

PAObank insurance services limited time rewards
Terms and Conditions

These terms and conditions must be read in conjunction with our Retail Services Terms and Conditions. These terms and conditions do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.

1. Easy WealthPlus Endowment Plan 2 (“Designated Insurance Product”) is offered for a limited period and on a limited quota basis, and its availability is at the discretion of FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“FWD Life”). FWD Life reserves the right to decline applications for the Designated Insurance Product with a full refund of any premium paid and any insurance levy paid without interest. The policies of Designated Insurance Product are subject to the respective policies’ terms and conditions. Please refer to the product brochure and policy provision for details. For the actual premium discount, please refer to the terms and conditions on PAObank App insurance product page.
2. The promotion period is valid from 14 March 2025 to 21 April 2025 (“Promotion Period”).
3. During the Promotion Period, first 100 customers who apply for the Designated Insurance Product via PAObank App can be eligible for the following offer (the “Offer”):
 - HKD100 supermarket coupon for first-year premium before discount between USD7,500 and USD12,499 (total premium before discount between USD15,000 and USD24,998); or
 - HKD200 supermarket coupon for first-year premium before discount between USD12,500 and USD19,999 (total premium before discount between USD25,000 and USD39,998); or
 - HKD400 supermarket coupon for first-year premium before discount between USD20,000 and USD25,000 (total premium before discount between USD40,000 and USD50,000).
4. The Offer is only applicable if the following requirements are satisfied:
 - the application must be successfully submitted through PAObank App during the Promotion Period; and
 - The application of the Designated Insurance Product must be accepted by FWD Life and the Designated Insurance Product policy must be issued on or before 21 May 2025.
5. Eligible customer(s) (“Eligible Customer(s)”) must be the policyholder(s) of the Designated Insurance Product and maintain the policy(ies) of such Designated Insurance Product in force during the usage of the Offer. Otherwise, PAO Bank Limited reserves the right to cancel his/her eligibility for the Offer without notice.

6. PAO Bank Limited will distribute coupon within 3 months after the issuance of the Designated Insurance Product policy.
7. FWD Life and/or PAO Bank Limited will not re-send or re-issue the coupon if the coupon has been used or if the Eligible Customers fail to use the coupon within the specified period as stated in the coupon. The coupon will not be re-issued in any circumstances and the Eligible Customers bear the sole responsibility to maintain a proper custody of the coupon.
8. For any products and/or services given under the Offer and the use of the products and/or services will be subject to the terms and conditions imposed by the supplier. PAO Bank Limited is not the supplier of products and/or services. PAO Bank Limited will not be responsible for the availability or quality of the products and/or services or the consequences of using the products and/or services (including but not limited to the service quality of the providers) under any circumstances.
9. The Offer is subject to a limited quota on a first-come-first-serve basis.
10. Unless specified otherwise, the Offer cannot be used with other promotions and/or offers.
11. The application submission date and the issuance date of policy of the Designated Insurance Product are based on the records of FWD Life. FWD Life and/or PAO Bank Limited will not be responsible for any delay, loss, error or unrecognized situation due to computer and/or Internet's connection, technical problem, malfunction or accident.
12. The Offer cannot be refunded, changed or redeemed for cash, exchanged for other gifts or services.
13. If the policyholder cancels or surrenders the policy of the Designated Insurance Product(s) before the end of the first policy year, FWD Life and/or PAO Bank Limited shall have the right to recover the fee and/or cost of the Offer.
14. FWD Life and/or PAO Bank Limited reserves its absolute discretion to withdraw or vary this Offer without further notice.
15. In case of any dispute arise in the contents of this leaflet or this Offer, FWD Life and/or PAO Bank Limited has final interpretation right on the contents of this leaflet. For any dispute, the decision of FWD Life and/or PAO Bank Limited shall be final.
16. This leaflet is issued by FWD Life and/or PAO Bank Limited and is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products or services of FWD Life and/or PAO Bank Limited outside Hong Kong. All selling and application procedures of the insurance plans and services the Offer must be conduct and completed via PAObank App in Hong Kong.