Safeguard Your Health with Upgraded Benefits
You care about achieving the best for yourself and your family, but are you taking enough care of your own health? Even though your health protection needs may already be covered by an existing medical insurance plan, do you have sufficient coverage and options to meet your changing needs over time?
MetLife Health-is-Wealth Medical Plan

Although we all have different goals and aspirations – be it career achievement, personal fulfillment or family security – good health is the cornerstone of a life well-lived. MetLife Health-is-Wealth Medical Plan (the “Plan”) offers the following essential features to ensure you have the best health possible:

Comprehensive benefits from pre-hospitalization to post-hospitalization, covering medical costs, cancer & kidney dialysis-related medical treatments, day case surgeries and more.

A total solution to upgrade your health

New

Vision Care Benefit1

A comprehensive eye examination to not only safeguard against vision problems, but to also act as an important preventive measure for maintaining overall health and wellness.

New

MetLife Borderless Best-in-Health Benefit2

Access to world-class overseas medical experts and specialists. All travel arrangements and accommodations are included (up to HK$32 million) and personally taken care of for you.
Comprehensive Coverage to Secure the Best Possible Care

Medical costs continue to rise. To ensure that you have easy access to all necessary medical treatments, the Plan provides you with comprehensive coverage across multiple areas:

From Pre-hospitalization to Post-hospitalization

The Plan provides medical reimbursement benefits including fees for confinement and surgeries, pre/post-hospitalization out-patient consultations, chiropractor and physiotherapist consultations, and post-hospitalization home nursing.

Benefits for Day Case Surgeries

Day case surgeries, which involve shorter medical procedures, less time and costs, are also covered to broaden your medical options.

Cancer & Kidney Dialysis Related Medical Treatments

Chemotherapy (including target therapy), radiotherapy and kidney dialysis treatments are also covered, reinforcing protection against medical challenges.

New Plan Enhancements and Features

Stay Healthy. Enjoy Comprehensive Eye Examination.

At MetLife, your health and wellness are our top priority. We not only support you with ample financial assistance when you get sick, but also help you in disease prevention and management to support your overall health and well-being.

The pitfalls of today’s busy lifestyle make us more vulnerable than ever to vision problems and other health hazards. So we have introduced the Vision Care Benefit, a value-added service provided through the optical network of VSP® Vision Care, to help you stay healthy. You can enjoy full coverage for a comprehensive eye examination in the first policy year at designated OPTICAL 88 Professional Eyecare Centres.

The comprehensive eye examination includes intra-ocular pressure measurement, ocular health assessment and fundus examination, consultation and recommendation, and more. A summary of the optometrist’s clinical findings and observations from the examination, including retinal photos, will be provided upon request, free of charge.

Thorough eye examinations are essential, not just for detecting vision problems such as glaucoma, but more importantly as a preventive measure for maintaining overall health and wellness. Underlying conditions such as hypertension, high cholesterol and diabetes can be identified at the earliest opportunity. Diabetic mellitus retinopathy is the most common cause of vision loss among diabetic patients. With the Vision Care Benefit, diabetic patients can better manage their disease.

Everything is made easy for you to enjoy the comprehensive eye examination and stay healthy:

Quality Care:
Designated professional eyecare centres have been selected to save you the trouble of looking around for qualified care.

Handy Access:
One call is all you need to make an advance booking. Simply present your identification document to check in for your appointment.

Cashless Arrangement:
There is no need to make any payment or submit any claim under the hassle-free cashless arrangement.

In Hong Kong:

1 in 10 adults have diabetes

1 in 8 people have been diagnosed with hypertension

Glaucoma is the leading cause of blindness

Remarks:

i. 1 in every 10 Hong Kong adults aged 20 to 79 have diabetes. Source: Non-Communicable Diseases Watch, Centre for Health Protection, HKSAR (October 2015)

ii. Thematic Household Survey Report No. 58, Census and Statistics Department, HKSAR (October 2015)

iii. Smart Patient Website, Hospital Authority, HKSAR (September 2016)
Guaranteed Annual Renewal for Protection up to Age 100
When it comes to medical protection, it is the guarantee that you can enjoy such coverage throughout your lifetime that really counts. Upon successful application, your policy under the Plan is **guaranteed renewable every year for protection up to age 100**.

Various Benefit Levels to Suit Your Needs
Different benefit levels, Ward and Semi-Private, are offered under the Plan for you to start easily with a suitable option. If you opt for the Supplementary Major Medical Benefit too, eligible hospital costs incurred in excess of your coverage can be reimbursed. Please refer to the Benefit Schedule for details. Later on, you can feel free to upgrade or downgrade the benefit level to better align with your changing needs over time. In addition, the choice is yours whether to pay the premium on a monthly or annual basis.

---

Supplementary Major Medical Benefit
(Optional)

Ward

Semi-Private

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Make Your Good Health Pay Off with No Claim Bonus
With the Plan, good health is particularly rewarding for you. After your policy has been in force for 3 consecutive policy years and no claim has been made throughout the period, you will enjoy a **No Claim Bonus**. The No Claim Bonus is equal to 15% of the premium paid (before deduction of any No Claim Bonus) for the year immediately preceding the anniversary date, by way of a deduction from the premium, on each anniversary date if no claim is made during the preceding 3 policy years.

Enhanced Care for Your Loved Ones
To support the family suffering from the sudden loss of a loved one, in addition to the Life Benefit, the Accidental Death Benefit is payable if the insured person dies due to an accident during the policy term. In case medical negligence is involved in the cause of death, the Medical Negligence Benefit is available as a compassionate compensation.
Additional Protection for Your Health
To further support your health protection, the Plan also offers optional benefits to reinforce your protection:
• Hospital Cash and Out-patient Surgery Benefit
• Critical Illness Benefit
• Accidental Death and Dismemberment Benefit, and more

To further support your health protection, we have introduced a new optional benefit:
MetLife Borderless Best-in-Health Benefit² (optional) New

While recovery rates of major health hazards have been increasing with advances in global medical technology, some leading treatment options may not be available locally. And the huge demand for medical care can result in a long waiting list for local top specialists. So in the face of a major health crisis, a second opinion and treatment by best-in-class overseas medical specialists can make a profound difference. That’s why we have introduced MetLife Borderless Best-in-Health Benefit², to give you more choices and access to world-class medical advice and treatment overseas.

With MetLife Borderless Best-in-Health Benefit², which is available as an optional supplementary benefit, you are connected to the very best overseas medical experts, for a case review, consultation and treatment for covered illnesses. MetLife Borderless Best-in-Health Benefit² provides enhanced medical coverage which includes:

- Treatment by top-rated overseas doctors
- Travel arrangement and expenses for you and your companion
- Accommodation for you and your companion

We’ve Got You Covered
Medical treatments covered under MetLife Borderless Best-in-Health Benefit²:
• Cancer treatment
• Coronary artery bypass surgery
• Heart valve replacement or repair
• Neurosurgery
• Living-donor organ transplant
• Bone marrow transplant

If you decide to have treatment overseas, MetLife Borderless Best-in-Health Benefit² not only covers your medical costs, but also pays for the travel and accommodation expenses for you and your companion, subject to lifetime maximum limits of up to HK$32 million for the VIP Plan Level and up to HK$16 million for the Standard Plan Level. Hence, every step of the way is made hassle-free. From the selection of a leading international hospital and medical experts to travel arrangements and accommodations, all details will be taken care of under MetLife Borderless Best-in-Health Benefit² so that you can 100% focus on your health.

Much more is included in this benefit. For the details of benefits, limits, exclusions, terms and conditions, please refer to the rider leaflet of MetLife Borderless Best-in-Health Benefit².

You deserve quality care.
Protect your health and make the right choice with MetLife Health-is-Wealth Medical Plan today!
35% of Surgical Fee Benefit payable

In case of surgery performed on a day case basis, the above Surgical Fee Benefit, Anaesthetist’s Fee Benefit, Operation Theatre Expenses Benefit and Surgery-related Miscellaneous Expenses Benefit also apply.

**Medical Reimbursement Benefits**

<table>
<thead>
<tr>
<th>A</th>
<th>Confinement Benefits</th>
<th>Maximum Benefit Limit (HKD)</th>
<th>Ward</th>
<th>Semi-Private</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hospital Room and Board Benefit (per day)</td>
<td>$800</td>
<td>$1,800</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Physician’s Visit Benefit (per day)</td>
<td>$800</td>
<td>$1,800</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Specialist’s Visit Benefit (per confinement)</td>
<td>$3,000</td>
<td>$6,000</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Intensive Care Benefit (per day)</td>
<td>$3,200</td>
<td>$6,000</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Miscellaneous Hospitalization Expenses Benefit (per confinement)</td>
<td>$7,500</td>
<td>$10,000</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Companion Bed Benefit (per day)</td>
<td>$400</td>
<td>$600</td>
<td></td>
</tr>
</tbody>
</table>

**Surgical Benefits**

<table>
<thead>
<tr>
<th>B</th>
<th>Surgical Benefits</th>
<th>Maximum Benefit Limit (HKD)</th>
<th>Ward</th>
<th>Semi-Private</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Surgical Fee Benefit (per surgery)</td>
<td>$40,000</td>
<td>$80,000</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Anaesthetist’s Fee Benefit (per surgery)</td>
<td>35% of Surgical Fee Benefit payable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Operation Theatre Expenses Benefit (per surgery)</td>
<td>35% of Surgical Fee Benefit payable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Surgery-related Miscellaneous Expenses Benefit (per surgery)</td>
<td>$10,000</td>
<td>$20,000</td>
<td></td>
</tr>
</tbody>
</table>

**Pre- and Post-Hospitalization Benefits**

<table>
<thead>
<tr>
<th>C</th>
<th>Pre- and Post-Hospitalization Benefits</th>
<th>Maximum Benefit Limit (HKD)</th>
<th>Ward</th>
<th>Semi-Private</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pre-admission and Post-hospitalization Out-patient Benefit (per day per visit)</td>
<td>$900</td>
<td>$1,800</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Chiropractor and Physiotherapist Consultation Benefit (per day per visit)</td>
<td>$400</td>
<td>$600</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Post-hospitalization Home Nursing Benefit (per day per visit)</td>
<td>$500</td>
<td>$800</td>
<td></td>
</tr>
</tbody>
</table>

**Extended Benefits**

<table>
<thead>
<tr>
<th>D</th>
<th>Extended Benefits</th>
<th>Hospital Room and Board Benefit for 1 day or 50% of Surgical Fee Benefit payable in respect of day case surgery (whichever is lower)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Day Case Surgery Subsidy Benefit (per covered sickness or covered injury)</td>
<td>$60,000</td>
</tr>
<tr>
<td>2</td>
<td>Cancer Treatment and Kidney Dialysis Benefit (per covered sickness)</td>
<td>$6,400</td>
</tr>
<tr>
<td>3</td>
<td>Accidental Out-patient Treatment Benefit (per covered injury)</td>
<td>$320</td>
</tr>
</tbody>
</table>
E Supplementary Major Medical Benefit ("SMM")

Supplementary Major Medical Benefit covers the costs and charges which are medically necessary and which are in excess of the following benefits as shown in the Benefit Schedule.

- Confinement Benefits (including Hospital Room and Board Benefit, Physician's Visit Benefit, Specialist's Visit Benefit, Intensive Care Benefit, Miscellaneous Hospitalization Expenses Benefit and Companion Bed Benefit) (Items A1-A6); and
- Surgical Benefits (including Surgical Fee Benefit, Anaesthetist’s Fee Benefit, Operation Theatre Expenses Benefit and Surgery-related Miscellaneous Expenses Benefit) (Items B1-B4); and
- Pre- and Post-Hospitalization Benefits (including Pre-admission and Post-hospitalization Out-patient Benefit, Chiropractor and Physiotherapist Consultation Benefit, Post-hospitalization Home Nursing Benefit) (Items C1-C3); and
- Accidental Out-patient Treatment Benefit (Item D3).

The benefit payable under Supplementary Major Medical Benefit shall be an amount equal to all the eligible expenses in excess of the amount of benefit payable for the above-mentioned benefits, multiplied by the Adjustment Factor (if applicable) and multiplied by the reimbursement percentage, subject to the maximum limits per day, maximum number of visits, maximum benefit limit and Lifetime Limit as specified in the Benefit Schedule.

Hospital Room and Board Benefit, Physician’s Visit Benefit, Intensive Care Benefit, and Companion Bed Benefit shall be payable starting from the 11th day of confinement.

Chiropractor and Physiotherapist Consultation Benefit shall be subject to a maximum of 1 visit per day and payable starting from the 11th visit up to the 15th visit for Ward Benefit Level and Semi-Private Benefit Level respectively.

Post-hospitalization Home Nursing Benefit shall be subject to a maximum of 1 visit per day and payable for the 16th visit to 31st visit.

Pre-admission Out-patient Benefit shall be payable for 1 additional visit, subject to a maximum of 1 visit per day. Pre-hospitalization Out-patient Benefit shall be payable for 1 additional visit for Ward Benefit Level whereas 3 additional visits for Semi-Private Benefit Level, subject to a maximum of 1 visit per day.

<table>
<thead>
<tr>
<th>Reimbursement Percentage</th>
<th>80%</th>
<th>80%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Benefit Limit payable under SMM (per confinement / covered sickness / covered injury)</td>
<td>$100,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Lifetime Limit under SMM (applicable to the insured person upon attaining age 75)</td>
<td>$1,200,000</td>
<td>$1,200,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Death Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Benefit</td>
</tr>
<tr>
<td>Accidental Death Benefit</td>
</tr>
<tr>
<td>Medical Negligence Benefit</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Value-added Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Care Benefit</td>
</tr>
</tbody>
</table>

Remarks:

1. MetLife Limited has engaged VSP Asia Private Limited ("VSP® Vision Care") to provide the relevant services. MetLife Limited shall not be liable for any matters in respect of any services provided by VSP® Vision Care and its network provider, OPTICAL 88. MetLife Limited reserves the right to change the service provider and its service content at any time or withdraw the services by giving no less than 1 month’s prior written notice to policyowners.

2. MetLife Limited has engaged Best Doctors Underwriting Iberia SLU ("Best Doctors") to provide services related to benefits under MetLife Borderless Best-in-Health Benefit. MetLife Limited shall not be liable for any matters in respect of any services provided by Best Doctors. MetLife Limited reserves the right to change the service provider and its service content at any time without prior notice.

3. Written recommendation from a registered attending physician is required.

4. Satisfactory evidence of insurability shall be submitted to MetLife Limited for upgrading benefit level (including addition of Supplementary Major Medical Benefit). Subject to approval by MetLife Limited and other conditions as imposed by MetLife Limited at its absolute discretion, the change in the benefit level shall take effect on the anniversary date immediately following the approval.

5. If any claim incurred under the Plan in respect of the said 3-policy-year period becomes payable after a No Claim Bonus has been paid, MetLife Limited shall be entitled to a refund of the No Claim Bonus by setting-off such bonus against the amount of the claim payable or any future claims payable. The No Claim Bonus shall be automatically terminated upon termination of the policy of the Plan and shall under no circumstances be exchanged for cash or other property. Please refer to the Policy Provisions for the terms and conditions of the No Claim Bonus.

6. If the insured person commits suicide within the first 13 months from the issue date or the latest reinstatement date of the insurance policy of the Plan, no Life Benefit shall be payable.

7. The Medical Negligence Benefit shall be paid provided that (i) the death occurs within 30 days of such recorded and proven incident; (ii) a public admission of such incident and liability is made by the said hospital and verified and confirmed by the relevant government authority, a Court of Law, Coroner’s Inquest or the Medical Council; and (iii) the death is independent of any other cause other than the termination of life support system after brain death has been established.

8. If more than one surgery is performed during one confinement or on a day case basis, the benefit shall be payable based on the surgery with the highest percentage as shown in the Surgery Schedule.

9. If more than one surgery is performed during one confinement or on a day case basis, the benefit shall be payable based on the surgery with the highest percentage as shown in the Surgery Schedule.

10. Special Top-Up Bonus shall be payable if any reimbursement is payable under the policy of the Plan in respect of confinement or surgery performed on insured person which has been fully or partly paid or reimbursed by other hospital reimbursement plans offered by other insurance companies licensed in the geographical areas of its operation, other than any medical insurance provided by MetLife Limited or its affiliated companies. Only one Special Top-Up Bonus is payable for one and the same confinement, regardless of the number or length of confinement. Please refer to the Policy Provisions for the terms and conditions of Special Top-Up Bonus.
Key Product Risks

Key Exclusions
The Plan will not cover conditions that result from any of the following events:

• any pre-existing condition
• any confinement, surgery, medical treatment, investigation, services and/or supplies which are not Medically Necessary; or any charges which exceed the Reasonable and Customary charges
• any confinement, surgery, medical treatment, services and/or supplies for which compensation or reimbursement is payable under any law, medical program, or insurance policy provided by any governments, companies or other insurance providers

Please refer to the Policy Provisions of the Plan for the complete list and details of exclusions.

Product Limitations

1. Cover for specific items will take effect from the following dates:

<table>
<thead>
<tr>
<th>Items</th>
<th>Coverage Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental injury</td>
<td>Immediately</td>
</tr>
<tr>
<td>Sickness</td>
<td>30 days</td>
</tr>
</tbody>
</table>

2. MetLife Limited shall reimburse Reasonable and Customary charges for the actual expenses incurred for Medically Necessary confinement, surgery, medical treatment, services and/or supplies up to the relevant maximum benefit limits as shown in the Benefit Schedule.

Reasonable and Customary means the level of charges for confinement, surgery, medical treatment, services and/or supplies received by the insured person that are Medically Necessary, which does not exceed the usual level of charges for such confinement, surgery, medical treatment, services and/or supplies in the locality where the charges are incurred. Please refer to the Policy Provisions for the definition of Medically Necessary.

3. One single confinement refers to the following circumstances:
   a) where all confinements arising from the same covered injury or covered sickness (including any and all complications resulting therefrom or relating thereto) separated by less than 90 days from the end date of one such confinement to the beginning date of a subsequent confinement; or
   b) where the insured person undergoes a surgery on a day case basis and has been (whether before or after within an interval of 90 days) admitted into a hospital due to the same or a directly related covered injury or covered sickness.

4. The maximum limit of surgical benefits is subject to the degree of complexity of the surgical procedure.

5. If the insured person is confined in a room of a class above the room type corresponding to the chosen benefit level, the below adjustment factor shall be applied to adjust the eligible expenses for the calculation of the benefit payable under Supplementary Major Medical Benefit:

<table>
<thead>
<tr>
<th>Room Type of the Confinement</th>
<th>Room Type Corresponding to Chosen Benefit Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ward</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Semi-Private Room</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Ward</td>
<td>Semi-Private</td>
</tr>
<tr>
<td>Semi-Private Room</td>
<td>60%</td>
</tr>
<tr>
<td></td>
<td>Not applicable</td>
</tr>
<tr>
<td>Private Room</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>60%</td>
</tr>
<tr>
<td>Any room with amenities upgraded beyond a Private Room</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>40%</td>
</tr>
</tbody>
</table>

6. On each anniversary date upon the insured person attaining the age of 75 and thereafter, we will check if the policy has reached the Lifetime Limit. If the aggregate benefits paid in respect of Supplementary Major Medical Benefit under all insurance policies (including this policy and any supplementary medical benefits), whether in force or not, covering the insured person that are subject to respective lifetime limits and issued by MetLife Limited has reached the lifetime limit which corresponds to the chosen Benefit Level, the coverage of Supplementary Major Medical Benefit will terminate.

Premium Adjustment and Benefit Revision

Premium shall be determined by reference to the last birthday of the insured person upon renewal on each policy anniversary date. The premium rate is non-guaranteed. MetLife Limited reserves the right to adjust the rate of premium from time to time by giving you not less than 1 month’s prior written notice.

MetLife Limited has the absolute discretion and right to revise the benefit structure, benefits, restrictions, terms and conditions and premium rates under the Plan on each renewal and change or amend or withdraw any supplementary services provided by any third party service providers, if attached hereto by giving you not less than 1 month’s prior written notice. Any revision and adjustment will apply to your policy automatically on policy renewal.

Any revision and adjustment to the premium and/or benefit will reflect a number of factors including but not limited to (a) medical cost inflation; (b) expected changes in medical trends and practices; (c) operating expenses; (d) policy persistency; and (e) claim experience in respect of policies of the Plan.
Non-payment of Premium
You should pay premium(s) on time and according to the selected premium payment schedule while the policy is in force. If you do not pay the premium within 60 days of the premium due date, the policy will be terminated and the insured person will lose the coverage.

Policy Renewal
Renewal of your policy is guaranteed without further production of health evidence required on each policy anniversary date before the insured person’s age exceeds age 99 if the Plan continues to be available for renewal and all premiums due have been paid, subject to the premium rate, benefit structure and terms and conditions that apply at the time of renewal.

Credit Risk
The Plan is an insurance plan underwritten by MetLife Limited. The benefits payable under your policy are subject to the credit risk of MetLife Limited. If MetLife Limited is unable to satisfy the financial obligations of the policy of the Plan, the insured person may lose the coverage and you may lose the remaining premium paid for that policy year.

Foreign Exchange Risk
You should be aware that any transaction which is denominated in a currency other than that of your home currency is subject to foreign exchange risks.

Inflation Risk
The benefits under the policy of the Plan may not be sufficient for the increasing protection needs in the future as the future cost of living may be higher than now due to the effects of inflation.

The information in this brochure is intended for reference only. Please refer to the relevant Policy Provisions of MetLife Health-is-Wealth Medical Plan for definitions, detailed terms, conditions and exclusions.

Important Notes
• MetLife Limited reserves the right to accept or reject any application for MetLife Health-is-Wealth Medical Plan.
• The above information is intended for reference only. Please refer to the relevant Policy Provisions of MetLife Health-is-Wealth Medical Plan for detailed terms and conditions.
• MetLife Health-is-Wealth Medical Plan is an insurance plan with no savings element. All premiums pay for the insurance and related costs. If you are not fully satisfied with your policy, you have the right to cancel it within the Cooling-off Period and obtain a refund of any premiums paid provided that you have not made any claims under the policy. A written notice signed by you together with the policy must be received by MetLife Limited at its Hong Kong office within the Cooling-off Period (that is, 21 days after the delivery of the policy or the issue of a Notice informing you/your representative about the availability of the policy and the expiry date of the Cooling-off Period, whichever is earlier). If you cancel the policy after the expiration of the Cooling-off Period, you may not obtain a refund of any premiums paid.
• MetLife Limited is the insurance underwriter of MetLife Health-is-Wealth Medical Plan, and is solely responsible for all content, approvals, coverage and benefit payment. MetLife Limited is a wholly-owned subsidiary of MetLife, Inc. in Hong Kong and operates under the "MetLife" brand.
• MetLife Limited is a company incorporated and registered as a private company limited by shares under the applicable laws in Hong Kong. The registered office is Level 20, Cityplaza 3, 14 Taikoo Wan Road, Taikoo Shing, Hong Kong.
• In case of any discrepancy between the English and Chinese versions of this brochure, the English version shall prevail.