Chubb VHIS - Prime Plan / Chubb VHIS - Standard Plan / Chubb VHIS - Flexi Plan / Chubb Assured Medical Series

Premium Rebate Offers

First-Year Premium Rebate Offer

You can enjoy premium rebate on the first-year total annualised premium ("**First-Year Premium Rebate Offer**") upon successful enrolment in **Chubb VHIS – Prime Plan** ("**Chubb VHIS – Prime**") / **Chubb VHIS – Standard Plan** ("**Chubb VHIS – Standard**") / **Chubb VHIS – Flexi Plan** ("**Chubb VHIS – Flexi**") or **Chubb Assured Medical Series** ("**Chubb AMS**") within the period from 1 July 2026 to 30 September 2026 (both dates inclusive) (the "**Promotion Period**").

Second-Year Premium Rebate Offer

You can enjoy premium rebate on the second-year total annualised premium ("**Second-Year Premium Rebate Offer**") of your **Chubb VHIS – Prime** / **Chubb VHIS – Standard** / **Chubb VHIS – Flexi** or **Chubb AMS** policy:

a) If you successfully enrol in **GBA Medical Outpatient Plan** and / or **Gold Fortune Deferred Annuity Plan** ("**Gold Fortune**") within the Promotion Period; or

b) if you are an existing customer who is holding in-force **GBA Medical Outpatient Plan** and / or **Gold Fortune** policy(ies).

Please refer to the following table for the applicable premium rebate rate(s) for the First-Year Premium Rebate Offer and Second-Year Premium Rebate Offer:

Plans	Premium Rebate Rate (applicable to all premium payment modes, i.e. "monthly / quarterly / semi-annual / annual")
1. Chubb VHIS – Prime Plan 2. Chubb VHIS – Standard Plan 3. Chubb VHIS – Flexi Plan 4. Chubb Assured Medical Series	**15%** of total annualised premium for the 1st Policy Year
	10% of total annualised premium for the 2nd Policy Year: a) if enrolled together with **GBA Medical Outpatient Plan** and / or **Gold Fortune**; or b) an existing policyholder of **GBA Medical Outpatient Plan** and / or **Gold Fortune**

The Capitalized terms shall have the meanings as defined in the terms and conditions of this leaflet and the policy provisions of the Plans.

Promotion Period:
1 July 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

1. The First-Year Premium Rebate Offer is only applicable to eligible policy(ies) which meet(s) the following requirements ("**Eligible Policy(ies)**"):
   a) the application(s) for **Chubb VHIS – Prime** / **Chubb VHIS – Standard** / **Chubb VHIS – Flexi** or **Chubb AMS** must be signed and submitted to Chubb Life Insurance Hong Kong Limited ("**Chubb Life**") within the Promotion Period"; and
   b) the Eligible Policy(ies) of the successful application(s) must be issued by Chubb Life on or before 30 November 2026.

2. The Second-Year Premium Rebate Offer is only applicable to the Eligible Policy(ies) that meet(s) one of the following requirements:
   a) the application(s) for **GBA Medical Outpatient Plan** and / or **Gold Fortune** must be signed and submitted to Chubb Life within the Promotion Period, and the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 30 November 2026; or
   b) the customer is an existing policyholder of **GBA Medical Outpatient Plan** and / or **Gold Fortune** policy(ies), which is / are in-force.

3. The First-Year Premium Rebate and / or Second-Year Premium Rebate (if applicable) is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy(ies). The First-Year Premium Rebate and / or the Second-Year Premium Rebate (if applicable) will be applied to each premium payment in the 2nd Policy Year and / or 3rd Policy Year (if applicable) according to the premium payment mode of the Eligible Policy(ies) and will partially settle any payable premium due in the 2nd Policy Year and / or 3rd Policy Year (if applicable), respectively of the Eligible Policy(ies). For the avoidance of doubt, the amount of premium rebate can only be used to offset the amount of premium due for the 2nd Policy Year and / or 3rd Policy Year (if applicable), withdrawal of the amount of premium rebate is not allowed.

4. When the First-Year Premium Rebate and / or the Second-Year Premium Rebate (if applicable) is / are applied, **Chubb VHIS – Prime** / **Chubb VHIS – Standard** / **Chubb VHIS – Flexi** or **Chubb AMS** policy(ies) / **GBA Medical Outpatient Plan** policy(ies) and / or **Gold Fortune** policy(ies) (if applicable) must remain in force and all premiums payable in respect of the Eligible Policy(ies) must be paid when due in order to enjoy any premium rebates under the relevant Premium Rebate Offer.

5. For the calculation of the First-Year Premium Rebate and / or the Second-Year Premium Rebate (if applicable), the total annualized premium due and payable for the basic plan of an Eligible Policy in the 1st Policy Year and / or the 2nd Policy Year (if applicable) including any Premium Loading as stated on the Policy Data Page (if applicable) but excluding any levy, will be multiplied by the specified premium rebate percentage.

6. For details on the benefits, full terms and conditions, and risk disclosures of **Chubb VHIS – Prime** / **Chubb VHIS – Standard** / **Chubb VHIS – Flexi** / **Chubb AMS** / **GBA Medical Outpatient Plan** and **Gold Fortune**, please refer to the respective product brochure(s) and policy document(s).

7. The amount of the premium rebate is non-transferable and cannot be redeemed for cash. If **Chubb VHIS – Prime** / **Chubb VHIS – Standard** / **Chubb VHIS – Flexi** / **Chubb AMS** / **GBA Medical Outpatient Plan** and / or **Gold Fortune** policy(ies) (if any) are cancelled during the cooling-off period, the policyholder will only be refunded the actual amount of premium and levy (if any) paid.

8. The Premium Rebate Offer are not available for applicant(s) who has submitted application(s) of **Chubb VHIS – Prime** / **Chubb VHIS – Standard** / **Chubb VHIS – Flexi** / **Chubb AMS** / **GBA Medical Outpatient Plan** and / or **Gold Fortune** policy(ies) before the Promotion Period but withdrew the application(s) or cancelled their issued **Chubb VHIS – Prime** / **Chubb VHIS – Standard** / **Chubb VHIS – Flexi** / **Chubb AMS** / **GBA Medical Outpatient Plan** and / or **Gold Fortune** policy(ies) during the cooling-off period and then re-applied for the same insurance plans within the Promotion Period.

9. The Premium Rebate Offer (s) herein cannot be used in conjunction with any other promotion(s) offered by Chubb Life except Child Discount Offer of **Chubb VHIS – Prime** ("**Child Discount**"), unless otherwise agreed by Chubb Life. For details of the Child Discount, please refer to the relevant campaign leaflet.

10. For the avoidance of doubt, if the Child Discount and the Premium Rebate Offer(s) herein are both applicable to the Eligible Policy(ies), the Child Discount will be applied before the Premium Rebate Offer(s).

11. [Only Applicable to **Chubb VHIS – Prime** / **Chubb VHIS – Standard** / **Chubb VHIS – Flexi**] The total amount of the premium rebate is not eligible for tax deduction. Eligibility for tax deduction on qualified premiums paid under this Plan is subject to the prevailing tax laws of Hong Kong as well as the individual circumstances of the policyholder (as taxpayer) and the Insured Person(s). Please refer to the website of the Inland Revenue Department (www.ird.gov.hk/eng/) and the Inland Revenue Ordinance (Cap. 112) for details. Chubb Life does not provide tax advice and you should consult an independent tax advisor for tax advice.

12. Chubb Life reserves the right to vary, suspend or terminate all or part of the offer(s) and / or amend the terms and conditions herein at any time without prior notice. For the avoidance of doubt, the offer(s) only apply to the Eligible Policy(ies) issued prior to such variation, suspension or termination of such offers will remain unaffected.

13. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.

14. These terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The policyholder 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.

15. No person other than Chubb Life and the applicant / policyholder 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.

16. The Premium Rebate Offers will be incorporated as part of the Eligible Policy(ies) if the terms and conditions of the Premium Rebate Offers are fulfilled as agreed upon and the respective policy is issued.

Contact Us

Chubb Life Insurance Hong Kong Limited
35/F, Chubb Tower, Windsor House,
311 Gloucester Road, Causeway Bay,
Hong Kong
life.chubb.com/hk

This leaflet is for general reference only and should not be regarded as professional advice, recommendation and it is not part of the policy. The product information in this leaflet does not contain the full terms of the product. 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 product features, exclusions and 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.

The plans in this leaflet are standalone products. You can purchase them without bundling with other insurance products.

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”, “our” or “us” herein refers to Chubb Life Insurance Hong Kong Limited.

July 2026 202607/VPE/AGY/EN/LU