第二十二屆資本傑出企業成就獎」中連續九年榮獲「傑出財富管理」獎項。

面對挑戰與機遇參半的經濟環境，瑞士尊貴理財繼續以雄厚實力及真知灼見，為客戶提供全面而優質的財富管理服務。今年我們再次蟬聯獎項，成績備受肯定，實在有賴客戶一直以來對瑞士尊貴理財的信任及支持。

瑞士尊貴理財一直秉持「以客為先」的精神，為客戶提供度身訂造的財富管理方案。我們將會繼續精益求精，憑藉經驗豐富的客戶經理團隊及母公司AXA安盛的雄厚實力，致力成為客戶的終身理財夥伴，助客戶實踐豐盛生活，享受精彩人生。



瑞士尊貴理財2021年度 傑出大獎頒獎禮

SWISS PRIVILEGE ANNUAL AWARDS PRESENTATION 2021



2021 was a stellar year for Swiss Privilege, and full credit goes to the exceptional service by our dedicated Relationship Managers. To honour their achievements, we organised Swiss Privilege Annual Awards Presentation 2021, our grand annual gala where we recognise staff for their outstanding performance.

The Awards Presentation was held in July 2022. Many colleagues were duly recognised at the ceremony for a wide range of efforts, from numerous sales awards for excellent performance to the Long Service Award for years of loyal contribution. It was inspiring to witness our colleagues' achievements. And we were especially thrilled to have Mr. Howard Pou, AXA Chief Distribution Officer, Greater China, as our honourable guest. We deeply appreciate Mr. Pou's support in sharing the joy of our team.

We would like to take this opportunity to congratulate all winners. Looking ahead, we will continue our pursuit of excellence, upholding our commitment to provide quality wealth management services that help our customers create a more prosperous future.

過去一年，瑞士尊貴理財業務取得佳績，實在有賴營銷團隊上下一心、努力不懈。因此，我們特意舉辦盛大的瑞士尊貴理財2021年度傑出大獎頒獎禮，以感謝同事們在過去一年的出色表現。

頒獎禮於2022年7月圓滿結束，當日頒發多個獎項，表揚在各個業務範疇成績傑出的同事，並頒發長期服務獎，感謝他們多年來的卓越貢獻。當日，一眾同事懷著雀躍心情出席頒獎禮，我們亦很榮幸邀請到AXA安盛大中華區首席分銷業務總監鮑可維先生擔任嘉賓。感謝鮑先生於百忙之中抽空出席，與一眾得獎者分享喜悅。

謹在此恭喜各位得獎者，展望將來，瑞士尊貴理財團隊將會更盡心竭誠，為客戶提供更優質貼心的理財服務，共同邁向更豐裕未來。



Andy Yau 邱家輝

Senior Executive Vice President - Sales Management
高級資深副總裁 - 營業管理

🏆 Top AGM of the Year



Brenda Yu 余珮珮

Senior Vice President - Sales Management
高級副總裁 - 營業管理

🏆 Record Breaking - SwP Top Team Manager by AFYP
🏆 Top Team Manager of the Year



Joanna Lee 李潔雯

Vice President 副總裁

🏆 6 Consecutive Championship as "Top Performing Consultant of the Year" (2016 - 2021)
🏆 Record Breaking - SwP Highest Case No.
🏆 Record Breaking - SwP Highest AFYP
🏆 Top Performing Consultant of the Year - Highest Net Issued AFYP - Champion
🏆 Top Case No. of the Year - Champion
🏆 Top Performer with Highest Net Issued AFYP from New Clients



Cherry Kong 江麗虹

Associate Vice President - Sales Management

助理副總裁 - 營業管理

🏆 Top Team Manager of the Year - 1st Runner-up



Eva Lee 李儀華

Vice President 副總裁

🏆 Top Performing Consultant of the Year - Highest Net Issued AFYP 2nd Runner-up

🏆 Largest Case of the Year



Czerny Yuen 袁俏蓮

Vice President 副總裁

🏆 Top Performing Consultant of the Year - Highest Net AFYP 1st Runner-up



Sharon Hung 洪舜文

Vice President 副總裁

🏆 Top Case No. of the Year - 1st Runner-up



Sarah Wong 黃秀玲

Vice President 副總裁

🏆 Top Case No. of the Year - 2nd Runner-up

長期服務獎得獎者

WINNERS OF THE LONG SERVICE AWARDS



Waiman Lo 盧惠敏

服務年期15年

Years of service: 15 years



Jeannie Lau 邱菁

服務年期5年

Years of service: 5 years



May Chung 鍾月仙

服務年期5年

Years of service: 5 years



Gregory Yuen 袁蘊希

服務年期5年

Years of service: 5 years

Background of Ms. Yau Lai Yee

Ms. Yau has worked for many years in legal translation.



Why did you choose Swiss Privilege as your wealth management partner?

Thanks to my family's wise suggestion, I started to explore financial planning so to maximize the potential of my stable and decent income. As a result, I met my Swiss Privilege Relationship Manager, Joanna, through a family friend in 2005. Since then, we have had 17 years of wonderful experiences working together.

How would you describe your relationship with your Swiss Privilege Relationship Manager?

Joanna is definitely my trustworthy comrade-in-arms. She understands that I am rather conservative when it comes to investments, and knows the right time for me to step out of my comfort zone and explore more options.

How does Swiss Privilege help you in achieving your wealth management goals?

Joanna is fully dedicated to her clients and always puts them first. I completely trust her insightful analysis and advice, which are essential for growing my wealth. I am more than satisfied with her excellent performance over the years.

Has your perspective toward wealth management changed after becoming a Swiss Privilege client?

Most people tend to be conservative, but a good relationship manager like Joanna will expand your perspective when making choices. Meanwhile, she accurately assesses the situation for me, striking a balance between risks and profits with professional skills.

In your opinion, what makes Swiss Privilege stand out among other wealth management services in the industry?

With her valuable wisdom, insights and high-level of professionalism, I believe Joanna is one of Swiss Privilege's most important assets. Her prompt advice has helped me grow my wealth over the years, and her passion for work is impressive.

邱麗儀小姐簡介

邱麗儀小姐多年來從事法律翻譯工作。

為何選擇瑞士尊貴理財為您的財富管理夥伴？

現在我有穩定而且高薪的工作，家人建議我嘗試了解理財之道。於2005年，經家人的朋友介紹，認識了瑞士尊貴理財及客戶經理Joanna，至今已17年了。

您會怎樣形容您與瑞士尊貴理財客戶經理的關係？

客戶經理Joanna是值得信賴的，我與她如同坐一條船，我的投資取向較為保守的，她協助我在適當之時跳出「舒適圈」。

瑞士尊貴理財如何助您達到財富管理的目標？

Joanna有一份全情投入客戶的真心，以客戶為本，時刻為客戶著想，將產品作出分析和建議，使我充滿信心，多年來，她出色的表現，助我財富增值。

成為瑞士尊貴理財的客戶後，您對財富管理的看法有什麼改變嗎？

可以說一般是保守的，但Joanna會令我開拓眼界，讓我知道在理財上有更多不同的選擇，提出需要平衡風險，希望能夠增值。

市面上理財服務眾多，您認為瑞士尊貴理財有何吸引/成功之處？

Joanna是貴公司理想的資產，她有智慧和眼光，況且非常專業，在適當之時提出建議，幫助我增值，她的敬業樂業精神，值得讚許的。



Background of Mrs. Ha Lam Wai Kit

As a blissful retiree living a life of leisure, Mrs. Ha enjoys travelling around the world.

Why did you choose Swiss Privilege as your wealth management partner?

Exploring the world is my biggest passion and inspiration. As I'm on the road for months at times, a trustworthy wealth management partner is the key to ensure my peace of mind. Swiss Privilege has a stellar reputation and strong background, and these qualities match my expectations and needs perfectly. My wonderful experience with them has proven my decision to be a wise one.

How would you describe your relationship with your Swiss Privilege Relationship Manager?

Swiss Privilege is renowned for its attentive service. This was never more true when Ms. Cleopatra Shea was assigned to be my wealth management partner after my first Relationship Manager resigned. During our eight years of working together, she has ensured my satisfaction and substantiated my trust in her. I remember when she first took over my case, she turned my portfolio of funds from average performance to outstanding. Thanks to her thoughtfulness, dedication and brilliant insights, my returns steadily rose. I am very impressed by her professionalism and sense of responsibility, and cherish her efforts as well as our trusting friendship which we've built up over the years.

How does Swiss Privilege help you in achieving your wealth management goals?

I've always pursued a stable investment approach, without being too aggressive with the portfolio. Ms. Shea understands my financial needs and always puts together the most suitable solutions for me, helping me to leverage new capital potential and to grow my wealth. And by promptly reminding me when my current portfolios are due, she provides me with the option of exploring new opportunities or reaping my current investment profits. I am thankful to have such a trustworthy relationship manager, whose profound understanding and attentive service help me easily achieve my financial goals.

What is the biggest benefit of becoming a Swiss Privilege client?

Swiss Privilege has given me tremendous confidence in the sea of financial change. I trust them and put my wealth in their steady hands, so I can enjoy my hassle-free life. While the market and economy may rapidly fluctuate, my trusting relationship with Ms. Shea anchors me and gives me the peace of mind I need for a prosperous future.



林慧潔女士 (夏太) 簡介

正在享受退休生活的夏太，平日喜歡周遊列國，體驗悠閒生活。

為何選擇瑞士尊貴理財為您的財富管理夥伴？

我喜歡探索世界，到不同地方旅遊，有時候甚至會離港長達數個月，所以絕對需要一個可靠的夥伴為我管理財富，讓我後顧無憂。瑞士尊貴理財擁有優良信譽及雄厚實力，正好符合我的要求，事實亦證明我的選擇十分正確。

您會怎樣形容您與瑞士尊貴理財客戶經理的關係？

瑞士尊貴理財向來以優質服務問鼎業界。我一直是他們的客戶，最初由另一位客戶經理負責為我管理財富，後來對方因事離職，公司便安排了余小姐為我跟進，轉眼已合作了8年，多年來對她的信任有增無減。記得初認識她時，我的基金組合表現一般，但她的態度專業、積極，每個細節均為我考慮周詳，令我的投資回報穩步上揚。她對工作的認真、對客戶的責任心，令我十分欣賞，多年來彼此已成為互相信任的好朋友。

瑞士尊貴理財如何助您達到財富管理的目標？

我不會追求進取的回報，主要以安穩為目標，能夠穩定增長便足夠。余小姐深明我的理財需要，每當我準備注入新資金時，她便會為我籌劃合適的方案，助我的財富增值。同時她亦會適時提醒我一些基金組合已屆滿期限，讓我選擇尋找其他投資機會或提取盈利。有如此盡責可靠、明白我需要的客戶經理為我管理財富，我便可從容達到理財目標。

成為瑞士尊貴理財的客戶後，您最大的得著是什麼？

在財富管理路上，瑞士尊貴理財給我十足的信心，我可以完全放心將財富交由他們管理，省卻不少煩惱。儘管近年的外圍市場充滿變數，我也毋須擔憂經濟波動，加上多年來與余小姐建立了深厚的互信關係，讓我可安心享受優悠自在的生活。



劉SIR理財教室

FINANCE WIZ@DANIEL

市況波動下如何出奇制勝，穩健理財？

Surprise tactics to build wealth steadily in a volatile market?

Most Hong Kong people work hard to accumulate wealth for a carefree retired life, and to give their best to protect their children's future.

香港人默默耕耘數十年，目標離不開累積充足的財富，並將最好的留給子女，保障他們的未來生活。

Are property and gold guaranteed to preserve value?

Many of us were told property is value-preserving and that buying property is the most secure investment of all. Property does act as a financial haven for our next generation who can be freed from paying rentals or mortgage. However, the value of a property is variable as long as it is not cashed out. To offer your children an actual token of gratitude, you need some wealth management tools of greater flexibility.

Apart from property, quite a few people love to buy gold, as a relatively conservative and safe solution. It is not easy to get a good grasp of the market trends, however, which can be affected by various factors, from political to economic.

「磚頭保值」、 「買金保安心」無從保證

很多香港人認為購買房地產是最穩當的投資方式。房地產無疑為下一代提供了一個避風港，大大減輕了他們的生活負擔。可是，物業一日不套現，子女實際所得仍存變數。想子女完完全全收到你的心意，你需要的是更靈活的理財工具。

而除了買樓，不少朋友都認為買金是相對保守和安全的做法。但要掌握貴金屬走勢並非易事，由政治局勢到經濟環境都會影響貴金屬波動。



Mr Daniel Lau 劉智峰先生
Head of Investment Proposition of
AXA Hong Kong and Macau
AXA安盛投資策略主管



Asset risks are ever-increasing

Nowadays, avoiding high-risk investments does not necessarily mean secure assets. In addition, dementia is another risk to the middle and old-aged. This is why you should consider allocating part of your assets to a life insurance plan that offers higher guaranteed returns and flexibility while locking in your gains.

Insure your wealth, protect your gains

With all the aforementioned risks and market conditions, you may want to insure your wealth - AXA Max Wealth Insurance Plan has an exceedingly short premium payment term of 2 years with a lump sum payment arrangement that offers you a **guaranteed breakeven time as short as 5 years***, and the guaranteed cash value will keep growing throughout the policy years!

Therefore, you have a greater chance of accumulating higher returns by allocating part of your assets to this plan. As your medium to long-term plan, it also allows your hard-earned money to grow in the long run and benefit your next generations.

Please click [HERE](#) to learn more about finance and investing topics.

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資產風險與日俱增

今時今日，就算沒有進行高風險的投資活動，也不代表資產一定安全。而中老年人還有一個風險，就是認知障礙症。所以趁大家年輕，可考慮將部份資產放入一些保證成份較高且具有靈活性的人壽保障計劃之中，並將回報鎖定。

富貴「險」中求 守護你的成果

面對以上風險和市況，你不妨考慮富貴「險」中求，我所指的是「保險」的「險」。

AXA安盛「盈家」壽險計劃設有2年特短保費繳付年期，兼可選擇一筆過繳款安排，**保證回本期短至5年***，而保證現金價值會隨著保單年度持續增長。將部份資產分配於此，保單就會隨時間累積豐厚的回報。而保單於中長期所提供的鎖定回報功能，讓你努力打拼的成果長線增長，惠及下一代。

請[按此](#)了解更多有關投資理財的話題。



YOU MAY ALSO BE INTERESTED IN 您可能感興趣的保障

Max Wealth Insurance Plan

To grow and nurture your wealth, having a strategy is everything. Beyond a convenient 2-year premium payment term with lump sum payment arrangement and a high-speed timeframe to break even, Max Wealth Insurance Plan ("Max Wealth") is a participating life insurance plan that gives you the strategy you need to fast-build your wealth.

「盈家」壽險計劃

策略是致富的關鍵。「盈家」壽險計劃（「盈家」）乃分紅壽險計劃，除提供保費繳付年期短至2年，兼可選擇一筆過繳款安排，加上快速達至回本期，是讓財富穩健增長的致勝策略。

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【DR CHIU 話你知】 ASK DR CHIU

「手尾長」疾病，醫療支出超乎想像？ Minor ailments may end up costing you a lot!

Due to hectic lifestyles and unhealthy eating patterns, many Hong Kong people suffer from minor ailments. These are signals to the body that something inside is wrong. The underlying disease may worsen, and as a result, generate huge medical expenditure as illustrated by the two examples below.

Menstrual irregularities and Endometriosis

Ladies often regard period pain and menstrual irregularities as a normal part of their menstrual cycle. However, these symptoms are common in early Endometriosis. Many patients are not diagnosed until they have a check-up with a gynaecologist to find out the old menstrual blood collected inside the body has already formed a “chocolate cyst”, which often requires surgical removal.

由於生活習慣、飲食作息等因素，不少香港「打工仔」年紀輕輕經已毛病多多。其實肚痛、胃痛等身體的小毛病都可能是身體發出的求救訊號。如情況一直持續，病情就會惡化。這些疾病所衍生的醫療洗費可以非常巨大，就讓我以兩個例子加以詳述。

月經紊亂 小心有機會腸臟出血

很多女性都認為腹痛和月經紊亂是她們「理所當然」要面對的問題，但其實以上種種都有機會是子宮內膜移位的前期徵狀，不少婦女都透過婦科檢查才發現子宮內膜細胞已經因血倒流或積存而變成「朱古力瘤」（Chocolate Cyst），需要做手術切除。



Dr Alexander Chiu 邱家駿醫生
Chief Medical Officer of
AXA Hong Kong and Macau
AXA安盛首席醫務總監



Heartburn and Barrett's esophagus

Hong Kong people who have an irregular eating schedule or indulge in too much good food can easily suffer from heartburn. The issue can be more serious if the heartburn becomes recurrent and persistent, as this represents the esophagus is continually being irritated by stomach acid, which may eventually lead to the formation of Barrett's esophagus. In some cases, there may even be ulcers or even stricture formed. Even worse, Barrett's esophagus may develop into esophageal cancer. As such, treatments will cost as high as HKD 300,000 to 500,000.

Regular health check to prevent minor ailments from turning into big problems

To sum up, we should pay extra attention to minor ailments, not because of what they are today but because of what they could become. Nowadays, there are medical insurance products that can provide nearly 100% coverage, reimbursing all medical necessary expenses such as the treatment costs described for the two diseases mentioned above. This will give you a peace of mind without having to worry about expensive medical bills that one cannot afford.

Please click [HERE](#) to learn more about health topics.

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火燒心 有機會引致食道潰瘍

香港人經常食無定時，加上喜歡大吃大喝，很多時都會出現胃酸倒流。當胃酸倒流持續，食道內壁長期受到刺激，巴雷特食管就會悄悄找上門。他們更可能出現食道潰瘍甚至收窄，甚至有可能演變成食道癌，醫療費用隨時高達30至50萬港元。

定期檢查、增添保障 方為上策

若然在小病變成「手尾長」疾病之前及早發現並診治，就可避免超乎想像的醫療開支。其實坊間已經有一些優質的醫療保障產品平均保障率接近100%，涵蓋例如文中提及兩種疾病所引致的醫療開支。這樣，就不用擔心醫療費用過高而難以負擔。

請[按此](#)了解更多有關健康資訊的話題。

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You may also be interested in 您可能感興趣的保障

AXA WiseGuard Pro Medical Insurance Plan

AXA WiseGuard Pro Medical Insurance Plan ("WiseGuard Pro") is a Voluntary Health Insurance Scheme ("VHIS") Flexi Plan designed for people who need all-inclusive medical coverage without life time benefit limit. Going beyond standard VHIS benefits, WiseGuard Pro offers a wide range of premium features to give you comprehensive and flexible protection anywhere in Greater China, Asia or worldwide exclude USA.

AXA安盛智尊守慧醫療保障

AXA安盛智尊守慧醫療保障（「智尊守慧」）是自願醫保靈活計劃，專為尋找不設終身保障限額的全面醫療保障之人士而設。超越一般自願醫保標準保障，「智尊守慧」提供一系列優越的保障特點，為您在大中華、亞洲或全球（不包括美國）提供周全及靈活的保障。

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SUISSE SAVINGS

Early financial planning to prepare for an inheritance 及早規劃財富，順利傳承資產

The need for intergenerational wealth is on the increase. Therefore, you need to plan ahead when arranging your wealth, ensuring your loved ones a worry-free future by passing on an inheritance to them with love.
跨代傳承財富的需求正在增加，所以您需要及早安排資產，為摯愛建立無憂未來，讓愛與財富得以延續。



Invest in real estate 投資房地產

Diversify your portfolio and build wealth, while maintaining flexibility
既可分散投資、增值財富，亦可保持財務彈性



Develop a family business 建立家族業務

A succession plan enables the next generation to inherit the family business
讓下一代接手業務，助家族資產世代傳承



Purchase Life insurance 購買人壽保險

Build a safety net for your family to ensure a financially stable and secure future for your loved ones
建立安全網，讓家人享受財務穩健的未來

There are several ways you can plan for inheritance:
您可透過多種方法規劃資產傳承



Plan a will 擬定遺囑

Provide clear guidance to accurately allocate your assets
列明清晰指示，準確分配資產



2023 理賞幣獎賞計劃

FLEXI COIN PROGRAM 2023

From 1 January to 31 December 2023, Club Suisse proudly extends your membership privileges to our 2023 reward program, offering an array of rewards. Take advantage to protect you and your family's evolving needs at all stages of life.

Club Suisse is delighted to present the Flexi Coin Program to our privileged members, where members will be rewarded with Flexi Coin ("Coins") to redeem Premium Discount Vouchers or a selection of Gift Certificates of your choice. Members can earn the Coins by the successful application of eligible policies or by making a referral of new Club Suisse members.

Successful application of designated new policies*

According to the below annualised new premium amount, members can earn up to 6 Coins for each successful eligible insurance plan application, enjoying up to HKD3,000 rewards.

由2023年1月1日至12月31日，Club Suisse 為您呈獻2023年獎賞計劃以及會員禮遇。捉緊此刻，保障您及家人於不同人生階段的理財需要。

Club Suisse 誠意為尊貴的您呈獻「理賞幣獎賞計劃」，賺取「理賞幣」以換領保費折扣券或您心儀的禮券。會員成功投保合資格保單或推薦新 Club Suisse 會員，均可賺取理賞幣。

成功投保指定新保單*

按照下列年度新繳保費級別，會員可於每份成功投保的合資格保單中賺取高達6個理賞幣，可兌換高達3,000港元禮遇。

Annualised New Premium (for each eligible plan) 年度化新保費 (以每個合資格計劃計算)

Coin(s) 理賞幣

HKD 港元	10,000 - 50,000	=	x1
HKD 港元	50,001 - 150,000	=	x2
HKD 港元	150,001 - 300,000	=	x4
HKD 港元	300,001 or above 或以上	=	x6

New Club Suisse Member Referrals

Members can earn 1 Coin for successful refer for each new Club Suisse member**.

新會員推薦

每成功推薦1位新合資格會員，會員將可獲1個理賞幣**。

Rewards

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

獎賞

會員可累計您的理賞幣以換取以下我們提供的禮遇。



Gift certificate choices: Wellcome or SOGO Coupon 禮券選擇：惠康或SOGO禮券

Terms and conditions apply, for details please refer to the Flexi Coin Program Terms and Conditions.

* Designated new policies exclude Investment-Linked Products.

** New Club Suisse member's first eligible annualised policy premium requires HKD10,000 or above (for regular premium) with premium term not less than 3 years; or HKD100,000 or above (for single premium).

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* 指定新保單不包括投資相連壽險產品。

** 新 Club Suisse 會員首份合資格年度保費需達10,000 港元或以上 (定期保費) 及不少於3年保費年期; 或100,000 港元或以上 (整付保費)。

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ICBC瑞士尊貴理財銀聯雙幣鑽石卡

ICBC SWISS PRIVILEGE UNIONPAY DUAL CURRENCY DIAMOND CARD

Presents extra 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 an array of exclusive privileges:

- Earn 1 point for every HKD1 Swiss Privilege insurance payment with the Card and accumulate bonus points up to 100,000 bonus points every year to redeem cash coupons and mileage
- Enjoy 12 months installment plan by settling Swiss Privilege insurance payment with the Card
- Two currencies in one card to enjoy a waiver of foreign exchange fees on spending in RMB and other foreign currencies
- Contactless payment with QuickPass function
- 3X overseas spending rewards
- Many more....

Contact your Relationship Manager for more details and apply at your earliest convenience in order to enjoy these privileges.

顯赫地位 尊尚無憂

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- 一卡雙幣靈活簡便，豁免海外簽賬手續費及免卻因外幣兌換、匯率波動所產生的差額支出
- 拍卡「閃」付毋須簽名
- 海外簽賬3倍獎賞
- 其他精彩禮遇.....

請即聯絡您的客戶經理，了解更豐富優惠及申請手續詳情。

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