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AXA “Family and Friends Referral” Programme



To thank you for your continuous support, from 2 April 2024 to 30 June 2024, both dates inclusive (“**Programme Period**”), we will offer a MOP300 gift vouchers (“**Referrer’s Offer**”) to AXA existing customers (“**Referrer(s)**”), if they refer a new customer (“**Referee(s)**”) to successfully apply for any new designated basic plan¹ with required annualised first year premium (“**AFYP**”) of MOP6,000 or above (“**Eligible Basic Plan**”) through eApplication with the financial consultants of AXA, whereas Referee(s) may get a MOP100 gift vouchers (“**Referee’s Offer**”), subject to terms and conditions set out below.

Each Referrer may get
up to **MOP1,500 gift vouchers[^]**
Referrer’s Offer!

Via eApplication

Table 1

Designated Basic Plans ¹	AFYP of Designated Basic Plans
LoveAssure Critical Illness Plan	MOP6,000 or above
LoveAssure Plus Critical Illness Plan	
WiseProtect Pro Medical Insurance Plan	
FortuneXtra Savings Plan	
Max Wealth Insurance Plan	
CareForAll Critical Illness Plan	
5-Year GoalSaver*	



* Limited quota on a first come, first served basis.

[^] Each referrer is entitled to Referrer’s Offer for up to 5 Eligible Referrals (as defined in the clause 2 of Terms and Conditions) with the maximum value of gift vouchers capped at MOP1,500.

Remarks:

1. For product details of the designated basic plan, please refer to the relevant proposals, product brochures and policy contracts.

Terms and Conditions

1. AXA "Family and Friends Referral" Programme ("**Programme**") is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability ("**AXA**"), from 2 April 2024 to 30 June 2024, both dates inclusive ("**Programme Period**"), subject to these terms and conditions ("**Terms and Conditions**").
2. The AXA existing customers ("**Referrer(s)**") are eligible to receive MOP300 gift vouchers ("**Referrer's Offer**"), if they refer a new customer ("**Referee(s)**") to successfully apply for any new designated basic plan stated in Table 1 above ("**Designated Basic Plan**") during the Programme Period. Each Referee is eligible to receive MOP100 gift vouchers ("**Referee's Offer**"), the Referrer's Offer and the Referee's Offer are collectively referred to as (the "**Referral Offer**"). The Referral Offer is only applicable if all the following requirements are satisfied:
 - a. Referrer is an AXA policy holder with an in-force individual AXA life and health insurance product;
 - b. Referee must apply for a Designated Basic Plan during the Programme Period and such Designated Basic Plan must be successfully issued during the period from 2 April 2024 to 31 August 2024, both dates inclusive;
 - c. Annual payment mode must be selected for such Designated Basic Plan and such Designated Basic Plan has met the annualised first year premium ("**AFYP**") requirement stated in Table 1 above (or its equivalent in foreign currency based on AXA's Conversion Table below);

Conversion Table - Exchange rate of foreign currencies against MOP

USD1 = MOP8.0

- d. Referrer must be, or register as, a member of Emma by AXA before they can register to participate in the Programme;
 - e. Referrer must have successfully registered to participate in the Programme through Emma by AXA during the Programme Period;
 - f. Referee must be a new customer who does not have any in-force individual life and health policy with AXA on or before 1 April 2024;
 - g. Referee must fill in an enrolment form of the Programme and submit together through eApplication with the financial consultants of AXA of Eligible Basic Plan during the Programme Period after the Referrer has successfully been registered to participate in the Programme; and
 - h. Referee is entitled to participate in the Programme and the Referee's Offer once only.
- (The Designated Basic Plan and the referral satisfying clause 2 above are hereinafter referred to as "**Eligible Basic Plan**" and "**Eligible Referral(s)**" respectively)
3. Each Referrer is entitled to Referrer's Offer for up to 5 Eligible Referrals for the Programme, hence, the maximum value of the gift vouchers to be entitled for each referrer is capped at MOP1,500. The Referral Offer will not be applicable if the Referrer or Referee is a financial consultant or broker of AXA.
 4. If the Referee is referred by the same Referrer more than once and the Referee successfully applies for more than one Eligible Basic Plan, the Referrer is only eligible for the Referrer's Offer for 1 Eligible Referral once.
 5. The Eligible Basic Plan must be in force and has no outstanding premium at the time the Referral Offer is delivered. The gift vouchers redemption details for the Referral Offer will be sent to the Referrer's / Referee's e-mail address / mobile number which Referrer / Referee provided in the enrolment form of this Programme on or before 31 October 2024.
 6. AXA is not responsible for verifying the e-mail address / mobile number submitted by the Referrer / Referee. Should there be any misdelivery of e-mail / SMS resulted from inaccurate / incorrect information submitted by the Referrer / Referee, AXA will not re-issue the Referral Offer.
 7. Referrer's referrals should only be based on his or her positive personal experience with AXA, including their customer relationship, customer experience and brand appreciation, when recommending the Programme to Referee. The referrals should only be conducted in Macau to Referees who are located in Macau. Referrer must not recommend, advise, counsel, persuade or convince Referee to apply for any AXA insurance plan. Referee should consult with financial consultant of AXA to understand the features of the insurance plans and conduct a comprehensive financial needs analysis to understand their insurance needs, suitability and affordability. Referee should contact a financial consultant of AXA directly regarding the policy application. Referrer should not participate in the "Insurance intermediary business", which means activities leading to the effecting or arranging, or the effecting and arranging of insurance contracts or insurance operations between persons - individuals or corporate entities - and insurance companies, that are defined under Article 2a) of Decree-Law no. 38 / 89 / M of 5 June. The premium of the Eligible Basic Plan should be paid to AXA (not the Referrer or financial consultant of AXA) directly.
 8. AXA is not the supplier of the Referral Offer and shall not be responsible or liable for the availability and quality of the Referral Offer. Any disputes arising from the Referral Offer shall be resolved by the Referrer / Referee and the supplier directly. The Referral Offer are subject to terms and conditions determined by the supplier.
 9. All images of the Referral Offer used in this leaflet are for reference only.
 10. E-mail / SMS or other redemption documents of the Referral Offer issued to the Referrer / Referee will not be re-issued in case of loss or damage. No transfer, exchange, cash redemption or substitution for the Referral Offer is permitted.
 11. AXA reserves the right to replace the Referral Offer with any other gift of equal value without prior notice in case of out-of-stock or other relevant problems with the Referral Offer concerned.
 12. AXA reserves the right to alter or terminate the Programme (in whole or in part) and / or amend the relevant terms and conditions of the Programme at any time without prior notice. Any application under the Programme previously approved will not be affected by subsequent alteration or termination of the Programme and / or amendments to its terms and conditions.
 13. AXA reserves the right to interpret these terms and conditions. For any dispute arising from this Programme, AXA reserves the right of final decision.
 14. Referral Offer under the Programme is not guaranteed. Such application of the Referral Offer is subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.
 15. Participants' enrolment for the Programme shall constitute their agreement to these Terms and Conditions.
 16. In case of any conflicts between the Chinese version and the English version of these Terms and Conditions, the English version shall prevail.
 17. These Terms and Conditions are governed by and shall be construed in accordance with the laws of Macau SAR, and any claim filed under these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of Macau SAR.

Note: The word and expression "policy owner" shown in this Programme leaflet shall carry the same meaning as "policy holder" stated in the policy contract of WiseProtect Pro Medical Insurance Plan.

For more details, please contact or visit:



Your Financial Consultant



Customer Service Hotline: (853) 8799 2812



www.axa.com.mo

If you do not wish to receive promotional or direct marketing materials from AXA, please inform the Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability), Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

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