

HKMC Annuity Limited “Customer Referral Programme – Important Information & Terms and Conditions”

Important Information

From now on, existing customers¹ of HKMC Annuity Plan can refer friends and family members (applicable to new customer²) to get **HK\$2,000 shopping coupons** for each eligible referral³. Act now! The more referrals you make, the more you get!

Just **TWO** simple steps to complete the referral:

Step 1 Referrer provides his/her name and contact number⁴ to the referee(s)



Step 2 Referees provide referrer's name and contact number when **making an appointment**



How to book an appointment:

- Call the customer service hotline at (852) 2512-5000 (press “1” after language selection) during office hours⁵; or
- Book online at the “Make an Appointment” page on the HKMC Annuity Limited (HKMCA) website (www.hkmca.hk) (please input referrer's name and contact number in the “Message” field)

Warm reminders

	
<p>Referrer</p> <ul style="list-style-type: none"> • Should only invite referee to participate in the programme based on your personal experience • Should only conduct the invitation in Hong Kong to a referee who is located in Hong Kong <p>Referee</p> <ul style="list-style-type: none"> • Understand the HKMC Annuity Plan details and your own insurance needs through meeting with a HKMCA staff and conducting a Financial Need Analysis • Obtain the consent from the referrer prior to using his/her personal information (name and contact number) to participate in the programme • Submit the referrer information together with the policy application form 	<p>Referrer</p> <ul style="list-style-type: none"> • Must not recommend or encourage referee to buy an insurance plan • Must not explain insurance products details to referee or affect/influence him/her to apply for an insurance plan <p>Referee</p> <ul style="list-style-type: none"> • Obtain and use the referrer's personal information to participate in the programme without obtaining the consent from the referrer • Must not add/amend referrer's personal information after the submission of the policy application form

¹ Existing HKMCA customers refer to the policyowners of any in-force HKMC Annuity Plan policy(ies).

² New customer refers to an individual who does not hold any in-force HKMC Annuity Plan policy or has any pending HKMC Annuity Plan policy application(s) at the time of application. Please also refer to point 4c of the “HKMC Annuity Customer Referral Programme – Terms and Conditions”.

³ Terms and conditions of the programme apply.

⁴ The contact number in HKMCA's record when applying for the HKMC Annuity Plan.

⁵ Office hours: Monday to Friday, 9 a.m. to 6 p.m. (except public holidays).



MGMTC

HKMC Annuity Customer Referral Programme – Terms & Conditions

1. HKMC Annuity Customer Referral Programme (**Programme**) is launched by HKMC Annuity Limited (**HKMCA**), a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited (**HKMC**). This Programme is offered to Eligible Referrer (as defined below) and is subject to the following terms and conditions.
2. From 24 November 2022, Eligible Referrer who has successfully referred a new customer (**Referee**) to apply for the HKMC Annuity Plan (**Plan**) will be entitled to HK\$2,000 shopping coupons (**Coupon**). By referring customer during the Programme period, the Eligible Referrer is deemed to have received, read, understood and accepted these terms and conditions.
3. Eligible Referrer means any policyowner of the Plan whose policy is effective during the Programme period and remains in-force one month after the expiry of the cooling-off period of the Referee's issued policy.
4. The Programme is not applicable if:
 - a. the Referrer is:
 - i. a director, officer or staff member of the HKMC Group (including HKMC, HKMCA and HKMC Insurance Limited); or
 - ii. an authorised intermediary of the HKMCA (including any technical representative of agent banks or insurance brokers of the HKMCA); or
 - b. the Referee withdraws the application or cancels the relevant issued policy within the cooling-off period; or
 - c. the Referee has submitted but withdrawn application of the Plan or has surrendered or cooled-off the policy of the Plan before in HKMCA's record; or
 - d. either the Referrer or the Referee has terminated his/her policy at the time of issuance of the redemption letter of the Coupon.

The HKMCA reserves the right to determine the eligibility criteria of the Referrer and the Referee in its sole discretion.
5. Each Eligible Referrer can only be entitled to one Coupon for successfully referring one Referee in this Programme. There is no limit to the number of Referee for each Eligible Referrer. However, if the Referee is referred by the same Eligible Referrer more than once and the Referee successfully applies for more than one policy of the Plan, the Eligible Referrer is only eligible for the Coupon once (i.e. only HK\$2,000 shopping coupons).
6. The Eligible Referrer should inform the Referee to contact HKMCA for information of and advice on the Plan and should not rely on any information/advice provided by the Eligible Referrer in making a purchase decision. The Eligible Referrer should consent to the Referee's disclosure of his/her name and contact number to the HKMCA for identifying the Eligible Referrer of the relevant Referee under this Programme.
7. The HKMCA will contact the Eligible Referrer who will be required to provide personal information for verification purpose. The Eligible Referrer has to confirm his/her acceptance of these terms and conditions, and that he/she is not acting as HKMCA's insurance intermediary and the referral activities are conducted in Hong Kong by referring the Referee to make an appointment with the HKMCA to understand the Plan, without providing any sales advice or involving in the sales process (including but not limited to inviting or inducing, or attempting to invite or induce the Referee to make the decision to purchase the Plan and negotiating or arranging the insurance contract of the Plan). The Eligible Referrer should not carry out any regulated activities.
8. After completion of the verification process as mentioned above, the HKMCA will send the redemption letter of the Coupon to the Eligible Referrer's latest correspondence address in the HKMCA's record within one month after the expiry of the cooling-off period of the Referee's issued policy.
9. Under no circumstances is any benefit under this Programme transferrable or exchangeable for cash or other gifts.
10. The Coupon is subject to the terms and conditions imposed thereon by the issuer of the Coupon. Neither the HKMCA nor any member of the HKMC Group will be liable in any event for any dispute arising from the Coupon and/or the quality and usage of the products/services redeemed by the Coupon.
11. HKMCA reserves the right to modify, suspend or terminate this Programme, and to interpret or amend these terms and conditions at any time without prior notice. In case of dispute, HKMCA's decision shall be final and conclusive.
12. This Programme cannot be enjoyed in conjunction with any other HKMCA promotion or discount offers, unless otherwise specified.
13. These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China.