

Promotion Period

Application Submission Date: 1 January 2026 to 31 December 2026

Last Approval Date: 26 February 2027



Premium Discount for the Whole Premium Payment Period

Cancer is the top killer disease in Hong Kong. Your medical coverage can be more thorough with cancer protection. Within the Promotion Period, i) new customer enrolls "VHIS Plan" #/ "MediCare" Medical Insurance Plan alongside "TargetCare" Cancer Plan or ii) existing customer enrolls in new rider(s) and fulfills the below combinations of the designated plans requirement, an annual premium discount rate up to 20% 12,3,4 for the Whole Premium Payment Period will be offered to the "TargetCare" Cancer Plan during the protection period. So you and your family can get extra health protection with ease.



For details, please refer to Product Brochure of "TargetCare" Cancer Plan

Applicable combinations of the designated plans

"VHIS Plan" / "MediCare" Medical Insurance Plan (Basic Plan)*+ "TargetCare" Cancer Rider

"TargetCare" Cancer Plan + "MediCare" Medical Insurance Plan (Rider)*

Any basic plan + "TargetCare" Cancer Rider + "VHIS Plan" / "MediCare" Medical Insurance Plan (Rider)*

- # The offer is not applicable to "ChampCare" Medical Insurance Plan.
- * The offer is not applicable to the Private Plan / Private Plus Plan.

Class of the Plan	Annual Premium Discount Rate for the Whole Premium Payment Period
"TargetCare" Standard Plan	20%
"TargetCare" Advance Plan	20%
"TargetCare" Premier Plan	10%



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

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:

- 1. To enjoy this offer, a customer must submit the application(s) of the combination of the designated plan(s) from 1 January 2026 to 31 December 2026 ("Promotion Period") and such application(s) must complete the underwriting process and be approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before 26 February 2027.
- 2. Existing customer must submit the change form for "MediCars" Medical Insurance Rider / "VHIS Plan" (excluding the "ChampCars" Medical Insurance Plan) / "TargetCars" Cancer Rider from 1 January 2026 to 31 December 2026 ("Promotion Period for Existing Customer") and such application(s) must complete the underwriting process and be approved by CTF Life on or before 26 February 2027. Premium Discount Offer will be effective on the next premium due date and reflected in the Endorsement at the time of application.
- 3. The premium discount offer is only applicable to the basic premium of "TargetCare" Cancer Plan / Rider under the combination of the designated plans. Loading premium or premium of other riders (if applicable) will not be entitled to any premium discounts.
- 4. If the policies of the combination of the designated plan(s) are new applications, the premium discount amount will be reflected in the policy proposal at the time of application.
- 5. Designated premium discount offer is offered per unit of each approved policy. If a customer has enrolled in more than one policy, the "TargetCare" Cancer Plan / Rider combined with those policies fulfilling the designated requirements of the plan combination are entitled to this offer.
- 6. To enjoy this offer, all eligible policies of "MediCare" Medical Insurance Plan / "VHIS Plan" (excluding the "ChampCare" Medical Insurance Plan) and "TargetCare" Cancer Plan / Rider under the combination of the designated plans must be in force at the time of renewal.
- 7. For details of the plans, please refer to the relevant product brochures.
- 8. CTF Life reserves all the rights to make all final decisions on the approval of the application(s) for any plan(s). In case of any disputes in relation to these offers, our decision shall be final and binding.
- 9. CTF Life reserves all the rights to suspend or terminate the offer(s) and / or amend the terms and conditions of the offer(s) at any time without prior notice.
- 10. 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.
- 11. 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 under the laws of that jurisdiction.