

# Kick-start 2026 with Health Protection

## Extra Reward for Family Enrolment

Enrol with Family Members to  
Enjoy Extra First-Year Premium Refund



**Promotion Period:**

Application Submission Date: 1 January 2026 to 31 March 2026 (both dates inclusive)

Last Approval Date: 29 May 2026

Comprehensive medical protection should not only be kept for yourself, start 2026 by planning together with you loved family members. During the promotion period, if you and your family successfully **enrol in the Designated medical insurance plan or eligible Voluntary Health Insurance Scheme (VHIS) plan**, you can enjoy the "Extra Reward for Family Enrolment"<sup>1,2</sup>. All eligible policies under the same Policy Owner will receive **an Extra 1-Month First-year Premium Refund**.

**Enjoy up to 4-Month of First-year Premium Refund by combining with the First-year Premium Refund Offer\*!**

<b>Designated Medical Insurance Plan or Eligible VHIS Basic Plan / Rider</b>	
<b>Designated Medical Insurance Plan</b>	
MediChamp Insurance Plan	
"MediCare" Medical Insurance Plan	
<b>Eligible VHIS Plan</b>	
"ChampCare" Medical Insurance Plan	<b>Enrol together and get Extra 1-Month First-year Premium Refund</b>
"FlexiCare" Medical Insurance Plan	All Eligible Policies <sup>2</sup> under the same Policy Owner can enjoy this offer with NO LIMIT on the number!
"TopCare" Medical Insurance Plan	
"WiseCare" Medical Insurance Plan	

**First-year Premium Refund Offer\***

**Successfully enrol in the above plan(s)** during the promotion period to enjoy **3-Month First-year Premium Refund\***! Scan the QR code below for more details.

**First-year Premium Refund Offer\***



\* Please scan the QR code above or visit <https://www.ctflife.com.hk/en/promotion> for the offer details.

## Example

Example 1 :

Policy Owner	Insured	Policy(ies) Enrolled	Eligible Offer(s)	Total Number of Month(s) for Premium Refund
Mr Lee	Mr Lee	"FamCare 198" Critical Illness Protector + "ChampCare" Medical Insurance Plan (Rider)	First-year Premium Refund Offer +	<b>4 Months</b>
	Mrs Lee (Wife)	MediChamp Insurance Plan	Extra Reward for Family Enrolment	<b>4 Months</b>
	Mr Lee's son	"FlexiCare" Medical Insurance Plan		<b>4 Months</b>

Example 2 :

Policy Owner	Insured	Policy(ies) Enrolled	Eligible Offer(s)	Total Number of Month(s) for Premium Refund
Ms Wong	Ms Wong	MediChamp Insurance Plan	First-year Premium Refund Offer	<b>3 Months</b>
	Ms Wong	Prosperous Deferred Annuity Plan 2 + "WiseCare" Medical Insurance Plan (Rider)	First-year Premium Refund Offer	<b>3 Months</b>

Note: Ms Wong owns more than one Designated Medical Insurance Plan or Eligible VHIS Basic Plan / Rider policies with the same Insured (Ms Wong herself). Thus, none of her policies are eligible for the Extra Reward for Family Enrolment.



For enquiry, please contact your consultant / CTF Life Customer Service Hotline at 2866 8898

Scan QR code below for product brochure					
Designated Medical Insurance Plan		Eligible VHIS Plan			
MediChamp Insurance Plan	"MediCare" Medical Insurance Plan	"ChampCare" Medical Insurance Plan	"FlexiCare" Medical Insurance Plan	"TopCare" Medical Insurance Plan	"WiseCare" Medical Insurance Plan

Important Reminder: The product(s) as mentioned in this document may be purchased as standalone plan(s) without bundling with other type(s) of insurance product. The product information in this document does not contain the full terms of the products as mentioned in this document and the full terms can be found in the policy document.

**Terms and Conditions of Extra 1-Month First-year Premium Refund for Extra Reward for Family Enrolment:**

1. During 1 January 2026 to 31 March 2026 (both days inclusive) ("Promotion Period"), to enjoy the Extra 1-Month First-year Premium Refund under the Extra Reward for Family Enrolment ("Extra Reward for Family Enrolment" / "This Offer"), the same Policy Owner and Insured(s) must (i) successfully apply for new policies of Designated Medical Insurance Plan or Eligible VHIS Basic Plan / Rider (where the applicable Basic Plan to be attached by the Rider must also be submitted as a new application at the same time), and/or (ii) submit a new application to convert an existing CTF Life medical policy to an Eligible VHIS Rider attached to a Basic Plan (excluding Investment-Linked Assurance Scheme (ILAS) plans and Universal Life plans), where the applicable Basic Plan must also be submitted as a new application at the same time; and (iii) have the application(s) completed underwriting process and approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before 29 May 2026.
2. If the same Policy Owner applies more than one Eligible Policies for different Insured, and each policy meets the criteria mentioned in point 1 above, each policy is eligible for the Extra Reward for Family Enrolment. However, if there are multiple policies under the same Policy Owner and same Insured, none of the policies are eligible for the Extra Reward for Family Enrolment. Please refer to the Examples for further details.
3. The Extra Reward for Family Enrolment will be calculated by 1-Month premium refund amount based on the calculations below times the applicable months of First-Year Premium Refund of the policy:  
Annual premium: annual premium amount  $\div 12$   
Semi-annual premium: half-year premium amount  $\div 6$   
Monthly premium: monthly premium amount
4. The Extra Reward for Family Enrolment is only applicable to the basic premium of the Eligible Policies paid in the first 12 months after the policy issue date. Prepaid premium (if applicable), loading premium (if applicable) or premium of other Rider (if applicable) will not be entitled to the Extra Reward for Family Enrolment.
5. Extra Reward for Family Enrolment will be credited per policy currency to the premium suspense account within 3 months after the first instalment premium of the third policy year is received. The eligible policies must be in force at the time of the release of Extra Reward for Family Enrolment. All premium refund amount is only for the purpose of paying future premium only. Client can only withdraw the remaining balance of the premium refund (if any) after the end of Premium Payment Period but if the client has prepaid all the premiums, the client can withdraw the excess premium due to the prepayment (if any) after the premium refund amount is credited to the client's premium suspense account.
6. Any information provided by the applicants which is incomplete, false, fake, feigned, inappropriate, illegal, forged and misused will be considered as violating the terms and conditions of This Offer. CTF Life reserves all the rights to disqualify the applications and deduct all the relevant refund amount without further notice.
7. CTF Life reserves all the rights to make all final decisions on the approval of the application(s) of This Offer. In case of any disputes in relation to This Offer, our decision shall be final and binding.
8. CTF Life reserves all the rights to suspend or terminate This Offer and / or amend the terms and conditions of the offer(s) at any time without prior notice.
9. No person other than the customer and CTF Life will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
10. This flyer should be read in conjunction with the relevant Product Brochure. For details of the Designated Medical Insurance Plan or Eligible VHIS Basic Plan / Rider, please refer to the Product Brochure and Policies. For details of VHIS, please browse the VHIS website at <https://www.vhis.gov.hk>, CTF Life website at [www.ctflife.com.hk](http://www.ctflife.com.hk) and the policy document(s).
11. CTF Life VHIS Plans are the Certified VHIS Plans but this does not necessarily mean the Policy Owner(s) and related person(s) are eligible for tax deduction available for VHIS premiums paid. The nature of the VHIS Plan of CTF Life VHIS plan depends on the features of the product and the approval issued by the Health Bureau, rather than the personal circumstances of the Policy Owner(s) and related person(s).
12. 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 provision of any of our products outside Hong Kong. Chow Tai Fook Life Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of Chow Tai Fook Life Insurance Company Limited is illegal.

Provider of VHIS Product Registration Number: 00028

"ChampCare" Medical Insurance Plan (VHIS Plan Certification Number: F00077-01-000-01/F00077-02-000-01/F00077-03-000-01/F00077-04-000-01/F00077-05-000-01/F00077-06-000-01/F00077-07-000-01/F00077-08-000-01/F00077-09-000-01/F00077-10-000-01/F00077-11-000-01/F00077-12-000-01/F00077-13-000-01/F00077-14-000-01)

"FlexiCare" Medical Insurance Plan (VHIS Plan Certification Number: F00064-01-000-02/F00064-02-000-02/F00064-03-000-02/F00064-04-000-02)

"TopCare" Medical Insurance Plan (VHIS Plan Certification Number: F00037-01-000-03/F00037-02-000-03/F00037-03-000-03/F00037-04-000-03/F00037-05-000-03/F00037-06-000-03/F00037-07-000-03/F00037-08-000-03)

"WiseCare" Medical Insurance Plan (VHIS Plan Certification Number: S00028-01-000-03)

**Chow Tai Fook Life Insurance Company Limited**

(Incorporated in Bermuda with limited liability)

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