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Terms and Conditions

1. The promotion period is from January 1 to March 31, 2024, both days inclusive ("Promotion Period"), with successful policy issuance on or before May 31, 2024.
2. The Preferential Interest Rate Promotion is offered with limited quota. Generali Life (Hong Kong) Limited (the "Company") reserves the right to stop this promotion without prior notice.
3. The preferential PDF interest rate for LionTycoon Beyond 2 Policy(ies) with a 2/5-Year Premium Payment Term under the Preferential Interest Promotion is 4.8% p.a.. The preferential PDF interest rate for LionPrima Policy(ies) with a 2-Year Premium Payment Term is 5% p.a.. These rates have included the prevailing PDF interest rate of 3.0% p.a. and an extra interest rate of 1.8% p.a. or 2% p.a. for LionTycoon Beyond 2 and LionPrima respectively. These rates are not guaranteed. The company reserves the right to revise them from time to time. If the balance of PDF is not sufficient to pay any renewal premium(s) and/or levy(ies) due and payable, you may be required to pay any outstanding premium(s) and/or levy(ies).
4. The interest from the extra interest rate ("Extra Interest") will be deposited into the insurance policy at the end of the Premium Prepayment Period as shown in the "Premium Deposit Fund (PDF) Illustration - Preferential Interest Rate Promotion" to settle the due premium(s) and levy(ies) only. Before the Company deposits the Extra Interest into the insurance policy, PDF interest will be calculated based on the prevailing PDF interest rate.
5. In order to be eligible for the "Preferential Interest Rate Promotion" offer:
 - a. The plan must be applied within the Promotion Period and issued on or before May 31, 2024;
 - b. Annual payment mode with premium prepayment option must be selected upon policy application;
 - c. No policy year back-dating arrangement;
 - d. No supplementary benefit attached upon policy issuance;
 - e. You have paid the initial annual and prepaid premium, as stated in the "Premium Deposit Fund (PDF) Illustration - Preferential Interest Rate Promotion" in a lump sum at policy application; and
 - f. The policy(ies) must remain in force when the Company deposits the Extra Interest into the policy(ies).
6. For any alterations of the policy before the Company deposits the Extra Interest into the policy(ies) (including but not limited to the below), the preferential PDF interest rate will be totally forfeited, and the balance of the PDF will accumulate interest at the prevailing PDF interest rate.
 - a. Withdrawal from the PDF account (early withdrawal charge may be applicable) or add additional fund to the PDF account;
 - b. Change of premium payment mode;
 - c. Change of notional amount/sum assured;
 - d. Addition of supplementary benefit(s);
 - e. Policy surrender;
 - f. Policy termination due to reasons other than clause 7 below; or
 - g. Any changes that will affect the annualized premium of the policy.
7. In the event of waiver of all future premiums or policy termination due to claims before the end of the Premium Prepayment Period, the extra interest will be calculated and paid on pro-rata basis.
8. The promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.

The above plans can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the above plans, the full terms can be found in the Policy Provisions.

Generali Life (Hong Kong) Limited (the "Company") reserves the right to vary or terminate this promotion at any time without prior notice. In case of any dispute(s), the decision of the Company shall be final. The Company reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

All above plans are underwritten by the Company. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure and "Premium Deposit Fund (PDF) Illustration - Preferential Interest Rate Promotion". For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the designated plans. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

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