

如何申請
How to apply

您可透過以下途徑投保「易儲保」保險儲蓄計劃：
You can subscribe to EasySaver Insurance Plan:

📍 忠誠保險澳門辦事處
At Fidelidade's Macao Office

📍 大西洋銀行各分行
At BNU Branches

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
Fidelidade Macau Life - Insurance Company Limited

澳門南灣大馬路567號大西洋銀行大廈14樓
Av. Praia Grande, No. 567, BNU Building, 14/F, Macao (China)

☎ (853) 2833 8549

✉ info@fidelidade.com.mo

☎ (853) 2833 9472

🌐 fidelidade.com.mo

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Scan for more details



ESIP-LF-202601.01

FIDELIDADE
忠誠保險

2026
保證派息率
GUARANTEED CREDITING
INTEREST RATE
2.35%



讓未來更安心、更有價值
ADD MORE VALUE
TO A PEACEFUL FUTURE

「易儲保」
保險儲蓄計劃

EASYSaver
INSURANCE PLAN

立即申請！請掃描二維碼以
了解更多資訊！

APPLY NOW! PLEASE SCAN THE QR CODE
FOR MORE INFORMATION!



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[^]

Accidental Death Coverage[^]

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.

[^] 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 st	退保金額之5% 5% of surrender amount
第2年至第5年 2 nd - 5 th	退保金額之1% 1% of surrender amount
第6年及以後 6 th 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		
最高投保年齡 Maximum Entry Age	55歲 55 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	2022	2023	2024	2025
保證派息率 Guaranteed Crediting Interest Rate	1.55%	3.00%	3.10%	2.75%
總派息率 Total Crediting Interest Rate	1.65%	3.10%	3.20%	2.85%

註：

1. 保證派息率由忠誠澳門人壽保險股份有限公司按每曆年宣佈。由2027年起之保證派息率及總派息率可低於或高於過往派息率及2026年所宣佈的派息率。
2. 閣下保單的實際利息金額按上述派息率計算並載於閣下的週年報告。

Notes:

1. The guaranteed annual crediting interest rate is declared by Fidelidade Macau Life - Insurance Company Limited for each calendar year. The Guaranteed Annual Crediting Interest Rates and Total Annual Crediting Interest Rates for 2027 onwards may be lower or higher than the historical crediting interest rates and the declared 2026 rate.
2. The actual interest amounts credited into your policy, as shown in your annual statement, are based on the crediting interest rates shown above.