

Starting from 15 August, 2022, upon successful enrollment in Protector Critical Illness Insurance Plan and fulfill all relevant criteria, policyholders can join the MediPlus Membership Program ("MediPlus") for free and get a membership of MediPlus Prime!

Insurance plan	Membership plan of MediPlus
Protector Critical Illness Insurance Plan	MediPlus Prime

For the details of MediPlus, please visit https://mediplus.e-chinalife.com.hk.

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Terms and conditions:

- 1. The free membership of MediPlus Membership Program MediPlus Prime (the "Offer") is applicable to China Life Insurance (Overseas) Company Limited ("China Life (Overseas)")'s "Protector Critical Illness Insurance Plan" (the "Plan").
- 2. MediPlus Membership Program ("MediPlus") is a medical benefit membership program managed by China Life (Overseas) and is not an insurance product. The medical related services, products and benefits are provided by third party service provider. China Life (Overseas) will not guarantee the service quality and shall not be liable for any matter in connection with the services. The applicant has to meet all of the following criteria in order to be admitted as a member of MediPlus:
 - (i) at age 18 years old or above;
 - (ii) hold a valid mobile phone number;
 - (iii) apply in his/her own name (not apply in the name of anyone else or any other companies, corporations or institutions); and
 - (iv) meet all the criteria and conditions as imposed by China Life (Overseas) from time to time.
 - China Life (Overseas) reserves the right on whether to accept a membership application or not. MediPlus is subject to the relevant terms and conditions. China Life (Overseas) reserves the right to amend the terms and conditions thereof from time to time without prior notice.
- 3. The redemption details of MediPlus will be sent to the policyholder after cooling-off period through SMS. The membership qualification will be terminated if the policy is terminated due to any reasons. Please visit the following website for the details of MediPlus: https://mediplus.e-chinalife.com.hk.
- 4. The Plan is underwritten by China Life (Overseas) and is subject to all respective policy terms and conditions. The promotion material should be read in conjunction with the product brochure of the Plan. For product information and risk disclosures of the Plan, please refer to the terms and conditions set out in the product brochure and the provisions of the policy issued by China Life (Overseas). All details of the Plan will be subject to the provisions of the policy.
- 5. China Life (Overseas) reserves the right to amend all or part of the terms and conditions of the Offer or terminate or revoke the Offer without issuing further notice. In the event of any disputes, China Life (Overseas) shall have absolute discretion in making a final decision.
- 6. No person or entity other than China Life (Overseas) and the policyholders shall have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce any of the provisions of these terms and conditions, or to enjoy the benefits under any of the provisions of these terms and conditions.
- 7. By participating in the Offer, policyholders agree that they have read and agreed with the terms and conditions herein.
- 8. This Offer will cease upon the occurrence of the following events (whichever is earlier):
 - (i) upon policy termination; or
 - (ii) upon cessation of operation of MediPlus Membership Program.
- 9. The terms and conditions are governed by and must be construed in accordance with the laws of Hong Kong Special Administrative Region.
- 10. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product of China Life (Overseas) outside Hong Kong.

China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability)