Chubb MyLegacy Multi-Currency Insurance Plan Premium Discount Offer and Prepayment Offer

Premium Discount Offer

Enjoy a premium discount (“Premium Discount Offer”) upon successful enrolment in **Chubb MyLegacy Multi-Currency Insurance Plan** (“**Chubb MyLegacy Multi-Currency**”) during the Promotion Period. Details of the Premium Discount Offer are set out below:

Premium payment term	Annualised premium	Premium discount rate (Applicable for the 1st and 2nd policy year premium)
5-year	below USD 30,000/ HKD 234,000	8%
	USD 30,000/ HKD 234,000 or above	10%

Prepayment Offer

During the Promotion Period, customers who successfully enrol in **Chubb MyLegacy Multi-Currency** with a 5-year premium payment term under the annual premium payment mode, and who pay in full (i) the 1st policy year’s premium and (ii) the prepaid total annual premium payable for the 2nd - 5th policy year, together with any applicable insurance levy in a lump sum will be entitled to receive non-guaranteed prepayment interest on the prepaid amount. Details are set out below:

Premium payment term	Current non-guaranteed prepayment interest rate on the Prepaid Amount
5-year	**4% p.a.** for Policy Currency of USD **3% p.a.** for Policy Currency of HKD

Promotion Period:
28 August 2026 –
30 September 2026
(both dates inclusive)

For details, please refer to the Terms and Conditions of this leaflet.

Please contact your insurance consultant or call our Customer Service Hotline at
2894 9833
for more details.

Terms and Conditions

Chubb Life Insurance Hong Kong Limited ("Chubb Life") provides the following offers during the Promotion Period. For avoidance of doubt, the term Eligible Policy(ies) under each offer shall refer to the Eligible Policy(ies) of that particular offer.

Premium Discount Offer

1. The Premium Discount Offer is only applicable to the following eligible policies (the "Eligible Policy(ies)"):
   a) the application(s) for **Chubb MyLegacy Multi-Currency** (5-year payment term) must be signed and submitted to Chubb Life during the Promotion Period; and
   b) the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 31 October 2026.

   The Premium Discount Offer shall be applied to each premium payment, in accordance with the applicable premium payment mode of the Eligible Policy(ies) for the designated policy year(s) as specified in the table below.

Premium payment term	Annualised premium	Premium discount rate (Applicable for the 1st and 2nd policy year premium)
5-year	below USD 30,000 / HKD 234,000	8%
	USD 30,000 / HKD 234,000 or above	10%

2. When the premium discount is applied, the Eligible Policy(ies) must remain in force.

3. For the avoidance of doubt, the Premium Discount Offer will be applied to the actual amount of premium paid for the basic plan of the Eligible Policy(ies), including any additional premium payable (if any) due to any underwriting requirements, as determined at the issuance of the Eligible Policy(ies), and excluding premium paid for rider(s) (if any) and levy (if any).

4. If the premium payable of **Chubb MyLegacy Multi-Currency** for each payment decreases within the first two policy years for 5-year premium payment term, the applicable premium discount rate will be determined based on the current annualized premium at the time each premium payment is due.

5. The amount of the Premium Discount Offer is non-transferable and cannot be redeemed for cash. If the Eligible Policy(ies) is cancelled during the cooling-off period, the policyowner will receive the actual amount of premium paid and levy (if any) only.

6. The Premium Discount Offer do not apply to applicant(s) who has submitted application(s) of **Chubb MyLegacy Multi-Currency** policy(ies) before or within the Promotion Period but later on withdraw the application(s) or cancel his / her **Chubb MyLegacy Multi-Currency** policy(ies) during the cooling-off period, and then re-apply for the same product during the Promotion Period.

7. Unless otherwise expressly agreed by Chubb Life in writing, the Premium Discount Offer cannot be used in conjunction with any other promotion(s) offered by Chubb Life.

Prepayment Offer

8. The Prepayment Offer is only applicable to the following eligible policies (the "Eligible Policy(ies)"):
   a) the application(s) for **Chubb MyLegacy Multi-Currency** (5-year premium payment term) must be signed and submitted to Chubb Life during the Promotion Period; and
   b) the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 31 October 2026.

   The Prepayment Offer is only applicable to annual premium payment mode with prepayment option being selected upon policy application.

9. To be eligible for the Prepayment Offer, you must pay in a lump sum, upon policy application, (i) the first-year premium and insurance levy, and (ii) the prepaid total annual premium payable for the second to fifth policy year, together with any applicable insurance levy, as set out in the "Illustration of Premiums and Insurance Levy Prepayment" in the proposal. The lump-sum payment received at the time of application will apply towards payment of the first-year premium and the first-year insurance levy. The remaining balance will then be deposited into your interest-bearing premium on deposit account (the "POD Account"). Interest will be credited to the POD Account at an interest rate determined by the Company from time to time. Such interest rate is non-guaranteed and subject to change. While there is sufficient balance in the POD Account, future premiums and future insurance levy payable under the policy will be deducted from the POD Account when due. Otherwise, additional out-of-pocket premium payments will be required to keep the policy in force.

   The current interest rate is set out in the table below, and interest will be calculated on a compound basis annually.

Premium payment term	Current non-guaranteed prepayment interest rate on the Prepaid Amount (applicable to annual premium payment mode only)
5-year	4% p.a. for Policy Currency of USD 3% p.a. for Policy Currency of HKD

10. The Prepayment Interest Rate is not guaranteed and we reserve the right to change it from time to time.
11. We will refund to you or your estate, as the case may be, if there is any balance in the POD Account (after deduction of any withdrawal charges, if applicable) at the time the policy is cancelled, surrendered, terminated or paid-up, whichever is the earliest.
12. For full terms and conditions of the premiums and insurance levy prepayment, please refer to the "Illustration of Premiums and Insurance Levy Prepayment" in the proposal.

Other Terms and Conditions

13. For details of the benefits and the full terms and conditions, and risk disclosures of **Chubb MyLegacy Multi-Currency** and applicable rider(s), please refer to the respective product brochure(s) and policy document(s).
14. Chubb Life reserves the right to vary, suspend or terminate all or part of the offers and / or amend the terms and conditions herein at any time without prior notice. For the avoidance of doubt, the Premium Discount Offer applicable to any Eligible Policy(ies) issued prior to such variation, suspension or termination of such offers will remain unaffected.
15. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
16. These terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The policyowner and Chubb Life shall irrevocably submit to the exclusive jurisdiction of the courts of Hong Kong in relation to any matter, claim, or dispute arising out of or in connection with these terms and conditions.
17. No person other than Chubb Life and the applicant / policyowner of the Eligible Policy(ies) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any of these terms and conditions.

Contact Us

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This leaflet is for general reference only and should not be regarded as professional advice, recommendation and it is not part of the policy. It should be read along with other materials which provide details of the product information. Such materials include, but are not limited to, product brochure that contains key product risks, policy provisions that contain exact terms and conditions, benefit illustrations (if any), policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, solicitation or persuasion to buy or provision of any of insurance products outside Hong Kong.

"Chubb Life", "we", "our" or "us" herein refers to Chubb Life Insurance Hong Kong Limited.

August 2026 202608/MC/AGY/EN/LU