

# MediChamp Insurance Plan

Up to 4 Months First-  
Year Premium Refund



## Promotion Period

Application Submission Date: 1 July 2025 – 30 September 2025

Last Approval Date: 28 November 2025



For details, please  
refer to the  
Product Brochure

CTF Life MediChamp Insurance Plan - Basic Plan / Rider ("MediChamp") offers prestige and all-rounded features to protect you and your loved ones. You can enjoy **up to 4 Months First-Year Premium Refund** upon successful application of MediChamp . Don't miss this opportunity!



## First-Year Premium Refund

You can enjoy **up to 4 Months First-Year Premium Refund** upon successful application of MediChamp Insurance Plan (applicable to any area of coverage and annual deductibles options) during the Promotion Period.

- Enjoy **2 Month First-Year Premium Refund** upon successful application of MediChamp Insurance Plan as the **Basic Plan**
- Enjoy **4 Months First-Year Premium Refund** upon successful application of MediChamp Insurance Plan as the **Rider**



For enquiry, please contact your consultant / CTF Life Customer Service Hotline at 2866 8898, Partnership Concierge Hotline at 3192 8333 or Premier Business Hotline at 3192 8388.

Important Reminder: MediChamp Insurance Plan 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 MediChamp Insurance Plan and the full terms can be found in the policy document.

**Terms and conditions of MediChamp Insurance Plan First-year Premium Refund ("First-year Premium Refund"):**

1. To enjoy the First-year Premium Refund, customers must submit the new application(s) of MediChamp basic plan / rider (applicable to any area of coverage and annual deductibles options) from 1 July 2025 to 30 September 2025 ("Promotion Period"), the applicable basic plan for the rider must also be a new application submitted at the same time, and such application(s) must be completed underwriting process and approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before 28 November 2025.
2. This First-year Premium Refund is only applicable to the basic premium of MediChamp paid in the first 12 months after the policy issue date. Prepaid premium (if applicable), loading premium (if applicable) and premium of any riders (if applicable) will not be entitled to the First-year Premium Refund.
3. The First-year Premium Refund amount will be credited to the premium suspense account within 3 months after the first instalment premium of the second policy year is received, only for the purpose of paying future premium. The eligible policy must be in force at the time of the release of First-year Premium Refund in order to enjoy the First-year Premium Refund.
4. Each insured can only enroll at most 1 eligible policy of MediChamp.
5. The First-year Premium Refund will be calculated by 1-month premium refund amount based on the calculations below times the applicable months of First-year Premium Refund of the policy:  
Annual premium: annual premium amount ÷ 12  
Semi-annual premium: half year premium amount ÷ 6  
Monthly premium: equals to monthly premium amount
6. This First-year Premium Refund Flyer is offered to each eligible policy. If customer has applied for more than one policy of MediChamp during the Promotion Period, all of the eligible policies can enjoy the First-year Premium Refund. CTF Life reserves the right to claw back the First-year Premium Refund of the eligible policy of MediChamp if the eligible policy of MediChamp is terminated within 2 years from the policy commencement date.
7. For details of eligible MediChamp policy, please refer to the Product Brochure of MediChamp.
8. Any information provided by the applicants which is incomplete, false, fake, feigned, inappropriate, illegal, forged and misused will be considered as violating the terms and conditions of this First-year Premium Refund. CTF Life reserves all the rights to disqualify the applications without any further notice.
9. CTF Life reserves the right to make all final decisions on policy application, approval and all relevant above mentioned of this promotion. In case of any disputes in relation to this promotion, our decision shall be final and binding.
10. CTF Life reserves all the rights to suspend or terminate this promotion or amend the terms and conditions of this promotion at any time without prior notice.
11. 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.
12. This flyer should be read in conjunction with the relevant Product Brochure. For details of MediChamp, please refer to the Product Brochure and Policies.
13. 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.