

「交稅季節點慳稅？致富助你揀選適合延期年金計劃！」優惠

“How to Tax-Saving in Tax Season? CHIEF Help You to Choose a Suitable Deferred Annuity plan!” Offer

條款及細則：

Terms and Conditions:

1. 本推廣由 2022 年 1 月 10 日至 2022 年 3 月 31 日為止，包括首尾兩天（「推廣期」）。
This promotion is valid from January 10, 2022, until March 31, 2022, both dates inclusive ("Promotional Period").
2. 保費折扣優惠只適用於推廣期內透過致富金融服務有限公司(下稱「本公司」)安排指定的延期年金計劃(見下述定義) 投保申請，而該投保申請必須為保險公司所接納。
The premium discount offers are only applicable to applications arranged through Chief Financial Services Limited ("CFSL") in respect of the designated Deferred Annuity Plans (as defined below) within the Promotional Period and the application(s) must be accepted by the insurance company.
3. 指定的延期年金計劃載列於上表內。(統稱為「指定的延期年金計劃」)
The designated deferred annuity plans of insurance companies are included in the above table (collectively "the designated Deferred Annuity Plans").
4. 有關各指定的延期年金計劃之詳情，請參閱相關之條款及細則或向相關保險公司查詢。
For the details of the designated Deferred Annuity Plans, please refer to the relevant terms and conditions or contact the relevant insurance companies directly.

聲明：

Disclaimers:

1. 本資料只供參考之用，並不構成保險合約的一部份，有關延期年金計劃的內容細則詳列於保單之內，如有任何差異，均以保單內之條款細則為準，保險公司保留最終批核及決定權。
The information is for reference only and does not constitute any part of the insurance contract. For full terms and conditions of the deferred annuity plans issued by the insurance companies, please refer to the policy document itself which shall prevail in case of inconsistency. The insurance companies reserve the right of final approval and decision.
2. 延期年金計劃的資料由保險公司提供。
The information of the deferred annuity plans is provided by the insurance companies.
3. 閣下並非必需購買延期年金計劃。閣下可透過其他途徑按其向閣下提供的條件選擇購買合適閣下保險需要的產品。
You are not required to purchase the deferred annuity plans and you may choose to cover your insurance needs from other sources.
4. 保險公司分別為延期年金計劃之承保人，全面負責所有批核、保障及賠償及一切相關事宜。
The insurance companies are the respective insurance underwriters of the deferred annuity plans and are respectively solely responsible for all approvals, coverage, compensations and any other related matters of these plans.
5. 保險公司並非本公司之聯營或附屬機構。
The insurance companies are not subsidiaries or affiliates of CFSL.
6. 保險公司保留對推廣活動之條款及細則之修訂權利，而在作出修訂前毋須作出任何通知。
All matters and disputes related to promotions will be subjected to the final decision of the insurance companies which reserve the right to amend relevant terms and conditions without prior notice.
7. 保險公司保留對延期年金計劃的最終批核權。
Insurance companies reserve the final right of approval of the deferred annuity plans.
8. 保險公司為香港獲授權保險人，本資料不旨在於在香港以外招攬生意。
The insurance companies are the authorized insurers in Hong Kong and the information is not intended to solicit business outside Hong Kong.

致富金融服務有限公司 – 為保險經紀之重要注意事項：**Chief Financial Services Limited - Important Notes from the insurance broker:**

1. 本公司是香港認可從事保險經紀業務的持牌保險中介人(保險業監管局牌照號碼：FB1747)，其業務是為客戶安排保險產品及服務，並不承保任何保險風險或在交易上代表任何個別的保險公司。
CFSL is an authorized insurance broker with Insurance Authority License Number FB1747 whose business it is to arrange insurance products and services for its clients. CFSL does not represent any particular insurance company in its dealings with clients. CFSL is not an insurance company, and does not underwrite any insurance risk, nor does it represent any insurance company in its dealings with clients.
2. 保險產品只是保險公司之產品及責任，而並非本公司的責任。保險產品並非本公司或其任何附屬公司或聯屬公司或任何本地政府機構的銀行存款或責任，亦非由其提供保證或承保。
Insurance products are products and obligations of the insurance companies and not of CFSL. Insurance products are not bank deposits or obligations of, or guaranteed or insured by CFSL or any of its affiliates or subsidiaries, or any local governmental agency.
3. 所有投保申請以保險公司的核保及接納為準。
All insurance applications are subject to insurance companies' underwriting and acceptance.
4. 保險公司全權負責其保險計劃的所有批核、承保及賠償。
The insurance companies are solely responsible for all approvals, coverage and compensations of their insurance plans.
5. 本公司並無提供法律、會計或稅務意見。閣下應就有關閣下的情況獲取閣下個人稅務顧問之意見。
CFSL is not rendering legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.
6. 閣下應細閱所提供之有關產品資料並諮詢獨立意見（如有需要）。
You are reminded to review the relevant product materials provided to you and seek independent advice if necessary.
7. 如欲獲得進一步保單詳情，請聯絡保險公司。
For any policy service enquiries, please contact the insurance companies.
8. 所有指定的延期年金計劃之保費折扣全部由保險公司提供。本公司並不負責任何推廣優惠。
The premium discount for the designated Deferred Annuity Plans is offered by the insurance companies. CFSL shall not be responsible for any of the same.
9. 對於閣下與本公司因由本公司以保險經紀身份銷售的任何保險產品而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），閣下將與本公司根據適用的規則進行金融糾紛調解計劃程序。然而，對於有關產品的合約條款的任何爭議應由閣下與保險公司直接解決。
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 you and CFSL out of the selling process of any insurance product by CFSL as insurance broker or the processing of the related transaction, you will enter into a financial dispute resolution scheme process with CFSL in accordance with the applicable rules. However any dispute over the contractual terms of the product should be resolved between directly you and the insurance companies.

本宣傳品僅供參考，並只在香港以內派發，不能詮釋為提供或出售或游說購買任何保險產品的要約、招攬及建議。有關延期年金計劃詳情及附加利益保障（如有）詳情（包括但不限於各項保障項目及承保範圍、詳盡條款、主要風險、細則、投資策略、紅利釐定方針及紅利實現率、除外事項、保單費用及收費），請參閱保險公司繕發的銷售文件，包括產品小冊子、保險利益說明及保單文件及條款。

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 insurance products. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by insurance companies for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, investment strategy, philosophy in deciding dividends and fulfilment ratio of dividends, exclusions, policy costs and fees) of the deferred annuity plans and the supplementary rider(s) (if any).