

投保「易儲保」保險儲蓄計劃，請聯絡大西洋銀行各分行。  
You can subscribe to EasySaver Insurance Plan at any BNU branch.

本產品之承保公司為  
This product is underwritten by:

**忠誠澳門人壽保險股份有限公司**  
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儲蓄及投資  
SAVINGS AND INVESTMENT

**2023**  
Guaranteed Crediting  
Interest Rate  
保證派息率

**3.0%**



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**「易儲保」**  
保險儲蓄計劃  
EasySaver Insurance Plan

ESIP-LF-202301.01

**BNU**

Banco Nacional Ultramarino  
大西洋銀行

**FIDELIDADE**

忠誠保險

## 集儲蓄、回報及保障於一身

### SAVINGS, RETURN AND PROTECTION, ALL-IN-ONE

#### 每年保證利息

##### Annual Guaranteed Interest

本產品提供每年保證利息，讓您可持續地穩妥累積財富。  
保證派息率於每個曆年年初公佈。

The plan offers an annual guaranteed interest which allows a stable and continuous growth of your wealth. The guaranteed crediting interest rate is announced at the beginning of every calendar year.

#### 額外非保證利息

##### Additional Non-Guaranteed Interest

除保證利息外，本計劃還會派發非保證利息，此利息是按本產品的投資回報、退保及賠償記錄等釐定。

In addition to the guaranteed interest, this plan also features a non-guaranteed interest which is determined based on the product's investment return, surrender and claims experiences, etc.

#### 意外身故保障<sup>^</sup>

##### Accidental Death Coverage<sup>^</sup>

本計劃設有意外身故保障，保障金額相等於戶口價值\* 的5%，讓您與至親享有安心的保障。

This plan provides accidental death benefit of 5% of the Account Value\*, so that you and your loved ones can enjoy peace of mind.

#### 靈活付款方式

##### Flexible Premium Payment

您可選擇以月供或以一筆指定金額來設立您的儲蓄計劃。

You may set up your plan with monthly payments or a single payment.

#### 靈活退保

##### Flexible Surrender

您可隨時部份或全部退保以應付不時之需，退保設有收費及最低退保金額。

You may perform partial or total surrender during times of need which is subject to a charge and minimum surrender amount.

<sup>^</sup> 受保年齡由18至69歲。最高賠償額為澳門元/港元100,000。

Applicable to insured aged 18 to 69 years old. The maximum benefit amount is MOP/HKD100,000

\* 戶口價值包括已支付保費之總和，再加上所有已派發的利息，減去部份退保金額。

Account Value is equivalent to the sum of all premiums paid, plus all credited interest, excluding all partial surrender benefit amount.

本單張之產品資料只供參考。有關保障範圍、承保條款及不受保事項，請參閱保單一般條款。The leaflet contains general information and is for reference only. For details of coverage, terms, conditions and exclusions, please refer to the Policy General Conditions.

#### 最低退保金額 (澳門元/港元)

##### Minimum Surrender Amount (MOP/HKD)

單次退保 Single Surrender	\$5,000
每月退保 Monthly Surrender	\$2,500
保單年期 Policy Year	退保費用 Surrender Charge
首年 1 <sup>st</sup>	退保金額之5% 5% of surrender amount
第2年至第5年 2 <sup>nd</sup> - 5 <sup>th</sup>	退保金額之1% 1% of surrender amount
第6年及以後 6 <sup>th</sup> and onwards	不設退保費用 No surrender charge

#### 計劃摘要

##### PLAN SUMMARY

計劃幣值 Plan Currency	澳門元/港元 MOP/HKD		
最低投保年齡 Minimum Entry Age	18歲 18 years old		
保費付款方式 Premium Payment Mode	首次(單次) Initial (Single)	月繳 Monthly	額外 Top-up
最低保費金額 Minimum Premium Amount	\$5,000	\$500	\$2,500

#### 過往派息率資料

##### CREDITING INTEREST RATE HISTORY

年度 Year	2020	2021	2022
保證派息率 Guaranteed Crediting Interest Rate	2.55%	1.50%	1.55%
總派息率 Total Crediting Interest Rate	2.60%	1.55%	1.65%

註：

- 上述公佈的派息率資料是根據每個年度內適用於該等保單之實際派息率並以加權平均法計算。因此，閣下須參考有關保單之週年報告以了解適用於閣下保單之實際派息率。
- 上述公佈的派息率並未扣除任何與保單相關的收費。
- 未來派息率或會低於或高於上述之過往派息率。

Notes:

- The crediting interest rates shown are calculated based on weighted average of actual crediting interest rates of the policies in each calendar year. For the actual crediting interest rates applicable to your policy, please refer to your annual statement.
- The crediting interest rates shown are calculated before applying any relevant charges to your policy.
- The future crediting interest rates may be less or more favorable than the historical crediting interest rates.