

Life Insurance Plan

RoyalFortune Savings Insurance Plan

Client Offer

**Enjoy 4.5%
Premium Discount
on single premium**

Promotion Period :

January 24, 2025 – May 31, 2026
(both dates inclusive)

Policy Issue Date :

on or before June 30, 2026

Campaign Code :

A0357A

Underwritten by :

Sun Life Hong Kong Limited
(Incorporated in Bermuda with limited liability)

Distributed by :

Dah Sing Bank, Limited



Terms and Conditions of RoyalFortune Savings Insurance Plan Client Offer (“Offer”) :

1. The promotion period of the Offer is from January 24, 2025 – May 31, 2026 (both dates inclusive) (“**Promotion Period**”).
2. The Offer is only applicable upon a successful application for RoyalFortune Savings Insurance Plan during the Promotion Period and such policy is issued by Sun Life Hong Kong Limited (“**Sun Life HK**”) on or before June 30, 2026 (“**Eligible Policy**”).
3. The policy owner of the Eligible Policy (“**Policy Owner**”) will be entitled to a 4.5% premium discount on the single premium of the Eligible Policy (“**Premium Discount**”).
4. The Policy Owner can enjoy the Offer by paying the net premium towards the Eligible Policy (which is an amount equivalent to the total premium payable before applying for this Offer minus the Premium Discount). A levy which will be calculated based on the net premium of the relevant Eligible Policy after deduction of the Premium Discount on the single premium (if any) will be collected by the Insurance Authority.
5. In case the Policy Owner requests to cancel the Eligible Policy during the cooling-off period, subject to the then prevailing administrative rules, only the actual premium paid by the Policy Owner, if any, will be used to calculate the amount of premium refund.
6. If the Eligible Policy is terminated on or before the 1st policy anniversary, an amount equal to the Premium Discount will be deducted before the surrender value is paid out, if any.
7. The Premium Discount cannot be transferred or redeemed for cash.
8. The Offer is not applicable to policy owners who have submitted any application for any RoyalFortune Savings Insurance Plan before the Promotion Period but withdrew such application(s) or terminated the issued policy(ies) during the Promotion Period and reapplied for the same product(s) withdrawn or terminated.
9. If any information provided by the Policy Owner is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or if there is any violation of terms and conditions of the Offer, Sun Life HK reserve the right to cancel the relevant Premium Discount without any prior notice.
10. The Offer cannot be used in conjunction with any other campaign(s) for the RoyalFortune Savings Insurance Plan or including the RoyalFortune Savings Insurance Plan offered by Sun Life HK.
11. Sun Life HK reserve the right to vary, suspend or cancel any of the Offer and amend these Terms and Conditions at any time without prior notice. In the event of any disputes, our decision will be final and conclusive.
12. Sun Life HK is incorporated in Bermuda with limited liability.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People’s Republic of China (“**Hong Kong**”). Any dispute arising under these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of Hong Kong.
14. A person who is not a party to these Terms and Conditions may not enforce any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong).

Notes:

- You should choose relevant insurance products according to your own or actual needs. Please consider your own needs and affordability before buying additional insurance products.
- You should disclose your financial information and personal data to sales staff in order to complete financial needs analysis. Sales staff should clearly explain to you that without such information, the application would not be completed, and consequently this would likely result in the authorized insurer rejecting the application.
- If, and only if, a policy Owner is entitled to the Offer (i.e. all the above Terms and Conditions of the Offer have been complied with), the above Terms and Conditions of the Offer shall form part of the Eligible Policy.
- This material contains general information only. It does not constitute any offer to sell any policy. For more details of the product features including the risk disclosure, please refer to the relevant product brochure. Please also refer to a sample Policy Document, which will be provided upon request, for details including but not limited to definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this leaflet, the Policy Document shall prevail.
- Dah Sing Bank, Limited (“Dah Sing Bank”), registered as a licensed insurance agency (Insurance Intermediary License No: FA3022), is the authorized licensed insurance agency of Sun Life HK and distributes the insurance products for Sun Life HK. The life insurance products distributed by Dah Sing Bank are underwritten by Sun Life HK and are products of Sun Life HK but not Dah Sing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the client out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the client. Life insurance products are not bank deposits nor bank saving plans with free life insurance coverage.
- Please read, fully understand and accept the terms and conditions, policy coverage, policy exclusions, premium, key product risks, important notes, policy dividend (if applicable), investment policy (if applicable) etc. stated in the relevant documents and policy contract before applying for any insurance plan.
- Sun Life HK is solely responsible for all coverage and compensation, and reserves the right of final approval of the relevant insurance plan.
- Policyholders are subject to the credit risk of relevant insurance company.

For more information of the above offer and plan, please contact your Advisor.

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or a provision of any of Sun Life’s products outside Hong Kong.

This service(s)/product(s) mentioned herein is/are not targeted at clients in the EU.

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*A member of the Sun Life group of companies.
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