

投保「置安心」按揭人壽保險，請聯絡大西洋銀行各分行。  
You can subscribe to Mortgage Protection 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**

**Fidelidade Macau Life - Insurance Company Limited**

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個人及家人保障

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「置安心」

按揭人壽保險

Mortgage  
Protection  
Plan

**FIDELIDADE**  
忠誠保險

MPP-LF-202002.04

在澳門，每戶平均住屋及燃料開支  
超過總收入之18%。<sup>^</sup>

In Macau, a household spends  
on average over 18% of their income  
in housing, water, electricity, gas and other fuels.<sup>^</sup>

「置安心」按揭人壽保險特別為按揭還款期內增強個人保障而設，  
讓您和您的摯愛可以在舒適的安樂窩安枕無憂。

Mortgage Protection Plan is specially designed to provide suitable protection  
during the mortgage loan period, so you can enjoy peace of mind with your  
loved ones in your comfortable new home.

## 保障 Coverage

本保險將在以下情況提供一筆過賠償，賠償金額為當時的保障額。  
此金額可作償還按揭貸款之用。

This insurance provides a lump sum benefit equivalent to the sum insured,  
which may be used to pay off the mortgage loan, in the following situations:

身故 Death	✓
完全永久傷殘 <sup>#</sup> Total Permanent Disability <sup>#</sup>	✓
末期疾病 Terminal Illness	✓

<sup>#</sup>完全永久傷殘指完全永久傷殘保障(任何職業)

<sup>#</sup>Total Permanent Disability refers to the cover of Total Permanent Disability (Any Occupation)

## 計劃摘要 Plan Summary

投保年齡 Entry age	18至64歲* 18 to 64 years old <sup>*</sup>
計劃幣別 Plan Currency	澳門幣/港幣 MOP/HKD
保費付款方式 Premium Payment Mode	整付/年繳/月繳 Lump Sum/Annual/Monthly
保障年期 Insurance Term	1至40年 1 to 40 years

\* 於保單到期日，被保人年齡應為65歲以下。

<sup>\*</sup> Age of the insured on the Policy Expiry Date shall be under 65 years old.

<sup>^</sup> 資料來源：澳門特別行政區統計暨普查局出版的「2012/2013年住戶收支調查」

<sup>^</sup> Source: Household Budget Survey 2012/2013, Statistics and Census Service of the Government of Macao SAR

本單張提供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，請參閱保單及一般條款。  
This leaflet contains general information and is for reference only. For details of coverage,  
terms, conditions, and exclusions, please refer to Policy Schedule and General Conditions.

選擇整付  
或年繳方式  
可享10%保費折扣  
Choose Lump Sum  
or Annual Payment  
and get 10% discount

## 例子 Sample

馬先生現年35歲，從事文職工作，向銀行申請按揭貸款  
澳門幣1,000,000，還款期為20年。同時，他亦投保本保險  
產品而保費繳付方式如下：

Mr. Ma, aged 35, an office clerk, applies for a mortgage loan of  
MOP1,000,000 with tenor 20 years. He subscribes this insurance and  
may choose the premium payment mode from the options below:

繳付方式 Payment Mode	保費 Premium	繳付保費總額 Total Premiums Paid
月繳 Monthly	\$191.70	\$46,008.00
年繳 <sup>1</sup> Annual <sup>1</sup>	\$2,070.00 <del>(\$2,300.00)</del>	\$41,400.00
整付 <sup>2</sup> Lump Sum <sup>2</sup>	\$31,716.00 <del>(\$35,240.00)</del>	\$31,716.00

<sup>1</sup> 已包括10%的年繳折扣

Inclusive of 10% annual premium discount

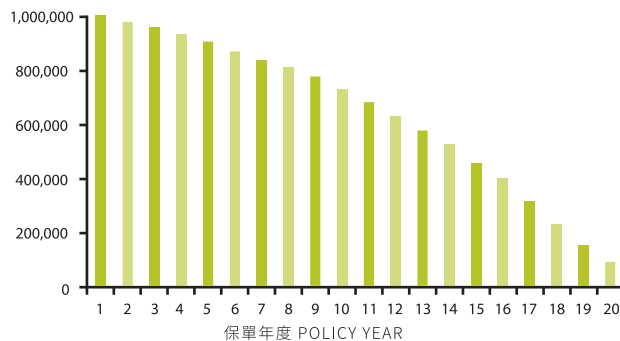
<sup>2</sup> 已包括整付可節省之保費及額外的10%保費折扣

Inclusive of premium savings for payment by lump sum and the extra  
10% premium discount

保障額將按預先釐定的保額遞減表於每保單年度遞減，其與按揭貸款  
未償還餘額相約：

The sum insured will reduce annually based on a pre-determined schedule,  
roughly in line with the way a repayment mortgage decreases:

保障額 SUM INSURED



註Notes:

保費按保障年期、投保額、年齡、性別、健康狀況及職業類別釐定。月繳保費必須以大西洋銀行  
信用卡支付。年繳保費可以大西洋銀行信用卡支付或從您的大西洋銀行賬戶內扣除。投保  
時，投保人可能需要進行驗身。

The premium is determined based on the insurance term, initial sum insured, age, gender,  
health conditions and occupation of the insured. Monthly premium must be settled by BNU  
Credit Card. Annual premium can be settled by BNU Credit Card or Direct Debit from your BNU  
bank account. Medical examination may be required upon application.