

**PURE Cardholder Offers of ZA Life Limited (“ZA Life”) – Terms and Conditions**

1. This promotion is applicable to the selected persons by invitation only (“**Selected Customer**”).
2. The promotion period is from Jul 6, 2020 to Dec 31, 2020 (both dates inclusive) (“**Promotion Period**”).
3. Selected Customer must (a) hold a valid Hong Kong Identity Card; and (b) hold a residential address in Hong Kong.
4. Selected Customer can enjoy premium waiver for the first 5 policy years for a 5-year HK\$100,000 ZA Heart Attack & Stroke Protection ("5-year Policy") by using the designated promotion code “PURE5YFREE” in the application for ZA Heart Attack & Stroke Protection offered by ZA Life through its website at [insure.za.group](https://insure.za.group) within the Promotion Period (“**Offer 1**”).
5. Selected Customer can enjoy a 20% off discount on the first-year premium by using the designated promotion code “PURE20” for any successful purchase of any selected insurance product offered by ZA Life through its website at [insure.za.group](https://insure.za.group) within the Promotion Period, without limitation on the number of usage (“**Offer 2**”).
6. Selected insurance products include ZA Life Protection, ZA Cancer Protection and ZA Heart Attack & Stroke Protection.
7. Offer 1 is available to Selected Customer on a first-come, first-serve basis while stocks last until the first 500 5-year Policies are issued. Offer 1 will be offered once only to each Selected Customer.
8. Following the issuance of the 5-year Policy, if the Selected Customer fails to pay any premium after the 5th policy anniversary of the 5-year Policy, the 5-year Policy will be terminated in accordance with the terms of the applicable policy provisions.
9. Offer 1 and Offer 2 shall be subject to these terms and conditions.
10. Offer 1 and Offer 2 are not redeemable for cash or other products and services.
11. ZA Life reserves the right to adjust, withdraw or cancel Offer 1 and/ or Offer 2, and to amend or revise any of these terms and conditions from time to time without prior notice and without assigning any reasons whatsoever. The Selected Customer will be subject to these terms and conditions in force at the time of the Selected Customer participating in this promotion during the Promotion Period. In the event of any inconsistencies between the applicable policy provisions and the terms herein, the applicable policy provisions shall prevail. ZA Life reserves the right of final decision on any dispute arises therefrom or in connection therewith.
12. In case of any ambiguity, doubts or disputes arising out of or under any of these terms and conditions or any communications, the decision of ZA Life is final and conclusive in all circumstances without assigning any reasons whatsoever and no correspondence will be entered into.
13. No other than the Selected Customer and the ZA Life (includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these terms and conditions.
14. These terms and conditions are governed by the laws of the Hong Kong Special Administrative Region and interpreted in accordance with the laws of the Hong Kong Special Administrative Region. All parties agree to be subject to the jurisdiction of the courts of the Hong Kong Special Administrative Region.
15. If there is any inconsistency between the Chinese and English versions, the English version shall prevail.