



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

Premium Discount Offers

First-Year Premium Discount Offer

You can enjoy premium discount on the first-year total annualised premium ("First-Year Premium Discount 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** ("AMS") within the period from 1 January 2026 to 31 March 2026 (both dates inclusive) (the "Promotion Period").

Second-Year Premium Discount Offer

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

- if you successfully enrol in **GBA Medical Outpatient Plan** and / or **Gold Fortune Deferred Annuity Plan** ("Gold Fortune") together with **Chubb VHIS - Prime** / **Chubb VHIS - Standard** / **Chubb VHIS - Flexi** or **AMS** within the Promotion Period; or
- if you are an existing customer who is holding in-force **GBA Medical Outpatient Plan** and / or **Gold Fortune** policies.

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

Plan	Premium Discount Rate (applicable to all premium payment modes, i.e. "monthly / quarterly / semi-annual / annual")
Chubb VHIS - Prime Plan / Chubb VHIS - Standard Plan / Chubb VHIS - Flexi Plan / Chubb Assured Medical Series	15% of total annualised premium for the 1 st Policy Year
	10% of total annualised premium for the 2 nd Policy Year if enrolled together with or who are existing holders 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.



Promotion Period:
1 January 2026 -
31 March 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 Discount 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 **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 31 May 2026.
2. The Second-Year Premium Discount 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 31 May 2026; or
 - b) the Selected Existing 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 Discount Offer and / or Second-Year Premium Discount Offer is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy. The First-Year Premium Discount Offer and / or Second-Year Premium Discount Offer will be applied on each premium payment for the 1st Policy Year and / or 2nd Policy Year (if applicable) according to the premium payment mode of the Eligible Policy.
4. When the First-Year Premium Discount and / or the Second-Year Premium Discount (if applicable) is / are applied, **Chubb VHIS - Prime / Chubb VHIS - Standard / Chubb VHIS - Flexi** or **AMS** policy(ies)/ **GBA Medical Outpatient Plan** policy(ies) and / or **Gold Fortune** policy(ies) (if applicable) must remain in force.
5. For the calculation of the First-Year Premium Discount Offer and / or the Second-Year Premium Discount Offer (if applicable), the total annualized premium of an Eligible Policy only refers to the annualized premium due and payable for the basic plan of the Eligible Policy in the 1st Policy Year and / or the 2nd Policy Year including any Premium Loading as stated on the Policy Date Page (if applicable) but excluding any levy.
6. For details on the benefits, full terms and conditions, and risk disclosures of **Chubb VHIS - Prime / Chubb VHIS - Standard / Chubb VHIS - Flexi / 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 discount offer(s) is non-transferable and cannot be redeemed for cash. If **Chubb VHIS** policy(ies) / **AMS** policy(ies) / **GBA Medical Outpatient Plan** policy(ies) or **Gold Fortune** policy(ies) (if any) are cancelled during the cooling-off period, the policyholder will receive the actual amount of premium paid and levy (if any) of that policy(ies) only.
8. The premium discount offers are not eligible to applicant(s) who has submitted application(s) of **Chubb VHIS - Prime** policy(ies) / **Chubb VHIS - Standard** policy(ies) / **Chubb VHIS - Flexi** policy(ies) / **AMS** policy(ies) / **GBA Medical Outpatient Plan** policy(ies) and / or **Gold Fortune** policy(ies) before the Promotion Period but withdrew the application(s) or cancelled their **Chubb VHIS - Prime** policy(ies) / **Chubb VHIS - Standard** policy(ies) / **Chubb VHIS - Flexi** policy(ies) / **AMS** policy(ies) / **GBA Medical Outpatient Plan** policy(ies) and / or **Gold Fortune** policy(ies) during the cooling-off period and then re-applied for the same product.
9. The premium discount offer(s) herein cannot be used in conjunction with any other promotion(s) offered by Chubb Life except **Chubb VHIS - Prime** Child Discount Offer ("Child Discount Offer"), unless otherwise agreed by Chubb Life. For details of the Child Discount Offer, please refer to the relevant campaign leaflet.
10. For the avoidance of doubt, if the Child Discount Offer and the premium discount offer(s) herein are both applicable to the Eligible Policy(ies), the Child Discount Offer will be offered ahead of the premium discount offer(s).
11. For the sake of clarity, if the Child Discount Offer and premium discount offer(s) herein are applicable to the Eligible Policy(ies), the monthly / quarterly / semi-annual / annual premium payable will be calculated as follows:

{Standard Premium of **Chubb VHIS - Prime** + Premium Loading (if any) - Child Discount - [(Standard Premium of **Chubb VHIS - Prime** + Premium Loading (if any) - Child Discount) x First-Year Premium Discount Rate or Second-Year Premium Discount Rate (if applicable)]} x modal factor

For the purpose of the above calculation, Child Discount is equal to the Standard Premium of **Chubb VHIS - Prime** multiplied by the Child Discount Rate. Modal factors for the monthly, quarterly, semi-annual and annual premium payment modes are 0.0872, 0.2594, 0.5125 and 1 respectively.

12. [Only Applicable to **Chubb VHIS - Prime** / **Chubb VHIS - Standard** / **Chubb VHIS - Flexi**] The total amount of the premium discount offer(s) will not be entitled to a tax deduction. Whether tax deduction is allowable for the qualified premiums paid under this Certified Plan are 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.

13. 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) applicable to any Eligible Policy(ies) issued prior to such variation, suspension or termination of such offers will remain unaffected.

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

15. 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.

16. 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.

Contact Us

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