



 **Manulife**
INDIVIDUAL INSURANCE
宏利個人保險

VIDA
旅遊大抽獎
Travel Package Lucky Draw

全面的理財計劃讓您無拘無束，活得精彩。

現在就把您的理財大計交給宏利為您策劃，讓您更悠然地體驗人生！

由2010年8月3日起至10月11日遞交宏利定期保費產品(投資產品及投資相連壽險產品除外)的投保申請，每5,000港元的總年繳保費便可獲得「**VIDA旅遊大抽獎**」抽獎機會一次，有機會贏取一個精彩旅程，擁有一個畢生難忘的經歷 — 如沉醉於無際的薰衣草花海之中、感受象群大遷徙時所產生的震撼、為美如天使的北歐極光讚嘆，又或是於森巴嘉年華狂歡勁舞…

Experiência de VIDA ! 快來體驗人生吧 !

「**VIDA旅遊大抽獎**」設8次每周抽獎，遊遍全球六大洲。最後一次的抽獎則送出價值超過200,000港元的巴西嘉年華之旅！

請即行動！越早投保，越多抽獎機會！

如欲了解詳情，歡迎與您的宏利保險/理財顧問聯絡，或致電客戶服務熱線 2510 3383。

A comprehensive financial plan can give you peace of mind and let you live life to the fullest.

Let Manulife help you achieve your financial plan and then enjoy your valuable time with the experience of a lifetime.

From August 3 to October 11, 2010 for every HK\$5,000 of annualized premium on Manulife regular-premium insurance plan (exclude investment products and investment-linked products) you apply for, you will receive a ballot for the **VIDA Travel Package Lucky Draw** giving you a chance to win one of the eight travel package prizes. Just imagine enjoying a marvelous journey – with exciting experiences where you can immerse yourself in the scent of lavender, feel the ground shaking as a herd of elephants run by, watch the amazing aurora or samba the night away ...

Experience life! Experiência de VIDA !

The **VIDA Travel Package Lucky Draw** includes 8 weekly travel package lucky draws to wonderful destinations and the last lucky draw travel package to the Brazilian Carnival, worth over HK\$200,000.

So don't delay, the sooner you receive your ballots the more draws you will be eligible for!

For more information, please contact your Manulife Insurance / Financial Advisor or call our Customer Service Hotline on 2510 3383.



VIDA

旅遊大抽獎

Travel Package Lucky Draw



	獎賞 Prize* (雙人旅遊禮券 Travel package for 2)	於下列日期或之前投保 Application submitted on or before	公布日期 Announcement Date
每周抽獎 Weekly Lucky Draw	吳哥窟及芭堤雅6天 (價值15,180港元) Angkor Wat & Pattaya 6 days (worth HK\$15,180)	2010 / 08 / 23	2010 / 08 / 30
	北海道5天 (價值31,180港元) Hokkaido 5 days (worth HK\$31,180)	2010 / 08 / 30	2010 / 09 / 06
	西班牙及葡萄牙9天 (價值39,980港元) Spain & Portugal 9 days (worth HK\$39,980)	2010 / 09 / 06	2010 / 09 / 13
	加勒比海郵輪11天 (價值48,560港元) Caribbean Cruising 11 days (worth HK48,560)	2010 / 09 / 13	2010 / 09 / 20
	南非及肯雅11天 (價值53,780港元) South Africa & Kenya 11 days (worth HK\$53,780)	2010 / 09 / 20	2010 / 09 / 27
	澳洲柏斯及艾雅斯巨石8天 (價值55,980港元) Australia Perth & Ayers Rock 8 days (worth HK\$55,980)	2010 / 09 / 27	2010 / 10 / 04
	北歐11天 (價值63,980港元) Scandinavia 11 days (worth HK\$63,980)	2010 / 10 / 04	2010 / 10 / 11
	巴西嘉年華19天 (價值202,580港元) Brazilian Carnival 19 days (worth HK\$202,580)	2010 / 10 / 11	2010 / 11 / 19

* 雙人旅遊禮券，包括機場稅、燃油附加費及導遊小費。Travel package for 2 includes airport tax, fuel surcharge and tour guide tips.

「每周抽獎」結果將按上述時間表刊登於宏利企業網站(www.manulife.com.hk/vida)，及於2010年11月19日刊登所有抽獎結果於星島日報及英文虎報。

Result of Weekly Lucky Draws will be announced in accordance with the above-mentioned schedule on Manulife website (www.manulife.com.hk/vida), and result of all lucky draws will be published in Sing Tao Daily and The Standard on November 19, 2010.

細則及條款：

1. 推廣期由2010年8月3日至10月11日，包括首尾兩日(「推廣期」)。
2. 是次抽獎只適用於宏利個人保險產品的保單持有人(「客戶」)。
3. 宏利員工及保險/理財顧問均不可參加是次抽獎活動。
4. 於推廣期內合共舉行八次「每周抽獎」。任何客戶透過宏利的保險/理財顧問或指定分銷商於推廣期內遞交的新保單、新附加保障、增加保額/保障額及保障升級申請，並符合以下第五點的最低年繳保費要求，均合資格參加相關的「每周抽獎」。
5. 每位合資格客戶就其於推廣期內的相關投保申請，每滿5,000港元(或等值之其他貨幣)之年繳保費(不包括整付保費、投資產品及投資相連壽險產品)，將可獲抽獎機會一次。例如5,000港元可獲抽獎機會一次，10,000港元可獲抽獎機會兩次，如此類推。抽獎機會以每張保單獨立計算，不同保單的保費不可合併計算。
6. 年繳保費是指在保單/保障生效後之首12個月的新增保費總額(並不包括預繳保費、額外供款、現有保單之「通脹加保權益」(IPO)及「原年齡轉換」簽發之保單的保費)。
7. 每次的「每周抽獎」將抽出一位得獎者。被抽中客戶將不可參加任何其後的抽獎。未被抽中的將會自動累積至下一輪抽獎。
8. 得獎者將獲個別通知領獎事宜。
9. 宏利並非抽獎禮品之供應商，有關供應商之產品及服務質素，應以供應商之條款及細則為準，本公司概不負責。
10. 若因獎品供應問題或在特別情況下，宏利保留權利以其他禮品代替。
11. 抽獎獎賞不可兌換現金。
12. 宏利有權公開得獎者名單於宏利企業網站及前述的報章，及有權使用頒贈儀式之有關資料及相片作宣傳推廣之用。宏利擁有有關得獎者相片之知識產權。
13. 如得獎者的得獎保單申請/保單於2010年12月舉行的頒獎儀式時，並未獲批核/不再生效、減低保額/保障額、降低保障或到期應繳的保費仍未繳清，或得獎者未有親身出席有關頒獎儀式，得獎者將不可獲取任何幸運抽獎的禮品。
14. 若對上述之獎賞計算及安排有任何爭議，宏利人壽保險(國際)有限公司保留最終之裁決權。

Terms & Conditions:

1. The campaign period runs from August 3 to October 11, 2010 (the "Campaign Period").
2. The Lucky Draws are exclusive to policyowners of Manulife Individual Life Insurance Products (the "Customer(s)").
3. Manulife staff and Insurance/Financial Advisors cannot participate in these Lucky Draws.
4. During the Campaign Period, there will be eight Weekly Lucky Draws. Customers applying for any new policy, new supplementary benefit, face amount/sum insured increase, and benefit upgrade submitted via Manulife Insurance/Financial Advisors or selected distributors within the Campaign Period are, subject to the minimum annualized premium requirement set out in point 5 below, eligible to participate in the respective Weekly Lucky Draw(s).
5. Each eligible Customer is entitled to one ballot for every HK\$5,000 (or equivalent in other currencies) new annualized premium per policy (excluding single premium, investment products and investment-linked products) on his/her respective applications during the Campaign Period. e.g. HK\$5,000 for one entry, HK\$10,000 for two entries, etc. Premiums for different policies cannot be combined.
6. Annualized premium shall mean the total amount of premiums payable in respect of the first 12 months from policy issue or coverage effective date (excluding pre-paid premium, Top-up premium, Inflation Protector Option additions, and premium due to "Original Age Conversion").
7. One winner will be drawn in each of the Weekly Lucky Draws. Customers who have already won a Weekly Prize in any Weekly Lucky Draw will not be entitled to participate in any subsequent draws. Unsuccessful entries will automatically enter into the subsequent draws.
8. The winners will be notified individually with respect to the prize redemption.
9. Manulife is not the supplier of the Lucky Draw prizes and will not accept any liability in relation to the prizes. Enjoyment of the prizes is subject to the terms and conditions of the relevant suppliers.
10. Manulife reserves the right to offer alternative prize if any prize is not available or under special situation.
11. The prizes cannot be exchanged for cash.
12. Manulife reserves the right to publish the names of the winners on Manulife website and the aforesaid newspapers and use the photos taken at the prize presentation ceremony for future marketing purposes. All intellectual property rights in the winners' photos shall vest in Manulife.
13. The entitlement to any prizes will be forfeited if the respective application/policy of the winner is not approved/does not remain in force, the face amount or sum insured is reduced, any benefit is downgraded or the premiums due have yet to be paid at the time of the prize presentation ceremony taking place in December 2010 or the winner does not turn up in person in a relevant prize presentation ceremony.
14. In the event of any disputes as to the entitlement of the offer, Manulife's decision shall be final and conclusive.

如欲參閱宏利之私隱政策，閣下可瀏覽宏利網站，網址為www.manulife.com.hk。閣下並可要求宏利避免使用閣下的個人資料作直接促銷用途，如有此需要，請致函宏利的個人資料保密主任，地址為香港北角電氣道169號宏利保險中心36樓，或致電客戶服務熱線2108 1188。

To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also request Manulife not to use your personal information for direct marketing purpose by writing to our Privacy Officer at 36/F., Manulife Tower, 169 Electric Road, North Point, Hong Kong or by calling our Customer Service Hotline on 2108 1188.