



「升升雙息」

人民幣儲蓄保險計劃
Dual Privilege
RMB Endowment Plan

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DUAL PRIVILEGE RMB Endowment Plan

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Grab every chance to make your wealth grow

當今市況瞬息萬變，要創造更多的財富，必須好好把握機遇。鑑於人民幣隨著中國發展而潛力無限，ING為您提供一個以人民幣計算的儲蓄保障計劃-「升升雙息」人民幣儲蓄保險計劃(「計劃」)^{1,2,3}，供款只需短短兩年，不但有可觀的保證回報，更提供多一份保障，讓您有機會享受將來人民幣升值的成果，安心為豐盛未來作好儲備。

In today's ever-changing market environment, you have to grab every opportunity to make your wealth grow. China's ongoing development shines a spotlight on the potential appreciation of the Renminbi ("RMB"). Now ING presents the Dual Privilege RMB Endowment Plan ("Plan")^{1,2,3} that enables you to benefit from future RMB appreciation while securing a quality future with peace of mind. Denominated in RMB, this Plan offers remarkable guaranteed returns as well as life protection for a premium payment period of only two years.

可觀保證每年回報率

「升」級可觀回報

Privileged guaranteed annual return

本計劃提供可觀回報，讓財富輕鬆增值。於第5個保單年度完結時，您將可享每年**2.31%**保證回報(以人民幣計算)⁴。此後，您除可選擇維持此計劃另外最多5年，以獲更高回報，亦可選擇提取全部現金價值並終止保單。

The Dual Privilege RMB Endowment Plan offers you an attractive return, which helps you to grow your wealth easily. At the end of the 5th policy year, you will enjoy a guaranteed annual return of **2.31%** in RMB⁴. You can choose to roll over the policy for up to 5 more years to earn higher returns, or simply withdraw all the cash value and terminate the policy.

於不同既定滾存期間之保證每年回報率⁵表 (以人民幣計算)

Table of Guaranteed Annual Return⁵ (in RMB terms) within Different Designated Rollover Period

由第5個保單年度完結開始之既定滾存期間 Designated Rollover Period Starting from the End of the 5 th Policy Year	於既定滾存期間內之 保證每年回報率 ⁵ Guaranteed Annual Return ⁵ within the Designated Rollover Period
第5個保單年度完結 → 第6個保單年度完結 End of the 5 th Policy Year → End of the 6 th Policy Year	2.98%
第5個保單年度完結 → 第7個保單年度完結 End of the 5 th Policy Year → End of the 7 th Policy Year	3.09%
第5個保單年度完結 → 第8個保單年度完結 End of the 5 th Policy Year → End of the 8 th Policy Year	3.34%
第5個保單年度完結 → 第9個保單年度完結 End of the 5 th Policy Year → End of the 9 th Policy Year	3.52%
第5個保單年度完結 → 第10個保單年度完結 End of the 5 th Policy Year → End of the 10 th Policy Year	4.10%





特快2年供款 理財「升」級首選 Privileged 2-year payment period

「升升雙息」人民幣儲蓄保險計劃只需2年即可完成供款，既令您輕鬆調動資金，又讓您更快實現儲蓄目標；您更可選擇以人民幣或港幣繳付保費^{2,3}，配合個人理財大計。此外，您可於申請保單時預繳翌年保費⁶，並以年利率3.00%積存⁷。

With the Dual Privilege RMB Endowment Plan, your premium payment period is only two years allowing you to allocate your funds leisurely and to reach your savings goals at a faster pace. You may pay the premium in either RMB or Hong Kong Dollars ("HKD")^{2,3} to suit your financial plan. What's more, you can prepay the 2nd year premium⁶ upon policy application and the prepaid premium will be accumulated at 3.00%p.a.⁷.

附加壽險 「升」級安心 Privileged life protection

ING明白家人在您心目中之重要位置，為助聊表您對家人的心意，「升升雙息」人民幣儲蓄保險計劃提供身故權益^{2,3,8}，相當於 (i) 總已繳保費的101%；或 (ii) 保證現金價值，以較高者為準。另外，若被保人於首三個保單年度內直接且單純因意外並於意外發生後180天內身故，本計劃將額外支付總已繳保費的30%或人民幣90,000 (以較低者為準) 作為意外身故權益^{2,3,9}，為您及家人多添一份安心。

Knowing how important the welfare of your family is, the Dual Privilege RMB Endowment Plan offers you a Death Benefit^{2,3,8} that equals (i) 101% of the Total Premiums Paid; or (ii) the Guaranteed Cash Value, whichever is higher. In addition, if the Insured's death is caused solely and directly by an accident and occurs within the first 180 days from the date of the accident during the first three policy years, the Plan will pay an additional 30% of the Total Premiums Paid or RMB 90,000 (whichever is lower) as an Accidental Death Benefit^{2,3,9}, giving you and your family extra peace of mind.

毋需驗身 「升」級方便 Privileged application process

1至75歲人士均可投保此計劃，投保金額¹⁰由人民幣50,000起，手續簡易快捷，毋需驗身。請即把握機遇，開展您的儲蓄計劃。

Dual Privilege RMB Endowment Plan is designed for everyone aged from 1 to 75, with a Sum Insured¹⁰ as little as RMB 50,000. The application is simple and no medical examination is required, so you can begin growing your wealth without delay.

匯率及貨幣風險披露

- 本計劃以人民幣為保單貨幣。投保本計劃須承受匯率及貨幣風險，人民幣兌港幣匯率可升可跌。
- 如您選擇以港幣繳付保費，您必須以ING根據當時以市場為基礎而決定之匯率繳付保費。若您於保單申請時沒有預繳翌年保費，而人民幣在保單簽發後因匯率浮動而升值，第2個保單年度以港幣計算之保費將會較首年保費為高。相反，若您於申請保單時選擇以港幣預繳翌年保費，而人民幣在保單簽發後因匯率浮動而貶值，於保單申請時已繳付之預繳保費將會較第2個保單年度以港幣計算之需繳付保費為高。
- 如您選擇以港幣收取有關利益或退還之預繳保費(如適用)，有關支付金額將根據當時市場為基礎及由ING決定的匯率計算後與人民幣同等價值的港幣支付。任何人民幣兌港幣匯率之波動將會直接影響以港幣結算的利益或退還之預繳保費金額(如適用)，及如當有關利益或退還之預繳保費於支付時以港幣計算而人民幣大幅貶值，您將失去大部分的應付利益或預繳保費金額(如適用)。
- 人民幣現時並非自由兌換的貨幣，透過香港銀行兌換人民幣須受若干限制，例如每人每日可兌換人民幣的限額。
- 若因法規變動或因其他由ING全權決定之理由，本保單之保費或利益無法以人民幣或港幣支付，ING可依其認為公正與適當之條件全權決定本保單可收取保費、應付利益及退還預繳保費(如適用)之貨幣、貨幣兌換匯率及其計算。

Exchange Rate and Currency Risk Exposure

- The policy currency of this Plan is denominated in RMB. Application of the Plan is subject to exchange rate and currency risk. Exchange rate of RMB against HKD may fall as well as rise.
- If you choose to pay the premium(s) in HKD, you must pay the premium(s) at the prevailing market-based exchange rate between RMB and HKD as pre-determined by ING. If you have not prepaid the second year premium at the time of policy application and the RMB appreciates after the policy is issued due to exchange rate fluctuation, the premium payable for the second policy year will be higher than the first year premium when calculated in HKD. On the contrary, if you have prepaid the second year premium at the time of policy application and the RMB depreciates after the policy is issued due to exchange rate fluctuation, the prepaid premium paid at the time of policy application will be higher than the required premium payable for the second policy year when calculated in HKD.
- If you choose to receive any benefit(s) or refund the prepaid premium (if applicable) under this Plan in HKD, the amount payable will be the HKD equivalent to the RMB based on the prevailing market-based exchange rate on such date as determined by ING. Any fluctuations in the RMB-HKD exchange rate will have a direct impact on the value of your benefit(s) or the refundable prepaid premium amount (if applicable) as calculated in HKD and if the RMB depreciates substantially against the HKD upon a benefit(s) becoming payable or the prepaid premium becoming refundable (if applicable), you will lose a substantial portion of the benefit(s) or the prepaid premium amount (if applicable) in HKD terms.
- RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions, for example, the conversion of RMB is subject to a daily limit per person per day.
- If the premium(s) and/or benefit(s) under this Plan cannot be paid in RMB or in HKD either on account of a change in regulation(s) or for such other reasons as ING may solely determine, ING shall, based on such terms as it deems just and proper, at its sole discretion determine the currency, the currency exchange rate and the manner of calculating the premium(s) receivable, the benefit(s) payable and the prepaid premium refundable (if applicable) under this Plan.

註：

1. 本計劃為限額發售產品，供應期有限，ING保留不接受客戶保單申請之權利，並退回全數已繳交之保費及不會計算及支付任何利息。
 2. 本計劃以人民幣為保單貨幣，ING根據匯率及貨幣風險披露部分所列的限制保留接受客戶以人民幣或港幣繳付保費、收取退保權益、期滿權益、身故權益、意外身故權益或退還任何預繳保費(如適用)。
 3. 如欲了解有關匯率及貨幣風險之詳情，請參閱匯率及貨幣風險披露部分。
 4. 整個保單年期(即由保單簽發日至第10個保單年度完結時)之保證每年回報率為3.25%(以人民幣計算)。
 5. 保證每年回報率之計算乃假設在第5個保單年度完結時，所有保證現金價值將累積並保留於此計劃至既定保單年度完結。此保證每年回報率並非根據總已繳保費而計算，而是按照第5個保單年度完結時之保證現金價值計算。
 6. 此預繳保費將用作繳交到期之第2年保費。於任何時間提取預繳保費將導致保單退保。若您於供款年期期間退保，任何已預繳保費的餘額連同以日數按比例計算之利息將退還予您。但退保時所提取之預繳保費須繳付手續費，該手續費為預繳保費金額之3.5%。有關手續費為非保證而ING有絕對酌情權於保單年內更改此費用。
 7. 此年利率將根據ING不時釐訂作準。而ING保留隨時更改此年利率之權利。
 8. 於被保人身故時，任何已預繳之保費的餘額(不附帶利息)將會退還予您。
 9. 意外身故權益在某些情況下將不適用，詳情可參閱保單條款內的權益條款部分。
 10. 投保金額與計算被保人身故時所需支付之身故權益金額無關。
- 以上資料只供參考及旨在描述主要計劃特點，有關條款細則的詳細資料，請參閱保單條款。本單張及保單條款內容於描述上有任何歧異，應以保單條款英文原義為準。本單張中英對照，如有任何歧異，概以英文原義為準。
 - 此計劃由ING Life Insurance Company (Bermuda) Ltd承保，本計劃所發放的利益須承受ING的信貸風險。

Remarks:

1. The offer of this Plan is limited and the availability is at the discretion of ING. ING reserves the right to decline applications for this Plan with a full refund of any premium paid without interest.
 2. The policy currency of this Plan is denominated in RMB, ING may allow the settlement of the Premium, Surrender Benefit, Maturity Benefit, Death Benefit, Accidental Death Benefit and the refund of any prepaid premium (if applicable) in RMB or HKD subject to the restrictions highlighted in the "Exchange Rate and Currency Risk Exposure" section.
 3. Please refer to the "Exchange Rate and Currency Risk Exposure" section to understand more about the potential exchange rate and currency risk.
 4. The guaranteed annual return for the whole policy term (i.e. from the Policy Date to the end of the 10th policy year) is 3.25% in RMB.
 5. The guaranteed annual return is calculated on the basis that all the Guaranteed Cash Value at the end of the 5th policy year has been accumulated and rolled over to the designated policy year. The guaranteed annual return is not calculated based on the Total Premiums Paid and is based on the Guaranteed Cash Value at the end of the 5th policy year.
 6. The prepaid premium is used to settle the 2nd year premium when it is due. Withdrawal of the prepaid premium at any time will lead to surrender of the policy. If you surrender your policy during the premium payment term, any balance of prepaid premium will be refunded to you with interest on a daily pro-rata basis. However, withdrawal of prepaid premium upon surrender is subject to an administrative charge which is calculated as 3.5% of the prepaid premium amount. The administrative charge is not guaranteed and may change at sole discretion of ING during the term of the policy.
 7. This interest rate is determined by ING from time to time and ING reserves the sole right to vary this interest rate at any time.
 8. Any prepaid premium (without interest) will be refunded to you upon death of the Insured.
 9. Accidental Death Benefit is not applicable under specific circumstances. Please refer to the Benefit Provisions in the Policy Provisions for the exclusion clauses.
 10. The Sum Insured is irrelevant to and not connected with the calculation of the amount of Death Benefit payable upon the death of the Insured.
- The above information is for reference only and is indicative of the key features of the Plan. For a complete explanation of the terms and conditions, please refer to the Policy Provisions. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Policy Provisions, the Policy Provisions in English shall prevail. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.
 - This insurance plan is underwritten by ING Life Insurance Company (Bermuda) Ltd. All benefits payable under this insurance plan are subject to the credit risk of ING.

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