

Your reference

Date

Changes to credit card charge

We accept full responsibility for the accuracy of the content of this document. THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. IF IN DOUBT, PLEASE SEEK YOUR OWN PROFESSIONAL ADVICE.

Dear <name>

We are writing to let you know about an increase to our credit card charges.

**Zurich Life Insurance
(Hong Kong)**

Zurich Assurance Ltd
(a company incorporated in England
and Wales with limited liability)

**Zurich International Life
Limited**

(a company incorporated in
the Isle of Man with limited liability)

**Zurich Life Insurance
Company Ltd**
(a company incorporated in
Switzerland with limited liability)

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18 Westlands Road
Island East, Hong Kong

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What is happening?

Where credit card is the selected method of payment, we will be increasing the charge you pay for your Zurich International Life policy/ies with effect from October 21, 2016.

What will the new credit card charge be?

From October 21, 2016, the new charge will be 2% of the premium payment.

Why is this happening?

Over the years, credit card providers have steadily increased their charges, and we have been absorbing all or most of these charges. It has now become necessary to pass on some of this increase to those using credit cards as a method of payment.

What are your options?

If you are currently paying by credit card and you wish to continue after considering the changes outlined above, you will not need to take any action. However, if you do not wish to continue paying by credit card, you can choose to switch to an alternative payment method such as direct debit.

What to do next

If you hold a Hong Kong dollar bank account in Hong Kong and choose to switch to direct debit, please complete the enclosed 'Direct Debit Authorisation form' and return it to us by email, fax or post to the details below:

Email: helppoint.hk@zurich.com

Fax: +852 3405 7268

Post: Zurich International Life Limited, 25-26/F, One Island East,
18 Westlands Road, Island East, Hong Kong

Zurich International Life Limited
provides life assurance, investment
and protection products and is authorised by
the Isle of Man Government Financial
Services Authority.
Registered in the Isle of Man
number 20126C.
Registered office: 43 – 51 Athol Street,
Douglas, Isle of Man, IM99 1EF, British Isles

For any other methods of payment, please contact us for further details.

If you require any help or further information, please contact your financial professional in the first instance, or you can call our Customer Care team on +852 2535 3595. Alternatively you can send us an email at helppoint.hk@zurich.com and we'll be happy to help.

Yours sincerely



Client Services
Zurich International Life Limited

Encl.