

31 December 2021

**Broker Bulletin No 2021 - C10**  
**Commission Arrangement of AXA “New Year Fabulous Rewards” Programme**  
**(the “Campaign”)**  
**AXA 安盛「喜迎豐年」推廣計劃佣金安排**  
**(以下稱「推廣活動」)**

Dear Business Partners,

This refers to the bulletin dated 31 December 2021 regarding the commission arrangement of AXA “New Year Fabulous Rewards” Programme.

Within promotion period of AXA “New Year Fabulous Rewards” Programme, commission payout will be based on gross premium (before premium refund) and remain unchanged. In order to comply with commission payout guideline under GL16 which the commissions paid cannot be higher than the premium received, therefore commission payout of each eligible LoveAssure /LoveAssure Plus Critical Illness Plan (20/25-year pay) and MultiPro /MultiPro Plus Critical Illness Plan (20/25-year pay) will follow below special arrangement:

1. Any commission excess premium received will be withheld and released only after the premium for the first 13 months of the policy has been received
2. The FYC (Excluding OC) of First Premium refund for Basic plan will be adjusted when the following scenarios occur within the first 24 policy months and resulted in the total commission paid is higher than the premium received from client:
  - The premium of the 2<sup>nd</sup> policy year lower than the 1<sup>st</sup> policy year

OR

  - Payment mode has been changed to monthly mode or semi – annual mode
3. The FYC (Excluding OC) adjustment amount shall be refunded if the below requirements are fulfilled:
  - The premium of 24<sup>th</sup> policy month has been received

AND

  - The total commission paid do not exceed the total premium received from client

Other terms and conditions of your Broker’s or Independent Agent’s Contract, including claw-back provisions, remain unchanged. We reserve our rights and absolute discretion to review the Campaign, adjust, amend or suspend any terms and conditions of the Campaign, including without limitation any commission rates, from time to time.

Any enquiries, please feel free to contact your Business Development Manager.

Yours faithfully,



Lawrence Chu  
Life Broker & IFA Director

致各大經銷商：

此公告為關於 2021 年 12 月 31 日發出的通告提及之 AXA 安盛「喜迎豐年」推廣計劃佣金安排。

於 AXA 安盛「喜迎豐年」推廣計劃期內，相關佣金均以保費回贈前的保費計算，故此佣金金額維持不變。惟須配合 GL16 就收取之佣金不能高於已收保費之指引，因此每份合資格「摯愛保危疾保障/摯愛保危疾保障（升級版）」（20/25 年繳）及「愛護有加危疾保障/愛護有加危疾保障（升級版）」（20/25 年繳）的佣金發放將作以下特別安排：

1. 任何高於已收保費之佣金將被暫緩，並於收到首十三個月之保費後發放
2. 若於首兩個保單年度發生以下情況而引致佣金高於已收保費，首次保費回贈的基本計劃首年佣金 (不包括 OC) 將會被調整:
  - 第二個保單周年之保費金額少於第一個保單周年
  - 或
  - 客人改變繳費頻率至月繳或半年繳
3. 被調整的首年佣金(不包括 OC)於符合以下條件後才可發放:
  - 公司已收首二十四個月之保費
  - 及
  - 收取之佣金少於已收保費

您的經紀或保險代理商合約的其他條款和條件（包括回扣條款）保持不變。本公司保留權利和絕對酌情權不時審查推廣活動，調整、修改或暫停推廣活動的任何條款和條件，包括但不限於任何佣金率。

如有任何查詢，歡迎與您的客戶經理聯絡。

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