

2025 Q1

Customer Reward

Campaign

Earn up to \$2,000

CHOW TAI FOOK Jewellery Gift Card

CTF Life has always striven to tailor the comprehensive insurance and wealth management solutions for our customers and their loved ones. And we consistently strengthen the collaboration with the diverse conglomerate of the Group, while continuously creating value beyond insurance. During the promotion period, simply purchase the Designated Savings Plan(s) and meet the requirements to earn up to \$2,000 Chow Tai Fook Jewellery Gift Card!

Promotion Period

Application Submission Date: 1 January 2025 to 31 March 2025 (both dates inclusive)
Last Approval Date: 30 May 2025



Annualised First-Year Premium
of Designated Plans (Basic Plan)
purchased during the Promotion Period

Chow Tai Fook Jewellery Gift Card
[Hong Kong (HKD) or Mainland China (CNY)]

HKD 50,000 – <100,000

\$ 1,000

HKD >= 100,000

\$ 2,000



About Chow Tai Fook Jewellery Gift Card* CHOW TAI FOOK

【Hong Kong Gift Card】

This gift card is applicable to the purchase of products at designated Chow Tai Fook branches in Hong Kong with values equivalent to its face values.

【Mainland China Gift Card】

This gift card is applicable to the purchase of products at 周大福官方商城 and designated Chow Tai Fook Jewellery branches at Mainland China with values equivalent to its face values.

*The use of Chow Tai Fook Jewellery Gift Card and the list of Branches are subject to the terms and conditions of the Gift Card.



You can purchase the following Designated Savings Plan(s)*
(Basic Plan) based on the different needs of yourself and your family
*Not applicable for policy with 2-year premium payment period

- MyWealth Savings Insurance Plan 2 (Prestige)
 - Regent Insurance Plan 3 (Prestige Version)
- Everglow 128 Insurance Plan
 - MyFuture Savings Insurance Plan

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
your Life Planner or call
CTF Life Customer Service Hotline at



2866 8898

Terms and Conditions of the Promotion of “2025 Q1 Customer Reward Campaign” (“This Promotion”)

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

Application Submission Date	1 January 2025 to 31 March 2025 (both dates inclusive)
Last Approval Date	30 May 2025

2. To earn Chow Tai Fook Jewellery Gift Card Reward (“Reward”), customers (excluding corporate customers) must submit application for the Designated Plan(s) mentioned in this flyer (Basic Plans) (“Designated Plan”) during the Promotion Period with Annualised First-Year Premium meeting the designated amount, and the underwriting process is completed and approved by Chow Tai Fook Life Insurance Company Limited (“CTF Life”) on or before 30 May 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, 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 Reward.
4. This promotion is offered to each Eligible Policy, and does not allow for the aggregation of Annualised First-Year Premium 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 HKD 2,000 or CNY 2,000 Chow Tai Fook Jewellery Gift Card within the Promotion Period.

Annualised First-Year Premium	Chow Tai Fook Jewellery Gift Card [Hong Kong (HKD) or Mainland China (CNY)]
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 foreign currency, 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. The notification with Reward redemption details will be sent via email or SMS or CTF Life · CIRCLE to Eligible Customers based to their latest correspondence record at CTF Life according to the below schedule. Eligible Customers shall follow the instructions, terms and conditions to indicate the preference of rewards within the time limit, the reward cannot be replaced once confirmed. Those who have no valid correspondence record at CTF Life will not receive any notification.

Policy Approval Date	Redemption Notification Send Date	Reward Redemption Period
1 January 2025 – 28 February 2025	April – May 2025	May – June 2025
1 March 2025 – 31 March 2025	May – June 2025	June – July 2025
1 April 2025 – 30 April 2025	June – July 2025	July – August 2025
1 May 2025 – 30 May 2025	July – August 2025	August – September 2025

9. The Rewards under This Promotion are not convertible to cash, other prizes or privileges
10. The Gift Card must be activated by Chow Tai Fook Jewellery Company Limited in its computer system in order to become valid and effective. The Gift Card is valid for 3 years from the date of submission of reward redemption application and cannot be extended, it will be invalid after the expiration date.
11. Eligible customers selected to redeem at Hong Kong are required to collect the Gift Card in person at selected Chow Tai Fook Jewellery Branch during the designated period, and are required to provide valid proof of identity (such as Hong Kong Identity Card) for verification. Eligible customers can also authorise others to collect the Gift Card on their behalf according to the instructions, authorised representatives must have attained age 18 and should produce valid proof of identity (such as Hong Kong Identity Card) and the applicant’s relevant authorisation letter upon collection.
12. Eligible customers selected redeem at Mainland China are required to redeem via WeChat 小程序 – 周大福官方商城.
13. CTF Life is not the provider of Chow Tai Fook Jewellery Gift Card 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 Chow Tai Fook Jewellery Gift Card is subject to the terms and conditions of Chow Tai Fook Jewellery Gift Card as set out in <https://www.chowtaifook.com/en-hk/eshop/gift-card.html/>.
14. The sole responsibility for verifying any data or information that is sent to the customer in connection with payment by Chow Tai Fook Jewellery Gift Card remains exclusively with the customer. CTF Life shall have no liability or obligation whatsoever in relation to your use of such payment method.
15. In case of any disputes, CTF Life, Chow Tai Fook Jewellery Company Limited – the operator of Chow Tai Fook Jewellery Gift Card, reserve the right of final decision.
16. 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.
17. 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.
18. 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.
19. 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.
20. 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.