

swissprivilege⁺

Club NEWSLETTER

SUISSE 7 JULY

EDITION

二零二二年七月



A member of the AXA Group

CONTENTS

目錄

01 Contents 目錄

02 Message to Club Suisse Member 給Club Suisse會員的話

03 Suisse News 企業資訊

Interview with the Chief Partnership
Distribution Officer of AXA Hong Kong
and Macau Eleonore Chow
AXA 安盛首席合作夥伴營銷總監
周詠姬女士專訪

Swiss Privilege wins the “Hong Kong
Leaders’ Choice 2022” award for the
Eleventh Consecutive Year
瑞士尊貴理財連續第11年榮獲
《香港企業領袖品牌2022》大獎

05 Suisse Sharing 客戶分享

Ms. Winnie Wan 尹慧玲女士
Mr. Ho Lap Kee 何立基先生

07 Finance Wiz @Daniel 劉Sir理財教室

Work hard for the rainy days:
The Hong Kong-style wealth wisdom of
short-term investments
好天斬埋落雨柴：短期付出的港式理財哲學

09 Ask Dr Chiu Dr Chiu話你知

How to choose a suitable Health Insurance
如何選擇合適的醫療保險產品

11 Suisse Health Tips 健康資訊

Tasty ways to boost your immune system
提升免疫力的滋味選擇

12 Flexi Coin Program 理賞幣獎賞計劃

13 ICBC Swiss Privilege Unionpay Dual Currency Diamond Card ICBC瑞士尊貴理財 銀聯雙幣鑽石卡

Views expressed are not necessarily the views of Swiss Privilege ("SP") and are for reference only. No responsibility is accepted by SP for and the authors for loss occasioned by any person acting or refraining from action as a result of any views expressed therein. Any views or comments given on investment matters are offered for information only and do not constitute investment advice. No part of this magazine may be reproduced without the permission of SP. If you wish to withdraw your consent to the use and provision of your personal data for direct marketing, please inform us in writing to Data Privacy Officer at customer care.sp@swissprivilege.com. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

任何在此發表的意見並不代表瑞士尊貴理財（「本公司」）之立場，僅供參考。任何人仕因任何經刊登文章所作出或不作出行為的損失，本公司及文章作者概不負責。任何有關投資事宜之意見或評論只供參考，並不構成投資意見。未經本公司同意，本刊物及其任何均不得翻印。閣下如欲撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何促銷用途的同意，請發電郵至 customer care.sp@swissprivilege.com 個人資料保護主任收。AXA安盛會在收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

“ Message to Club Suisse Member 給Club Suisse會員的話

At Swiss Privilege, we are committed to providing comprehensive insurance plans and high quality wealth management services to customers. Despite the uncertainties of the global market, we remain steadfast and focused on our belief of “Work with our hearts, work for the people” by which we strive to provide the most suitable wealth management solution to every customer.

As the new Head of Swiss Privilege, I am excited to bring a fresh perspective to this already well-established brand. The team and I are determined to maintain our excellent performance and provide customers with even better services as their “trusted partner for life”.

This year, we are honored to receive the “Outstanding Wealth Management Award” for the eleventh consecutive year in the “Hong Kong Leaders’ Choice 2022”. It is an achievement that reflects the trust and support from our valuable customers, as well as a recognition of our service quality.

Counting on our experienced team and the financial stability of our parent company – AXA, I have great faith in the company’s future. With our continued dedication to excellence, we will continue to provide our customers with stronger and better wealth management services.

瑞士尊貴理財一直致力為客戶提供周全的保障計劃及專業優質的財富管理服務。儘管面對環球市場的波動及挑戰，我們仍堅守「用心經營，以客為先」的理念，務求為客戶制訂最合適的財富管理方案。

作為瑞士尊貴理財的新任管理者，我希望為這個卓越的品牌帶來全新景象，帶領團隊繼續穩步向前、再創佳績，致力成為客戶的終身理財夥伴。



今年，瑞士尊貴理財連續第11年獲得《香港企業領袖品牌2022》的「卓越財富管理金融機構品牌」，我們對此深感榮幸。獎項足以證明瑞士尊貴理財極具實力，亦非常感謝客戶多年來的信任和支持。

憑藉經驗豐富的團隊及母公司AXA安盛的雄厚實力，我對未來發展充滿信心，並會繼續秉持精益求精的態度，為客戶提供更臻完善的財富管理服務。

Eleonore Chow
Chief Partnership Distribution Officer of
AXA Hong Kong and Macau

周詠姬女士
AXA安盛首席合作夥伴營銷總監

”

Interview with the Chief Partnership Distribution Officer of AXA Hong Kong and Macau Eleonore Chow

AXA 安盛首席合作夥伴營銷總監 周詠姬女士專訪

Since you have worked in the insurance industry for many years, what makes this business so special to you? How do you feel as the new Head of Swiss Privilege?

The insurance industry is a people-centered business that requires communication and trust. When you purchase an insurance policy, you are actually securing your loved ones' well-being. I have always been touched by this truth about the insurance industry.

That's why I really appreciate Swiss Privilege's brand philosophy: Work with our hearts, work for the people. Joining Swiss Privilege last year was a milestone in my career. I am honored to be working with our top-notch professionals. I am excited to share my passion with my colleagues, and inspire them to spread the message of "the responsibility of love" to every customer. Our goal is to help our customers steadily build financial security and enjoy a carefree life with Swiss Privilege's exceptional wealth management services.



在保險業界工作多年，保險業對您有何吸引之處？現在帶領瑞士尊貴理財，感覺如何？

保險是一門「人的生意」，著重人與人之間的溝通和信任。買一份保險，其實是買一份對摯愛的保障，而這種由心而發的情感，正是保險工作最觸動人心之處。

我一向很認同瑞士尊貴理財的品牌理念 - 「用心經營、以人為本」。自上年加入瑞士尊貴理財後，我很高興能與一群優秀的理財顧問團隊共事，著實是我職業生涯上一個重要的里程碑。我希望可以感染同事，將「愛的責任」這個訊息宣揚給每一位客戶，並藉著瑞士尊貴理財頂尖的財富管理服務，助客戶建立穩健的財政後盾，讓生活更安心美好。

What are the unique advantages of Swiss Privilege?

Swiss Privilege is supported by our parent company AXA, which has unparalleled financial stability. It is our mission to serve high-end customers who demand high-end solutions. They are a discerning group with a sense of quality of life while focusing on the bigger picture. As a result, they expect a relationship manager of impeccable standards and well organized financial management. To better meet their individual financial needs, we keep introducing new products to help them build wealth. We also understand their aspirations for quality of life, and seek unique avenues to engage with them. We plan to organize exclusive experiences such as wine tastings, art appreciation events, investment seminars and more.

您認為瑞士尊貴理財這個品牌有甚麼獨特之處？

瑞士尊貴理財擁有實力雄厚的母公司 - AXA安盛的支持，主要為高端客戶提供高端理財方案。我們的服務對象具有較宏觀的視野，而且重視對優質生活的追求，對客戶經理及理財機構的要求自然較一般客戶高。因此，我們會不斷引入新產品，以配合不同高端客戶的理財需要，全方位為客戶增值財富。另一方面，為了兼顧客戶對生活品味的追求，未來我們亦將會繼續舉辦各類優質活動，例如品酒晚宴、藝術鑑賞、基金經理分享會等，讓他們享受獨特體驗、創造愉快回憶。

Can you describe your personalities? As a corporate leader, how do you cope with the rapidly changing economy?

I am an avid learner and a believer in self-improvement. Wealth management is an ever-changing business, and it evolves in tandem with our economic environment. This is why I find this industry very fulfilling and inspiring. While today's unpredictable economy can be rather challenging, I believe it is an opportune moment for the Swiss Privilege team to demonstrate its strengths. There is no fixed formula for success. We have to keep an eye on the market closely, be ready to handle any situation and not be intimidated by. I have great faith in Swiss Privilege's team – our customers can rest assured knowing we have the best professionals helping them manage their wealth. With the robust financial strength of our parent company, I believe we will continue to champion our brand spirit and always be our customers' "wealth management partner for life".

可以形容一下您的個性嗎？面對急速轉變的經濟環境，作為企業領袖您會怎樣應對？

我喜歡接觸新事物和不斷尋求進步，而財富管理正正是一個日新月異的行業，會隨著外圍環境而不停轉變，因此為我帶來莫大的滿足感。

面對瞬息萬變的經濟環境，固然有一定的挑戰性，但這正是瑞士尊貴理財團隊發揮專長的最好時機。我相信世上並沒有固定不變的「成功方程式」，我們必須時刻緊貼市況，迅速應對各種變化，方可迎難而上。我對瑞士尊貴理財的團隊信心十足，客戶可以放心讓最頂尖的專業人才為他們管理財富。配合母公司強大的財務實力，我相信我們定能堅守信念，繼續成為客戶可靠的「終身理財夥伴」。



Swiss Privilege wins the “Hong Kong Leaders’ Choice 2022” award for the Eleventh Consecutive Year

Swiss Privilege was recognized by Metro Finance with the “Outstanding Wealth Management Award” in “Hong Kong Leaders’ Choice 2022” for eleven years running.

This achievement is made possible by our customers’ ongoing trust. We are grateful for this award, as it reflects our professionalism and commitment to striving for excellence.

The professional wealth management teams at Swiss Privilege are committed to providing our customers with outstanding products and services while advocating the unique advantages of Swiss Privilege.

Swiss Privilege will continue to enhance our services to satisfy our customers’ needs for wealth management and quality of life.

瑞士尊貴理財連續第11年榮獲《香港企業領袖品牌2022》大獎

瑞士尊貴理財於新城財經台的《香港企業領袖品牌2022》中連續11年榮獲「卓越財富管理金融機構品牌」大獎。

能夠再獲殊榮，實在有賴客戶多年來的信任，深信獎項是對我們努力經營這個品牌的肯定和認可。

我們優秀的專業理財團隊一直秉持「用心經營，以客為先」的理念，致力為客戶提供優質的產品和服務，繼續將瑞士尊貴理財的獨特優勢發揚光大。

展望未來，我們將會不斷提升服務水平，以滿足客戶對財富管理和生活品味的追求。





Background of Ms. Winnie Wan

Ms. Winnie Wan works in a non-profit organisation in Hong Kong which dedicated to special education and rehabilitation services. She has become a client of the Swiss Privilege since 2002.

What unique qualities motivated you to choose Swiss Privilege as your wealth management partner?

The prestigious and professional image of Swiss Privilege attracted me the most when I decided to choose it as my wealth management partner. Starting with a small amount of investment, Swiss Privilege helped me gain rewarding returns thus gave me the confidence to stay with them for more than two decades.

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

Michael Pun is my Relationship Manager now and we've walked hand-in-hand through different stages of my life. I appreciate his initiatives and efforts to keep me informed of the latest market trend and outlook. I benefit greatly from his professional and insightful advice when making investment decisions. He promptly attends to all my inquiries whenever I'm in doubt. I'm grateful to have him as my wealth management partner.

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

Swiss Privilege caters my needs at different stages in my life. Earlier in my life, I needed an aggressive investment strategy and high returns to cope with my various needs, such as paying off the down payment of my house. Since I'm approaching to my retirement, my investment portfolio has changed quite differently compared to before, and I'm look forward to living a happy retired life with stable finances.

尹慧玲女士簡介

尹慧玲女士任職於香港非牟利機構，致力推廣特殊教育及復康工作，並從2002年起成為瑞士尊貴理財的客戶。

為何選擇瑞士尊貴理財為您的財富管理夥伴？

瑞士尊貴理財的卓越口碑和專業形象，驅使我選擇它作為我的財富管理夥伴。起初我的投資金額不大，但瑞士尊貴理財持續為我帶來可觀的回報，令我對他們的財富管理服務更添信心，至今我已成為瑞士尊貴理財客戶20多年。

您會怎樣形容您與瑞士尊貴理財客戶經理的關係？

我和我的客戶經理Michael Pun與我一起攜手經歷了人生不同階段。他經常主動向我提供最新的市場資訊及未來動向，Michael專業獨到的見解，助我作出更佳的投资決定，並適時為我解答疑慮。我十分興幸有他作為我的財富管理夥伴。

瑞士尊貴理財如何助您達到財富管理的目標？

瑞士尊貴理財照顧我人生不同階段的需要。早年我需要較進取的投資策略，以高額回報應付財政開支，如支付物業首期。踏入退休階段，我的投資方向已大有不同，穩健的財政規劃使我對未來的退休生活充滿憧憬。





Background of Mr. Ho Lap Kee

Mr. Ho Lap Kee Sunny, MH, JP is the Executive Director of The Hong Kong Shippers' Council. As the voice of Hong Kong shippers, he defines the substance of the Shippers' Council's mandate and is committed to protecting and promoting shippers' interests on air, sea and land.

What unique qualities motivated you to choose Swiss Privilege as your wealth management partner?

My Relationship Manager, Kathleen Yip, and I have a friendly relationship. She demonstrates a high level of professionalism and possesses a profound knowledge of wealth management solutions. Since the market is so dynamic and unpredictable, which makes it even more crucial to have a professional like Kathleen, who is insightful and dedicated to protecting the investments of her clients.

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

"Trust" and "trustworthy" are the words I would use to describe our relationship.

Are there any unforgettable stories or moments to share about you and your Swiss Privilege Relationship Manager?

Kathleen's insights about future market trends are very informative, perceptive and precise. I learn so many new things when listening to her analysis, which is both impressive and pleasant to me.

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

Swiss Privilege has a thorough understanding about a client's needs of wealth management. I've received various investment product recommendations from Swiss Privilege over the years, which have assisted me to cope with different financial management needs.

何立基先生簡介

何立基先生 (MH, JP) 現為香港付貨人委員會執行總幹事。作為香港出入口商的代表，何先生積極推動委員會職責，並致力維護付貨人在海、陸、空貨物運輸方面的利益。

為何選擇瑞士尊貴理財成為您的財富管理夥伴？

我和我的客戶經理 Kathleen Yip 的關係一向非常融洽。她具備豐富的專業知識，並深諳各種財富管理方案。近年市場波幅較大而且難以預料，因此我更需要一位像 Kathleen 般具遠見和熱誠的專業人才，幫我管理投資、增值財富。

您會怎樣形容您與瑞士尊貴理財客戶經理的關係？

我會用「互信」和「可靠」來形容我們的關係。

您與您的瑞士尊貴理財客戶經理最難忘的經歷/故事是？

Kathleen 對市場的未來走向有深刻獨到，而且十分精準的見解。她的分析往往令我獲益良多，我深感佩服之餘，亦非常滿意。

瑞士尊貴理財如何助您達到財富管理的目標？

瑞士尊貴理財對客戶的理財需要瞭如指掌。多年來，他們為我介紹過各類投資產品，滿足我不同的財富管理需求。



Work hard for the rainy days: The Hong Kong-style wealth wisdom of short-term investments

“Save up on fine days for the rainy days.” Can we acquire any insight from this motto?

“Fine days” can just go away

Many young Hongkongers tend to take advantage of their age to choose longer-term wealth management products that allow lower, fixed-term contributions. However, such investments span over decades which weigh on flexibility.

The problem is that the world is changing too quickly. And when it does, you have to adapt to it. The pandemic we are having now is already turning the world upside down. No one can foretell how many “fine days” are there for you to “save up”.

Hong Kong-style wealth management: Work hard while you can

I would like to upgrade the saying to: “Work hard on fine days for the rainy days.” With growing experience, you may realize it is more complex than you expect to get hold of the potential impact and volatility of the economy triggered by international situations. In addition, it may not be possible to plan for all expenses of yourself and the family perfectly.

As such, it would be wise to make short term financial contributions, especially on the “fine days.” Let pleasures come after toil so that you enjoy greater freedom towards the later stage of life and finance. Besides, owing to the compound interest effect, a significant, short-term contribution early on can generate similar wealth to financial plans that feature longer-term but smaller regular payments.

That is why I recommend you to “work hard on a fine day for the rainy days.” While you can, place more of your surplus into short-term wealth plans and allocate globally with the help of a capable financial institution. As your investment bears fruit, the benefit is yours and even your next generation.

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

No warranty or responsibility is assumed by AXA Hong Kong and our related or holding companies regarding non-infringement, security, accuracy, completeness, adequacy, reasonableness, fitness for a purpose or free from computer viruses in connection with the information and materials provided. AXA Hong Kong and our related companies and holding companies do not accept any liability for any loss, damage, cost or other expense, whether wholly or partially, directly or indirectly, arising from any error, inaccuracy or omission of the information and materials to the extent that such liability is not excluded by law.



Head of Investment Proposition of AXA Hong Kong and Macau - Mr Daniel Lau

You may also be interested in



AXA FortuneXtra Savings Plan (2-year pay)

Available for a limited time only, **AXA FortuneXtra Savings Plan (2-year pay)** offers an exceptionally short premium payment term - 2 years - together with savings flexibilities in up to 9 currencies, currency conversion, policy value lock-in and withdrawal options, giving you chances to seize global opportunities while letting you commit to a shorter premium payment schedule.

Terms and conditions apply, please refer to the relevant product brochure and policy contract for detailed terms and conditions.

好天斬埋落雨柴：短期付出的港式理財哲學

「好天收埋落雨柴」這句話究竟暗藏住甚麼理財啟示呢？

天氣不似預期 隨時讓你失去預算

年輕人倚著時間優勢，往往會選擇一些年期較長、投入金額較少的定期定額理財計劃。然而，這些投資年期動輒以十年計，結果令自己走進了一個彈性相當低的胡同。

「世界在轉，你的未來也要跟住轉」，但現在的世界轉得太快。好像一場新冠疫情已經足以反轉世界，所以你又怎能預計有多少日「好天」，可以繼續「收埋啲柴」？

港式理財哲學：趁有能力多走幾步

我認為要把這句話升級為：「好天斬埋落雨柴」。隨著人生經驗漸趨豐富，你會發覺國際形勢對經濟帶來的潛在衝擊，比想像中更難掌握。同時，個人及家庭的支出，亦未必可以完全規劃。

作出財政步署時，宜選擇短期投入的計劃，特別是在「好天」時，盡量先苦後甜，那及後的人生和財政才会有更大的彈性。而且，通過較短的投入期投資較大金額，複利效應往往可以媲美年期較長但投入金額較少的理財計劃。

所以，我奉勸大家，在「好天」時應該「斬埋落雨柴」，盡快把部分盈餘，藉着一些短投入期的理財計劃及有實力的金融機構，作出環球部署、深度投資。期待在成熟期時，可以惠給自己甚至下一代。

請[按此](#)了解更多有關投資理財的話題。

AXA安盛香港和我們有關或控股公司不會就所提供的資料和材料沒有侵權、安全、準確、完整、充分、合理、切合用途或沒有電腦病毒承擔任何保證或責任。對於與資料和材料有關的任何錯誤、不準確或遺漏而起的任何損失、損害、成本或其他開支，不論是全部還是部分，也不論是直接或間接，AXA安盛香港及與我們有關的公司和控股公司在法律沒有排除該等責任的範圍內都不會接受任何法律責任。



AXA安盛投資策略主管 - 劉智峰先生

您可能感興趣的保障



AXA安盛摺匯儲蓄計劃（2年繳）

限時推出的「摺匯儲蓄計劃（2年繳）」特設兩年特短保費繳付年期，靈活提供多達9種貨幣選擇、貨幣轉換彈性、保單價值鎖定及提取選項，讓您能夠盡享短期供款帶來的自由，抓緊環球機遇。

受條款及細則約束，詳細條款及細則請參閱有關產品說明書及保單合約。

How to choose a suitable Health Insurance

Voluntary Health Insurance Scheme (VHIS) has been launched in Hong Kong for more than 3 years, and is now considered as a very mature medical insurance product. VHIS is under the regulatory purview by the Hong Kong Government, and all terms and conditions used in VHIS policies must follow the template mandated by the Food and Health Bureau. Even the questions used in the health declaration form in underwriting have to follow a standardized format. For these reasons, VHIS can provide better confidence for the public when choosing medical insurance product.

There are also some other unique features of VHIS that is worth mentioning, including tax benefit, coverage for unknown pre-existing diseases and also that of congenital diseases that manifested after the age of 8. VHIS can therefore provide a much wider degree of medical coverage for the insured.

On the basis of VHIS, there are now insurance companies that launched full coverage products in the market to provide even better coverage. With full coverage products, there is no need to worry about medical expense exceeding the limit or the coverage is not able to cover for medical expense in the future due to medical inflation.

Apart from selecting a full coverage VHIS product, one should also consider choosing an insurance company with good services, such as those that operate a high-quality medical network. Insured can choose medical doctors and hospitals from such network without the worry about the quality of the doctors and hospitals, or have to do “pay and claim” instead of using cashless services.

For people who plan to study abroad or migrate from Hong Kong, it is prudent for them to choose a VHIS product that can provide full coverage overseas, such as in countries like United Kingdom and Australia. In that case, even when in need for medical services in these places, there is no worry that one has to pay out of pocket for the medical expenses which could be quite expensive.

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

Information and materials provided is general in nature and does not constitute medical or health advice from AXA Hong Kong and is on an “as is” and “as-available” basis without representation and/or warranty of any kind, either express or implied. While AXA Hong Kong has taken reasonable care in providing such information and materials, they are not specific to your investment objective, financial situation, health or medical conditions or particular needs. No warranty or responsibility is assumed by AXA Hong Kong and our related or holding companies regarding non-infringement, security, accuracy, completeness, adequacy, reasonableness, fitness for a purpose or free from computer viruses in connection with the information and materials provided. AXA Hong Kong and our related companies and holding companies do not accept any liability for any loss, damage, cost or other expense, whether wholly or partially, directly or indirectly, arising from any error, inaccuracy or omission of the information and materials to the extent that such liability is not excluded by law.



**Chief Medical Officer of
AXA Hong Kong and Macau
Dr Alexander Chiu**

VHIS Flexi Plan
- AXA WiseGuard Pro Medical Insurance Plan

**Better protection,
Better healthcare.**

A woman with short brown hair, wearing a brown jacket over a light-colored top and brown pants, is smiling and looking towards the camera. She is standing in a bright, modern office or lounge area with large windows in the background showing greenery.

AXA WiseGuard Pro Medical Insurance Plan

Click [HERE](#) for details

如何選擇合適的醫療保險產品

自願醫保推出至今，已經超過三個年頭，是市場上非常成熟的醫療保險產品。自願醫保受香港政府監管，所有條款必須根據食物及衛生局規定，甚至連核保時所使用的健康申報表內的問題，亦有相關規定，不能隨意改變，因此更能給予大眾市民信心。

自願醫保有幾項特色，是其他醫保產品沒有的：例如扣稅優惠，對未知已有病症提供保障和涵蓋8歲以後出現的先天性疾病等。自願醫保因此可以說是保障較為全面的。

在自願醫保推出後，有保險公司在這個框架上推出保障更加周全的全額支付自願醫保產品。如此一來，就不需擔心醫療支出高於保障限額，或是因為未來的醫療通脹而令保障有所不足了。

除了要考慮全額支付外，選購自願醫保亦適宜選擇一間配套服務比較全面的保險公司。好像如果保險公司擁有完善的醫療網絡，那麼受保人在選擇醫生和醫療服務時就不用擔心服務質素和出院需要先自費找數等麻煩事了。

如計劃往外地升學或展開新生活，選購自願醫保時就可以考慮選用一款在海外，例如英國和澳洲等地方都提供全額醫療保障的產品。這樣就算人在外地，一旦有醫療需要，都不用擔心要自掏腰包了。

請[按此](#)了解更多有關健康資訊的話題。

提供的資料和材料屬一般性質且不會構成AXA安盛香港的醫療或健康建議，並且是在「按現狀」和「可使用」的基礎上提供，沒有任何類型的明示或暗示陳述及/或保證。儘管AXA安盛香港已採取合理程度的謹慎提供該等資料和材料，它們並非特定與您的投資目標、財務狀況、健康或醫療狀態或特定需求有關。AXA安盛香港和我們有關或控股公司不會就所提供的資料和材料沒有侵權、安全、準確、完整、充分、合理、切合用途或沒有電腦病毒承擔任何保證或責任。對於與資料和材料有關的任何錯誤、不準確或遺漏而起的任何損失、損害、成本或其他開支，不論是全部還是部分，也不論是直接或間接，AXA安盛香港及與我們有關的公司和控股公司在法律沒有排除該等責任的範圍內都不會接受任何法律責任。



AXA安盛首席醫務總監 - 邱家駿醫生



自願醫保靈活計劃 -
AXA安盛智尊守慧醫療保障

醫保好啲
醫得稱心啲

AXA安盛
智尊守慧醫療保障

請[按此](#)了解更多

Tasty ways to boost your immune system

提升免疫力的滋味選擇

Now more than ever, it's important for your immune system to stay in tip-top shape during the pandemic. Here are some of the best ways to stay healthy while maintaining a nutritious diet:

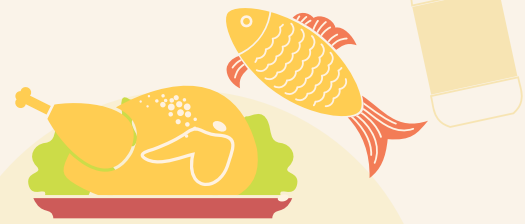
疫情期間，保持免疫系統健康十分重要，我們為你提供一些美味健康的飲食小貼士，享用美食之餘亦可增強免疫力：



Eat the rainbow

彩虹蔬果

5 to 6 servings a day of different colored fruits and vegetables.
每天進食5至6份不同顏色的水果和蔬菜。



Eat lean meat

低脂肉類

Replace red meat with fish or leaner options, like chicken or turkey.
以魚或雞、火雞等低脂肉代替紅肉。



Eat legumes

莢果食品

Such as beans, lentils, and peanuts to get more fiber and minerals.
豆類、扁豆、花生等，以攝取豐富纖維及礦物質。



Eat whole-grain

全穀食品

Such as oats, whole wheat bread, quinoa, and brown rice.
燕麥、全麥麵包、藜麥及紅米飯等。



Eat healthy fats

健康脂肪

Such as olive oil, nuts and seeds.
橄欖油、堅果及種籽等。



FLEXI COIN PROGRAM

理賞幣獎賞計劃

Club Suisse proudly extends your membership privileges to our new 2022 reward program, offering an array of rewards. Take the 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 Voucher or selection of Gift Certificates on your choice. Members can earn the Coins by the successful application of eligible policies or making a referral of new Club Suisse members.

Successful Application of designated new Policies*

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

Annualised New Premium (for each Eligible Plan) 新繳年度化保費 (以每個合資格計劃計算)

Annualised New Premium (for each Eligible Plan) 新繳年度化保費 (以每個合資格計劃計算)	Coin(s) 理賞幣
HKD 港元 10,000 - 50,000元	= x1
HKD 港元 50,001 - 150,000元	= x2
HKD 港元 150,001 - 300,000元	= x4
HKD 港元 300,001元 or above 或以上	= x6

New Club Suisse Member Referrals

Members can earn 1 Coin for successfully referring each new Club Suisse member**.

Rewards

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

Club Suisse為您呈獻2022年全新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3000港元禮遇。

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**。

獎賞

會員可累積您的理賞幣以換領您想的禮品。



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); or HKD100,000 or above (for single premium).

獎賞計劃受條款及細則約束，詳情請參閱「理賞幣獎賞計劃」條款及細則。

* 指定新保單不包括投資連繫式壽險產品。

** 新Club Suisse會員首份合資格年度保費需達港元10,000元或以上（定期保費）；或港元100,000元或以上（整付保費）。



ICBC SWISS PRIVILEGE UNIONPAY DUAL CURRENCY DIAMOND CARD ICBC瑞士尊貴理財銀聯雙幣鑽石卡

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

瑞士尊貴理財與工銀亞洲攜手合作推出「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」享有一系列集「消費」及「保障」的多重優惠：

- 憑此鑽石卡繳付瑞士尊貴理財保險計劃的保費，每繳付港元1元即獲1分，每年最多可累積100,000積分，換取現金禮券及飛行里數
- 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。

ICBC 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.
In case of any dispute, the decision of the Bank shall be final and conclusive.

ICBC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，ICBC保留最終決定權。

SWISS PRIVILEGE

36/F One Taikoo Place, Taikoo Place
979 King's Road, Quarry Bay, Hong Kong

www.swissprivilege.com

瑞士尊貴理財

香港鰂魚涌英皇道 979 號
太古坊一座 36 樓