

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。

TERMS AND CONDITIONS

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, inviting, 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 inforce 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.

F. 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

A. 理賞幣獎賞計劃

1. 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）。
2. 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。
3. 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。
4. 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。
5. 所有會員均可參與本計劃。
6. 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才可以賺取理賞幣。
7. 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。
8. 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

1. 成功投保新合資格保單
 - 1.1 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

- 1.2 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。
- 1.3 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高新保單的年度化保費之合資格保單計算。
- 1.4 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

- 2.1 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. 顯示所獲賞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、父母及兄弟姊妹，不得轉讓給他人人士。
 - 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。

F. 重要事項

此文件只載有一般資料，並不構成任何保單建議。有關合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。