



ZA Bank 用戶限時優惠

Limited time offer for ZA Bank users

由**2024年4月1日至6月30日**成功申請指定計劃，即可享以下客戶推廣優惠（「優惠」）¹。
 Successfully apply for designated plans from **April 1 to June 30, 2024** to enjoy the following customer promotion offers (the "Promotion")¹.

保費折扣優惠²

Premium Discount Promotion²



指定計劃 Designated Plan	保費繳付模式 Premium Payment Mode	保費繳付年期 Premium Payment Term	年度化保費 ³ Annualized Premium ³	保費折扣百分比 Premium Discount Percentage
Z-Save Pro 儲蓄保 Z-Save Pro Insurance	年繳 / 月繳 Annual / monthly	2 年Years	< 200,000 (美元/USD)	1%
			≥ 200,000 (美元/USD)	2%
		5 年Years	< 25,000 (美元/USD)	10%
			≥ 25,000 - < 50,000 (美元/USD)	12%
			≥ 50,000 (美元/USD)	16%
		8 年Years	< 10,000 (美元/USD)	15%
			≥ 10,000 - < 20,000 (美元/USD)	17%
			≥ 20,000 (美元/USD)	19%
		10 年Years	< 10,000 (美元/USD)	20%
			≥ 10,000 - < 20,000 (美元/USD)	21%
			≥ 20,000 (美元/USD)	23%
		Z-Save Pro 儲蓄保 Mega Z-Save Pro Mega Insurance	年繳 / 月繳 Annual / monthly	2 年Years
5 年Years	5%			
8 年Years	8%			
Z-Life Pro 人壽保 Z-Life Pro Insurance	年繳 / 月繳 Annual / monthly	10-15 年Years	所有All	4%
		16-20 年Years	< 5,000 (美元/USD)	8%
			≥ 5,000 (美元/USD)	12%
		21-25 年Years	< 3,000 (美元/USD)	12%
			≥ 3,000 (美元/USD)	16%



人壽及危疾保險計劃
Life Insurance and Critical Illness Plan

指定計劃 Designated Plan	保費繳付模式 Premium Payment Mode	保費繳付年期 Premium Payment Term	年度化保費 ³ Annualized Premium ³	保費折扣百分比 Premium Discount Percentage
Z-Protect Pro 危疾保Lite Z-Protect Pro Lite Insurance	年繳 Annual	所有 All	< 1,000 (美元/USD)	15%
			≥ 1,000 (美元/USD)	25%
Z-Protect Pro 危疾保 Z-Protect Pro Insurance	年繳 / 月繳 Annual / monthly	所有 All	< 2,000 (美元/USD)	4%
			≥ 2,000 (美元/USD)	8%



人壽及退休保險計劃
Life Insurance and Retirement Plan

指定計劃 Designated Plan	保費繳付模式 Premium Payment Mode	保費繳付年期 Premium Payment Term	年度化保費 ³ Annualized Premium ³	保費折扣百分比 Premium Discount Percentage
Z-Retire Pro 退休保 Z-Retire Pro Insurance	年繳 / 月繳 Annual / monthly	2 年Years	所有 All	2%
		5 年Years		5%



合資格延期年金保單
Qualifying Deferred Annuity Policy

指定計劃 Designated Plan	保費繳付年期 Premium Payment Term	年度化保費 ³ Annualized Premium ³	保費折扣百分比 Premium Discount Percentage
豐盛稅悅保延期年金 LionHarvest Pro Deferred Annuity	5 年Years	所有 All	5%
	10 年Years		10%



雙倍保費折扣優惠⁴ - 高達50%保費折扣

Double Premium Discount Offer⁴ - Up to 50% premium discount

於優惠期內¹，成功申請「Z-Save Pro 儲蓄保」並以年繳模式繳付保費的客戶，於申請以下指定計劃時可享「雙倍保費折扣優惠」。

During the Promotion Period¹, customers who successfully apply for "Z-Save Pro Insurance" with annual premium payment mode may enjoy a "DOUBLE Premium Discount Offer" when applying for the designated plans listed below.

指定計劃 Designated Plan	保費繳付模式 Premium Payment Mode	保費繳付年期 Premium Payment Term	年度化保費 ³ Annualized Premium ³	雙倍保費折扣百分比 Double Premium Percentage
Z-Life Pro 人壽保 Z-Life Pro Insurance	年繳 Annual	10-15 年Years	所有All	4% x 2 = 8%
		16-20 年Years	< 5,000 (美元/USD)	8% x 2 = 16%
			≥ 5,000 (美元/USD)	12% x 2 = 24%
		21-25 年Years	< 3,000 (美元/USD)	12% x 2 = 24%
			≥ 3,000 (美元/USD)	16% x 2 = 32%
		Z-Protect Pro 危疾保Lite Z-Protect Pro Lite Insurance	年繳 Annual	所有 All
≥ 1,000 (美元/USD)	25% x 2 = 50%			

條款及細則 Terms and Conditions:

1. 優惠期由2024年4月1日至6月30日，包括首尾兩天，並須於2024年8月31日或之前成功簽發保單（「優惠期」）。
The promotion period is from April 1 to June 30, 2024, both days inclusive, with successful policy issuance on or before August 31, 2024 ("Promotion Period").

2. 保費折扣優惠

Premium Discount Promotion

- a. 保費折扣金額相等於基本計劃之首期保費乘以指定之保費折扣百分比。

The premium discount amount is equal to Basic Plan's initial premium multiplied by the designated percentage of premium discount.

保費繳付模式 Premium Payment Mode	首期保費 Initial Premium
年繳 Annual	年繳保費 Annual Premium
月繳 Monthly	月繳保費 x 3 Monthly Premium x 3

- b. 保費折扣金額之計算不包括任何額外保費、保費徵費及附加保障之保費。

Any loading premiums, levy(ies) and supplementary benefit's premium will be excluded from the calculation of the premium discount amount.

- c. 「Z-Save Pro 儲蓄保Mega」之「保費折扣優惠」只適用於受保人的簽發年齡為出生後15日至65歲之保單。

To entitle the "Premium Discount Promotion" for "Z-Save Pro Mega Insurance", the Insured's issue age must be between 15 days after birth and age 65.

- d. 有關「豐盛稅悅保延期年金」的保費折扣金額將不會被計算作可申請稅務扣減金額的已繳保費。

The amount of premium discount for "LionHarvest Pro Deferred Annuity" will not be counted as premiums paid for the purposes of tax deduction application.

3. 年度化保費是指首個保單年度已繳交的到期保費，並不包括任何額外保費、保費徵費及附加保障之保費。

Annualized Premium refers to the premium(s) due and paid within the 1st Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's premium.

4. 雙倍保費折扣優惠

Double Premium Discount Offer

- a. 客戶於申請「Z-Life Pro 人壽保」及/或「Z-Protect Pro 危疾保Lite」時，必須已於優惠期內成功申請「Z-Save Pro 儲蓄保」。

Customer must have already successfully applied for "Z-Save Pro Insurance" during the Promotion Period at the time of applying "Z-Life Pro Insurance" and/or "Z-Protect Pro Lite Insurance". The Policyholder of all relevant Policies must be the same person.

- b. 如相關「Z-Save Pro 儲蓄保」保單於冷靜期內被取消或未能於優惠期內成功申請，客戶須繳付「雙倍保費優惠」與「保費折扣優惠」之折扣差額予忠意人壽（香港）有限公司（「忠意」）。否則忠意保留權利取消相關保單。

If the relevant Policy of "Z-Save Pro Insurance" is cancelled within the cooling off period or failed to successfully apply during the Promotion Period, customer is required to pay the difference of discount amount between "Double Premium Discount Offer" and "Premium Discount Promotion" to Generali Life (Hong Kong) Limited ("Generali"). Otherwise, Generali reserve the right to cancel those relevant Policies.

- c. 保單只可獲取「雙倍保費折扣優惠」或「保費折扣優惠」之其中一項

Policy(ies) can only entitle either "Double Premium Discount Offer" or "Premium Discount Promotion".

- d. 「保費折扣優惠」之條款和細則（2c及2d除外）均適用於雙倍保費回贈優惠。

The terms and conditions under "Premium Discount Promotion", except 2c and 2d, will be applied.

以上人壽保險計劃可作為獨立保單而毋須捆綁式地與其他種類的保險產品一併購買。此宣傳單張的產品資料不包含以上人壽保險計劃的完整條款，有關完整條款載於保單條款中。

The above life insurance plans can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the above life insurance plans, the full terms can be found in the Policy Provisions.

優惠不可更換、轉讓、退回、轉換其他禮品或折換現金。若於冷靜期內取消保單或在任何退回保費的情況下，於優惠下已獲扣除的保費金額均不會被視作已繳保費而計算在退回的保費總額內。除非另有所指，以上優惠不可與其他推廣優惠同時使用。

The Promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid. This Promotion cannot be used in conjunction with other promotional offers.

忠意人壽（香港）有限公司（「忠意」）可隨時更改或終止此優惠，恕不另行通知。如有任何爭議，忠意保留最終決定權。忠意保留根據您在申請時提供的資料自行決定接受或拒絕申請的權利。

Generali Life (Hong Kong) Limited ("Generali") reserves the right to vary or terminate this Promotion at any time without prior notice. In case of any dispute(s), the decision of Generali shall be final. Generali reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

此宣傳單張僅旨在香港派發，並不能作為在香港境外提供銷售、遊說購買或說明任何保險產品之工具。此宣傳單張僅供一般參考之用，不應視作專業意見或建議。此宣傳單張必須與有關產品小冊子一起閱讀。有關指定人壽保險計劃的保障詳情、限制、產品風險、條款和細則，請參閱保單文件，如保險建議書、保單條款、產品小冊子及其他附加文件（如適用）。您可向保險顧問或忠意的代表索取保單條款及產品詳情。

This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the designated life insurance plans. For Policy Provisions and product details, please contact your Insurance Advisers or Generali's Representatives.

保險代理及保險公司之重要注意事項

Important Notes from the insurance agent and the insurer

1. 眾安銀行有限公司（業務名稱「ZA Bank」）為獲保險業監管局發牌的香港持牌保險代理機構並獲忠意人壽（香港）有限公司（「忠意」）委任推廣和分銷其保險產品。保險產品推薦和後續銷售過程將由忠意處理。ZA Bank將不會參與銷售過程，也不會對忠意承保的保險產品所提供的詳情和保障負責。

ZA Bank Limited (with business name as "ZA Bank") is licensed by the Insurance Authority as a licensed insurance agency in Hong Kong and is appointed by Generali Life (Hong Kong) Limited ("Generali") to promote and distribute its insurance products. Insurance products recommendation and subsequent sales process will be handled by Generali. ZA Bank will not be involved in the sales process and will not be responsible for the features and protection offered under the insurance products underwritten by Generali.

2. 如您於處理有關銷售忠意之保險產品的保費支付過程與 ZA Bank 產生合資格爭議（定義見有關金融糾紛調解計劃的金融糾紛調解的中心職權範圍），ZA Bank 將與您進行金融糾紛調解計劃程序。對於忠意及/或忠意保險顧問與您的保險產品銷售過程及/或有關保險產品的合約條款有任何爭議，請您與忠意直接解決。

In respect of an eligible dispute (as defined in the Terms of Reference of the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between ZA Bank and you out of the premium payment process for the sales of Generali's insurance products, ZA Bank will enter into a Financial Dispute Resolution Scheme process with you. Any disputes over the insurance product's sales process between you and Generali and/or Generali Insurance Advisor and/or contractual terms of the insurance products should be resolved between Generali and you directly

3. 豐盛稅悅保延期年金、Z-Retire Pro退休保、Z-Save Pro儲蓄保、Z-Save Pro 儲蓄保 Mega和Z-Protect Pro危疾保是具備儲蓄元素的長線分紅人壽保險計劃，並由忠意承保。上述產品並非銀行存款或銀行儲蓄計劃及僅可在香港特別行政區內出售。部份保費用以支付保險及相關費用，而儲蓄元素已反映於保單之現金價值，當中包括保證價值及/或非保證價值。上述產品適合有能力及願意於保費繳付年內繳付全期保費的客戶。因此，您應有足夠的資金以繳付未來的保費。上述產品是為尋求長線儲蓄的人士而設，並不適合尋求短期回報的人士。

LionHarvest Pro Deferred Annuity, Z-Retire Pro Insurance, Z-Save Pro Insurance, Z-Save Pro Mega Insurance and Z-Protect Pro Insurance are long-term participating life insurance plans with a savings element underwritten by Generali. These products are neither a bank deposit nor a bank savings plan and is intended for sale in the jurisdiction of Hong Kong SAR only. Part of the premium pays for the insurance and related costs. The savings element is reflected in the cash value of the policy, which includes guaranteed value and/or non-guaranteed value. These products are aimed at customers who are able to and willing to pay the premiums for the whole of the premium payment term. As a result, you are advised to have sufficient funds to cover for future premium payments. These products are designed for individuals who look for long-term savings and are not suitable for people looking for short-term gains.

保險代理及保險公司之重要注意事項 (續)

Important Notes from the insurance agent and the insurer (cont.)

4. Z-Life Pro人壽保是具備儲蓄元素的長線人壽保險計劃，並由忠意承保。該產品並非銀行存款或銀行儲蓄計劃及僅可在香港特別行政區內出售。部份保費用以支付保險及相關費用，而儲蓄元素已反映於保單年期屆滿時之保費回贈保障。該產品適合有能力及願意於保費繳付年內繳付全期保費的客戶。因此，您應有足夠的資金以繳付未來的保費。
Z-Life Pro Insurance is a long-term life insurance plan with a savings element underwritten by Generali. The product is neither a bank deposit nor a bank savings plan and is intended for sale in the jurisdiction of Hong Kong SAR only. Part of the premium pays for the insurance and related costs. The savings element is reflected in the premium refund benefit payable at the end of the policy term. The product is aimed at customers who are able to and willing to pay the premiums for the whole of the premium payment term. As a result, you are advised to have sufficient funds to cover for future premium payments.
5. Z-Protect Pro危疾保Lite是一份人壽及危疾保險計劃，並由忠意承保。產品並非銀行存款或銀行儲蓄計劃及僅可在香港特別行政區內出售。部份保費用以支付保險及相關費用。
Z-Protect Pro Lite Insurance is a life insurance and critical illness plan underwritten by Generali. It is neither a bank deposit nor a bank savings plan and is intended for sale in the jurisdiction of Hong Kong SAR only. Part of the premium pays for the insurance and related costs.
6. 所有保險申請以忠意的核保及接納為準。忠意全權負責其保險計劃的所有保單批核、保障、賠償及與保險產品有關的保單更新。
All insurance applications are subject to Generali's underwriting and acceptance. Generali is solely responsible for all approvals, coverage, compensations, and policy maintenance in connection with its insurance products.
7. ZA Bank及忠意並不會提供法律、會計或稅務意見。您應就有關您的情況獲取您個人專業顧問之意見。
ZA Bank and Generali will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstance.
8. 保單持有人須承受忠意的信貸風險，任何已繳付的保費會成為忠意資產的一部份。您對這些資產沒有任何權利或擁有權，您的追索權僅針對忠意。忠意的財政狀況或會影響其履行保單責任的能力。
Policyholders are subject to the credit risk of Generali. Any premiums you paid would become part of Generali's assets. You do not have any rights or ownership over those assets, and your recourse is against Generali only. Generali's financial strength may affect its ability to meet the ongoing obligations under the insurance policy.
9. 若您於豐盛稅悅保延期年金、Z-Retire Pro退休保、Z-Save Pro儲蓄保、Z-Save Pro 儲蓄保 Mega及/或Z-Protect Pro危疾保的保單初期提交書面申請向忠意申請終止計劃及/或退保，您取回的金額可能遠低於已繳付的保費。您應參閱建議書以詳細了解預期的退保價值之說明。於Z-Protect Pro 危疾保Lite 及/或Z-Life Pro人壽保的保單年內，您可以提交書面申請向忠意申請退保保單。然而，已繳付的保費將不會獲退還（於冷靜期內退保除外），而保單亦不設任何退保保障，您或須承受顯著的損失。
If you discontinue and/or surrender LionHarvest Pro Deferred Annuity, Z-Retire Pro Insurance, Z-Save Pro Insurance, Z-Save Pro Mega Insurance and/or Z-Protect Pro Insurance in their early years by sending a written request to Generali, the amount of the benefit you will get back may be considerably less than the amount of the premium you have paid. You should refer to the illustration(s) for a detailed understanding of the projected surrender value(s). You may request to surrender Z-Protect Pro Lite Insurance and/or Z-Life Pro Insurance by sending a written request to Generali during the policy term. However, the premium paid will not be refunded (except during cooling-off period) and there is no surrender benefit in the policy, so you may suffer a significant loss.
10. 請仔細閱讀產品小冊子及其他產品資料以了解上述產品能否切合您的需要及情況。於申請保險產品前，請參閱建議書及保單條款以了解保險產品之條款及細則。
Please read the product brochure and other product materials carefully to understand if the product(s) meets your needs and circumstances. You should read the illustration and policy provisions for terms and conditions of the product(s) before proceeding with the application.

以上人壽保險計劃由忠意承保。忠意及眾安銀行有限公司（「ZA Bank」）會共同為您服務。ZA Bank是忠意委任的持牌保險代理機構。產品推薦和後續銷售過程僅由忠意負責，而ZA Bank 將處理 ZA Bank App上的事宜。

The above life insurance plans are underwritten by Generali. You are served by both Generali and ZA Bank Limited ("ZA Bank"). ZA Bank is a licensed insurance agency appointed by Generali. The product recommendation and subsequent selling process will only be handled by Generali whereas ZA Bank will manage matters on ZA Bank App.

忠意人壽（香港）有限公司 Generali Life (Hong Kong) Limited

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