

# 2024 Q4 K Dollar / K 分賞 Customer Reward Campaign

Earn up to  **2,000 K Dollars / K 分賞 Rewards**







At CTF Life, we strive to provide you with personalised wealth strategies that give you more control and flexibility over your finance as you go through different life stages. Our plans also come with a range of rewards that you can choose from.

During the promotion period, upon successful enrolment in one of the designated savings insurance plans while meeting such requirements as the first-year annualised premium, you can choose to receive a reward of up to 2,000 K Dollars or K 分賞 based on your individual preferences!

**Promotion Period**

Application Submission Date: 1 October 2024 to 31 December 2024 (both dates inclusive)  
Last Approval Date: 28 February 2025

 Annualised First-Year Premium of Designated Plans (Basic Plan) which are purchased during the Promotion Period	K Dollar or K 分賞 Reward
HKD 50,000 – <100,000	 1,000
HKD >= 100,000	 2,000



You can purchase the following Designated Life and Saving Plan(s)\* (Basic Plan) based on different needs of yourself and your family


\*Not applicable for policy with 2-year premium payment period

- MyWealth Savings Insurance Plan (Prestige)
- MyWealth Savings Insurance Plan 2 (Prestige)
- Regent Insurance Plan 3 (Prestige Version)

- Everglow 128 Insurance Plan
- MyFuture Savings Insurance Plan


### What is K Dollar / K 分賞?

1 K Dollar can be used as HKD 1 instant cash at designated participating merchants of K Dollar Program in Hong Kong.




K Dollar Participating Merchants

1 K 分賞 can be used as CNY 1 instant cash at designated participating merchants of K 分賞 in Mainland China.




K 分賞 (Mainland China) Participating Merchants

For the product details and the relevant promotions, please refer to the below QR codes.




Product Brochure



First-Year Premium Refund and Guaranteed Interest Rate for Prepaid Premium Limited-time Offers Flyer

For enquiry, please contact our agency or call CTF Life Customer Service Hotline at

 **2866 8898**



Terms and Conditions of the Promotion of “2024 Q4 K Dollar / K 分賞 Customer Reward Campaign” (“This Promotion”)

1. The Promotion Periods under This Promotion (“Promotion Period”) are as follows:

Application Submission Date	1 October 2024 to 31 December 2024 (both dates inclusive)
Last Approval Date	28 February 2025

2. To earn the K Dollar (Hong Kong) or K 分賞 (Mainland China) Reward (“Reward”), Customers (excluding corporate customers) must purchase the Designated Plan(s) mentioned in this flyer (Basic Plans) (“Designated Plan”) and during the Promotion Period with purchase amount reaches designated Annualised First-Year Premium, and complete the underwriting process and be approved by CTF Life on or before 28 February 2025 (“Eligible Policy”).
3. All Eligible Policy(ies) must be still in force when the Reward is issued. If any Eligible Policy is terminated or partially surrendered (if applicable) within 2 years from the effective date, Chow Tai Fook Life Insurance Company Limited (“CTF Life”) reserves the right to deduct all amounts equal to the relevant Reward. If the customer cancels all the Eligible Policy(ies) of the Designated Plan(s) within the cooling-off period, the customer will not be entitled to the K Dollar or K 分賞 Reward.
4. This promotion is offered to each Eligible Policy, and does not allow for the aggregation of Annualised First-Year Premiums across multiple Eligible Policies for the purpose of Reward calculation. If the customer has applied for more than one Eligible Policy of the same product with the same premium payment period within the Promotion Period, only one of those policies will be eligible for the Reward. The Reward will be calculated based on the earliest approved policy as well.
5. Customer(s) can enjoy the Reward stated in the following table based on the Annualised First-Year Premium of Designated Plan(s) as Policy Owner(s) during the Promotion Period (excluding corporate customers). Each Eligible Policy is entitled to up to 2,000 K Dollars or K 分賞 within the Promotion Period.

Annualised First-Year Premium	K Dollar or K 分賞 Reward
HKD 50,000 – <100,000	1,000
HKD >= 100,000	2,000

6. Annualised First-Year Premium is calculated based on each Eligible Designated Plan(s) during the Promotion Period. CTF Life will calculate the Annualised First-Year Premium applicable to the Eligible Policy(ies) according to the following approach (calculated on the premium before the premium discount (if applicable)):
- Single premium: 10% of total premium paid
  - Annual premium: annual premium amount of the first policy year
  - Semi-annual premium: half-year premium amount of the first policy year x 2
  - Monthly premium: monthly premium amount of the first policy year x 12

For policy(ies) denominated in USD, CTF Life will calculate the Annualised First-Year Premium based on the exchange rate declared by CTF Life on the policy issue date of the relevant policy(ies).  
For details, please refer to the website: <https://www.ctflife.com.hk/en/support/exchange-rate>.  
The premium of the new Rider attached to the existing Basic Plan, premium levy, pre-paid premium (if applicable), loading premium (if applicable) and the cancelled Designated Policy(ies) within the cooling-off period is not entitled to the Reward.

7. This Promotion can be used in conjunction with First-Year Premium Refund (if applicable) and Guaranteed Interest Rate for Prepaid Premium Offer (if applicable) for Designated Plan(s).
8. Eligible Customers must be K Dollar or K 分賞 Program members at the time of Reward redemption to enjoy the Reward.
9. The notification with Reward redemption details will be sent via email or SMS to Eligible Customers around 1 month after the cooling-off period of the Eligible Policy(ies) according to their latest correspondence record at CTF Life. Eligible Customers shall follow the instructions, terms and conditions to indicate the preference of rewards and provide K Dollar or K 分賞 account within the time limit, the reward will then be credited into the account and cannot be replaced once confirmed. Those who have no valid correspondence record at CTF Life will not receive any notification.
10. The Rewards under This Promotion are not convertible to cash, other prizes or privileges. And corresponding K Dollar / K 分賞 will be expired in 12 months after the date of credited.
11. CTF Life is not the provider of K Dollar or K 分賞 and shall not be liable or responsible for any matters related to the Rewards and services as well as the consequences of using such Rewards and services. The use of K Dollar or K 分賞 is subject to the K Dollar or K 分賞 Program terms and conditions.
12. The sole responsibility for verifying any data or information that is sent to the customer in connection with payment by K Dollar or K 分賞 remains exclusively with the customer. CTF Life shall have no liability or obligation whatsoever in relation to your use of such payment method.
13. In case of any disputes, CTF Life, Missions Points Network Company Limited – the operator of the K Dollar and 超領域(深圳) 網路有限責任公司 – the operator of the K 分賞 Program, reserve the right of final decision.
14. Any information provided by the applicants which is incomplete, false, fake, feigned, forged, illegal, fraud, inappropriate and misused will be considered as violating the terms and conditions of This Promotion. CTF Life reserves all the rights to disqualify the Reward without any further notice.
15. CTF Life reserves the right to make all final decisions on policy application, approval and all activities related to This Promotion. In case of any disputes in relation to This Promotion, our decision shall be final and binding.
16. CTF Life reserves all the rights to suspend or terminate This Promotion or amend its terms and conditions at any time without prior notice. The Eligible Policy(ies) issued prior to such termination, suspension or change of This Promotion will remain unaffected. If any dispute arises from This Promotion, CTF Life’s decision should be final and conclusive.
17. No person other than the customer and CTF Life will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce any of the provisions under these terms and conditions or enjoy the benefit of any of the provisions of these terms and conditions.
18. This flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or a provision of any of CTF Life’s products outside Hong Kong. CTF Life hereby declares that it has no intention to offer or to offer to sell, to solicit to buy or to provide.