

FIDELIDADE

忠誠保險



高息三年
儲蓄計劃 (III)

**GUARANTEED
SAVINGS 3 YEARS**
(SERIES III) (04/2023)

讓歐元變得更有價值

**MAKE EVERY
€URO COUNT**

保證派息率高達

**GUARANTEED CREDITING
INTEREST RATES UP TO**

2.3%



每年保證派息率
Annual Guaranteed
Crediting Interest Rate



100% 本金保證
100% Guaranteed Capital



潛在額外回報¹
Potential extra return¹



靈活退保²
Flexible surrender²



保證派息率³

Guaranteed Crediting Interest Rates³

年度 Year	保證派息率 ³ Guaranteed Crediting Interest Rates ³
1	2.00%
2	2.15%
3	2.30%

計劃摘要

Plan Summary

幣別 Currency	歐元 EUR
最低保費 Minimum Premium	€ 3,000
保費付款方式 Premium Payment Mode	整付 Lump Sum
意外身故賠償保障 ⁴ Accidental Death Benefit ⁴	保費的5% 5 % of Premium

1. 潛在額外回報並非保證，並按本產品的投資回報、開支、賠償記錄等釐定。
Potential extra return is not guaranteed and is calculated based on the product's investment return, surrender and claims experience, etc.
2. 可全部或部份退保，第一/二/三個保單年度之退保手續費為退保保費的 10%/8%/5%。
Total or partial surrender is available subject to a fee of 10%/8%/5% on premium surrendered in policy year 1/2/3 respectively.
3. 以複式利率計算，並於每個保單週年日派發至保單內。
Compound interest, to be paid into the policy at each Policy Anniversary Date.
4. 此保障只適用於18-69歲之被保人。如被保人受保於一份或多於一份高息三年儲蓄計劃(III)，被保人在一份或所有計劃內的總賠償額最高為歐元 11,800。
This benefit is only applicable to insured aged from 18-69 years. If the insured is covered by one or more than one policy "Guaranteed Savings 3 Years (Series III)", the total maximum limit of the insured in one and all the policies is EUR 11,800.

註：忠誠澳門人壽保險股份有限公司可隨時停止此保險之認購推廣，不作另行通知。

Note: The offer of this product may be suspended without notice by Fidelidade Macau Life - Insurance Company Limited

以上提供之產品資料只供參考，有關保障範圍及承保條款，請參閱保單一般條款。

The above product information is for reference only. For details of coverage, terms, conditions and exclusions, please refer to Policy General Conditions.

本產品之承保公司為：

This life insurance product is underwritten by:

忠誠澳門人壽保險股份有限公司

Fidelidade Macau Life - Insurance Company Limited

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大西洋銀行為本產品之代理。BNU is the distributor of this insurance product.

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