



香港年金

HKMC ANNUITY

## HKMC Annuity Premium Discount Offer



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# HKMC Annuity Premium Discount Offer<sup>i</sup>

## Successfully Apply for the HKMC Annuity Plan Enjoy Exclusive Premium Discount for an Amazing Retirement Life

Eligible Customers<sup>ii</sup> can enjoy up to **2% premium discount<sup>i</sup>**, upon successful application for the HKMC Annuity Plan during the Promotion Period. Act now, transform your hard-earned savings into a **stable, lifelong** monthly income stream.

Please visit [www.hkmca.hk](http://www.hkmca.hk) to learn more.



<sup>i</sup> This promotional offer is subject to terms and conditions.

<sup>ii</sup> Please refer to the terms and conditions for the definition of an “Eligible Customer”.

## Terms and Conditions for HKMC Annuity Premium Discount Offer (“Offer”)

1. This Offer is offered by HKMC Annuity Limited (“HKMCA”), subject to the following terms and conditions.

### 2. Definitions

Unless otherwise defined, the following terms should have the following meanings:

An “**Eligible Customer**” means a customer who meets either of the following requirements when applying for the HKMC Annuity Plan (“Plan”):

(a) Applicant is a Registered MPF or ORSO Scheme Member;

(b) Applicant is an AMIGOS By HKMC Member,

and whose eligibility for this Offer shall be determined by the HKMCA at its sole discretion.

“**Promotion Period**” means the period from 29 April 2024 to 31 December 2024 (both dates inclusive).

“**Registered MPF or ORSO Scheme Member**” means an existing member or a former member of a Registered MPF Scheme or a Registered ORSO Scheme.

“**Registered MPF Scheme**” means a provident fund scheme registered under Sections 21 or 21A of the Mandatory Provident Fund Schemes Ordinance.

“**Registered ORSO Scheme**” means an occupational retirement scheme as defined and registered under the Occupational Retirement Schemes Ordinance.

An “**AMIGOS By HKMC Member**” is a member of AMIGOS By HKMC (as defined in the prevailing terms and conditions of AMIGOS By HKMC) who holds a valid membership when applying for the Plan or a customer who applies for the membership of AMIGOS By HKMC when applying for the Plan.

3. During the Promotion Period, if an Eligible Customer applies for the Plan, upon successful application, the HKMCA will offer a discount of up to 2% on the amount of the premium payable in relation to the Plan to be issued to the Eligible Customer provided that the following terms and conditions are satisfied:

(a) The Eligible Customer must contact the HKMCA on or before 31 December 2024 to make a sales appointment for the Plan; and

(b) The Eligible Customer who has successfully applied for the Plan must pay in full the discounted premium within 10 calendar days from the application signing date.

### 4. Customer not eligible for this Offer

(a) If the customer is not eligible for this Offer, the HKMCA will adopt the New Premium Amount\* as the amount of the single premium (provided that the amount shall be no less than HK\$50,000) under the policy that is being applied

for as from the issuance of the policy. The Guaranteed Monthly Annuity Payment, Guaranteed Cash Value, Lump Sum Death Benefit Value and Special Withdrawal Value (please refer to the product brochure of the Plan) of the customer's policy will be recalculated based on the New Premium Amount. Any Guaranteed Monthly Annuity Payment(s) that may have been paid to the customer in excess of the payable amount based on the New Premium Amount shall be deducted from the subsequent Guaranteed Monthly Annuity Payment(s) payable to him/her until the excess shall have been fully recovered by the HKMCA.

(b) If the New Premium Amount is below the Plan's minimum premium requirement of HK\$50,000, the customer will be required to pay the shortfall in order to meet the Plan's minimum premium requirement; failure to pay the shortfall will result in the application being cancelled.

\* **"New Premium Amount"** is the premium amount that would have been payable had the discount been applicable.

5. If the customer withdraws the application during the application stage or cancels the policy within the cooling-off period, the HKMCA will only refund the discounted premium that was actually paid less any Guaranteed Monthly Annuity Payment(s) (please refer to the product brochure of the Plan) that has already been made and any withdrawals.
6. Unless otherwise specified by the HKMCA, in respect of each policy taken out by the customer, this Offer may not be applied in conjunction with any other promotion or discount offered by the HKMCA.
7. Under no circumstances is this Offer transferrable, exchangeable or redeemable for cash.
8. Any incorrect, false or fake information and/or forged documents provided by the customer will constitute a breach of the terms and conditions of this Offer. The HKMCA reserves the right to reject or cancel any policy application without further notice.
9. Each application for the policy and this Offer is subject to the approval of the HKMCA. The HKMCA reserves the right to make any such determination with respect to the approval of any application and to revoke any discount given as it sees fit.
10. The HKMCA reserves the right to vary, suspend or discontinue this Offer and/or amend or alter the terms and conditions (in whole or in part) of this Offer at any time without any prior notice.
11. In the event of any dispute that may arise from this Offer, the decision of the HKMCA shall be final and conclusive.

## HKMC Annuity Limited Customer Service Centres

Suites 3202-5, 32/F, Tower One,  
Times Square, 1 Matheson Street, Causeway Bay, Hong Kong

19/F, Two Harbour Square, 180 Wai Yip Street, Kwun Tong, Kowloon

22/F, 909 Cheung Sha Wan Road, Lai Chi Kok, Kowloon

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If you do not wish to continue to receive our promotional materials, please write to our Personal Data Protection Officer at 19/F, Two Harbour Square, 180 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.

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