

Live Young

Rewards Program Limited Offer

("Live Young")



Chance to get a
GARMIN Venu SQ 2
smartwatch
(worth HK\$ 2,099)

for becoming Eligible Customers with
successful enrollment designated plan
and registering "Live Young"
(Terms and conditions apply.)



Please refer to the Terms and Conditions for details.

Picture for
reference only

From 27 March 2024 until 30 April 2024¹, you may receive redemption code(s) of a GARMIN Venu SQ 2 smartwatch (the "Gift(s)") (the "Offer") via "Live Young" Rewards App by becoming one of the Eligible Customers² upon successful enrollment in BOC Life Deferred Annuity (Fixed Term)(Apply via mobile banking) (the "Designated Plan") underwritten by BOC Group Life Assurance Company Limited ("BOC Life"), and registering or upgrading as "Live Young" Advanced Member. The Offer is subject to Terms and Conditions of the Offer. Please be aware the risks associated with the product.



Register now
for a free download



The Offer is limited
with quota and
available on a first-come,
first-served basis



The Offer is subject to Terms and Conditions of the Offer.
For enquiry, please call BOC Life Customer Service hotline at (852) 2862 9811.

* The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.

Remarks:

The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and/ or surrenders the insurance plan in early policy years, the amount of the benefit he/ she will get back may be considerably less than the amount of the premium he/ she has paid. Customers should read the policy provisions and sales documents including product brochure to understand the product details and risks associated before making any application decisions. Any application should be based on your needs and affordability.

Terms and Conditions of the Offer:

- The promotion period of the Offer is from 27 March 2024 until 30 April 2024, both dates inclusive (the "Promotion Period"). The Offer is only applicable to the following ("Designated Plan"):
 - BOC Life Deferred Annuity (Fixed Term)(Apply via mobile banking)
Eligible Customer(s) (as defined in clause 2 below) can be entitled to the Offer more than once. Nevertheless, the Offer is subject to quota and available on a first-come, first-served basis while quota lasts. The Offer may be terminated before the end of the Promotion Period. Please confirm the end date of the Offer with BOC Life before submitting the insurance application.
- In order to be eligible for the GARMIN Venu SQ 2 smartwatch (the "Gift"), all of the following requirements must be fulfilled ("The Eligible Customer"):
 - The required enrollment procedures must be completed and the application for the Plan must be successfully submitted via the Bank of China (Hong Kong) Limited ("BOCHK")'s e-banking channels (i.e. Mobile Banking) (please refer to <https://www.bochk.com/dam/insurance/life/retirement/eQDAP/en.html> for details of the enrollment procedures) during the Promotion Period; and
 - the application(s) must be accepted by BOC Life.
Policy(ies) that fulfill(s) the requirements (i) to (ii) as listed above is/are known as "Eligible Policy(ies)".
 - Within 2 months upon successful issuance of the relevant Eligible Policy(ies), if the Policy Owner(s) of such Eligible Policy(ies) who is/are current "Live Young" Advanced Member(s), registration or upgrading of membership(s) is/are not required; if the Policy Owner(s) is/are current Basic Member(s), upgrading to Advanced Member(s) is/are required; if the Policy Owner(s) is/are not current Basic or Advanced Member(s), registration of becoming Advanced Member(s) is/are required.
Applicant(s) who fulfill(s) the requirements (i) to (iii) as listed above is/are known as "Eligible Customer(s)".

In terms of fulfilling the above-mentioned requirements, BOC Life's record shall prevail, and BOC Life reserves the right of final decision.
- Redemption code(s) of the Gift(s) will be credited to the registered "Live Young" Rewards App account(s) of the Eligible Customer(s) after the cooling off period of the Eligible Customer(s)'s issued Eligible Policy(ies) according to the following schedule. An Eligible Customer will not be entitled to the Gift(s) if he/she cancels the issued Eligible Policy(ies) within the cooling off period. The relevant Eligible Policy(ies) must be in-force when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer (except the Eligible Policy(ies) being terminated before the maturity date in the event that the Insured dies (not caused by the exclusion under the Designated Plan(s)) while the Eligible Policy(ies) is in force). Besides, an Eligible Customer must maintain his/her registered "Live Young" Rewards App Advanced Member account valid at the time of crediting the Gift(s), otherwise he/she will not be able to receive the Gift(s).

Enrollment date	27 March 2024 until 30 April 2024
Policy issue date	On or before 31 May 2024
Date of credit of the Gift(s)	On or before 30 June 2024

- The Offer can be used in conjunction with other promotion offers for the relevant Designated Plan(s) (unless otherwise specified by BOC Life).
- For the record of issuance of the Gift(s), the record of BOC Life shall prevail. BOC Life shall not be responsible for the Eligible Customer(s) being unable to receive the Gift(s) arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOC Life.
- The Gift(s) is/are limited and available on a first-come, first-served basis (based on the policy issue date of the Eligible Policy(ies)) while stocks last. BOC Life reserves the right to replace the Gift(s) with any alternative gift(s) without prior notice. The value and features of the alternative gift(s) may be different from the original Gift(s).
- All Gift(s) or alternative gift(s) cannot be changed, returned, exchanged for other items or redeemed for cash. BOC Life shall not be liable for loss of the Gift(s) or alternative gift(s) under any circumstances and will not reissue or replace any of them. The Gift(s) or alternative gift(s) is/are subject to the relevant terms and conditions of the relevant merchant supplier.
- BOC Life is not the merchant supplier of the Gift(s) or any alternative gift(s). Any enquiry or complaint in respect of the Gift(s) or any alternative gift(s) should be directed to the relevant supplier(s). BOC Life gives no guarantee to the Gift(s) and/or any alternative gift(s) and/or the goods and/or service quality provided by the supplier(s), and does not accept any liability arising in conjunction with the use of the Gift(s) and/or any alternative gift(s) and/or the goods and/or services provided by the supplier(s).
- The Offer is made by BOC Life. BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of BOC Life shall be final.
- The contents of this promotion material are only related to the Offer. For the terms and conditions of "Live Young", please refer to "Live Young" Rewards App and official website. For details of the Designated Plan(s), please refer to the relevant product brochure, benefit illustration, policy documents and provisions.
- Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
- The Terms and Conditions of the Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Notes:

- "Live Young" Rewards App is provided and managed by ReMark, an InsurTech company under French reinsurer group SCOR, exclusively for the members of Live Young Rewards Program in Hong Kong.
- For information on "Live Young" membership, the Rewards App, campaigns, — Coins and rewards, terms and conditions and other details, please refer to the "Live Young" Rewards App and official website.

Important notes for Qualifying Deferred Annuity Products ("the Plan"):

- **The Plan is a qualifying deferred annuity plan that has been certified by the Insurance Authority ("IA"). The aggregate annual tax deductible limit for the qualifying deferred annuity premiums and tax deductible Mandatory Provident Fund ("MPF") voluntary contributions is HKD60,000, and the Policy Owner (as taxpayer) may claim deductions under salaries tax and personal assessment.**
- **Please note that the Qualifying Deferred Annuity Policy ("QDAP") status of this product does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the plan as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. BOC Life does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of IA www.ia.org.hk and website of Inland Revenue Department of HKSAR www.ird.gov.hk.**
- **Certification by the Insurance Authority:**
The mere fact that the Plan has been certified by IA does not mean that the premiums paid for policies under the Plan are eligible for tax deductions. Certification by IA is only an indication that the Plan complies with the criteria set out by IA. IA's certification is not a recommendation or endorsement of the Plan nor does it guarantee the commercial merits of the Plan or its performance. It does not mean the Plan is suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. The Plan has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the plan brochure of the Plan, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the plan brochure of the Plan.

Other Important Notes:

- The Plan and the supplementary rider(s) (if any) is/are underwritten by BOC Life. Bank of China (Hong Kong) Limited ("BOCHK") is insurance agencies appointed by BOC Life.
- BOC Life is authorized and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK is granted insurance agency licences under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong (insurance agency licence no. of BOCHK is FA2855).
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Designated Plan(s) and the supplementary rider(s) (if any) according to the information provided by the proposed insured and the applicant at the time of application.
- BOCHK is the appointed insurance agencies of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved directly between BOC Life and the customer.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. The full terms of the policy(ies) are not included in the product information, but can be found in the policy document. Please refer to the sales documents, including product brochure, benefit illustration, policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Designated Insurance Plan and the supplementary rider(s) (if any). For enquiry, please call our BOC Life customer hotline 2860 0688.

