



Celebrate Our Rich 40-Year Legacy

2025 Q4 Customer Reward Campaign

Earn up to **\$2,000** Chow Tai Fook Jewellery Gift Card

At CTF Life, we are committed to delivering diversified wealth management solutions that empower our customers to achieve financial independence and embrace a prosperous future. By leveraging our strong collaboration with the Chow Tai Fook ecosystem, we reimagine traditional insurance through innovation, helping you broaden your wealth journey and unlock new opportunities.

During the promotion period, you can receive **up to HKD 2,000 or CNY 2,000 Chow Tai Fook Jewellery Gift Card(s) upon successful application of Designated Savings Plan(s)**!

Promotion Period

Application Submission Date: 1 October 2025 to 31 December 2025 (both dates inclusive)
Last Approval Date: 27 February 2026

Designated Savings Insurance Plan(s)

- MyWealth Savings Insurance Plan 2 (Prestige) (5-Year and/or 10-Year premium payment period)
- Ever Shine Savings Insurance Plan



Annualised First-Year Premium of Designated Plans 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*

【Hong Kong Gift Card】

This physical 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 digital gift card must be bound and activated in WeChat小程序 – 周大福官方商城. It is applicable to the purchase of products at 周大福官方商城 and designated Chow Tai Fook Jewellery branches in 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.

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



Product Brochure



Limited-time Premium Offers Promotional 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 Q4 Customer Reward Campaign” (“This Promotion”)

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

Application Submission Date	1 October 2025 to 31 December 2025 (both dates inclusive)
Last Approval Date	27 February 2026

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 (“Designated Plans”) 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 27 February 2026 (“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 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. Customers can enjoy the Reward stated in the following table based on the Annualised First-Year Premium of Designated Plan(s) as Policy Owner 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 Premium Discount for the First 2 Years (if applicable), Guaranteed Interest Rate for Prepaid Premium Offer (if applicable) and Single Premium Discount (if applicable) for Designated Plan(s).
8. The notification with Reward redemption details will be sent via email or SMS to Eligible Customers based on their latest correspondence record at CTF Life according to the below schedule. Eligible Customers shall follow the instructions, terms and conditions to fill out and submit the e-form in “CTF Life · CIRCLE” for redemption indicating the preference of rewards within the time limit. Once submitted, it cannot be changed or cancelled. Those who have no valid correspondence record at CTF Life will not receive any notification.

Policy Approval Date	Redemption Notification Send Date
1 October 2025 – 31 October 2025	January – February 2026
1 November 2025 – 30 November 2025	February – March 2026
1 December 2025 – 31 December 2025	March – April 2026
1 January 2026 – 31 January 2026	April – May 2026
1 February 2026 – 27 February 2026	May – June 2026

9. The Rewards under This Promotion are not convertible to cash, other prizes or privileges.
10. The Gift Card is valid for 3 years from the send date of reward notification and cannot be extended, it will be invalid after the expiration date.
11. The Hong Kong Chow Tai Fook Jewellery Gift Card is a physical card. If eligible customers chose to redeem the Hong Kong Gift Card will receive a specific code for collecting the Gift Card after successfully submitting the redemption e-form. Customers must collect the Gift Card in person or authorize someone to collect it on their behalf at the selected Chow Tai Fook Jewellery Branch in Hong Kong within the designated period, and they are required to provide the specific code for validation upon collection.
12. The Mainland China Chow Tai Fook Jewellery Gift Card is a digital card. If eligible customers chose to redeem the Mainland China Gift Card, they would receive the Gift Card code after successfully submitting the redemption e-form. To activate the Gift Card, Customers must register WeChat 小程序 – 周大福官方商城 with a Mainland China mobile phone number and bind the Gift Card code before usage.
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.
14. The use of Hong Kong Chow Tai Fook Jewellery Gift Card is subject to the terms and conditions of Chow Tai Fook Jewellery Gift Card as set out in the website (<https://www.chowtaifook.com/en-hk/eshop/gift-card.html/>). The use of Mainland China Chow Tai Fook Jewellery Gift Card is subject to the terms and conditions of Chow Tai Fook Jewellery Gift Card as set out in WeChat 小程序 – 周大福官方商城.
15. 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.
16. In case of any disputes, CTF Life, Chow Tai Fook Jewellery Company Limited – the operator of Chow Tai Fook Jewellery Gift Card, reserves the right of final decision.
17. 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.
18. 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.
19. 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.
20. 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.
21. 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.