

One Wellness (\$48 VAS) 方案條款及細則

1. DrGo One Wellness 計劃 (「計劃」) 為由益體健有限公司 (香港電訊集團成員) (「益體健」、「DrGo」) 管理的會員計劃，並受計劃相關條款及細則約束。詳情請參閱 DrGo One Wellness 網頁 (<https://drgo.com.hk/en/onewellness>)。
2. 作為指定 1010 / csl / 網上行 / HKT 家居電話 / Now TV (「參與品牌」) 月費服務計劃 (「月費計劃」) 之個人客戶 (「閣下」)，閣下可訂購 DrGo One Wellness (\$48 VAS) 方案 (本「方案」) 作為月費計劃之增值服務。月費為 HK\$48，承諾期為 24 個月或 36 個月 (「承諾期」)。本方案之相關費用將計入由相關參與品牌發出之 1010 / csl / 網上行 / HKT 家居電話 / Now TV 賬單內。承諾期屆滿後，本方案將按每月 HK\$48 自動續期，直至任何一方向另一方發出不少於 30 日之事先通知終止本方案為止。
3. 如閣下於本方案承諾期屆滿前終止本方案，或月費計劃於本方案承諾期屆滿前終止，閣下須向參與品牌支付提前終止費用，費用金額相等於 HK\$48 乘以承諾期內餘下月份數目。
4. 成功訂購本方案後，閣下將於約兩 (2) 個工作天內收到 DrGo One Wellness 專屬登記碼 (「登記碼」)：(i) 網上行、HKT 家居電話或 Now TV 客戶可於 My HKT App 的「我的錢包 (My Wallet)」查閱；或 (ii) 1010 或 csl 客戶可於 1010 / csl App 內「My Wallet & Rewards > Offers and Rewards > Rewards」查閱；或 (iii) 透過短訊 (SMS) 接收。每個登記碼只可使用一次。閣下必須先登記成為 DrGo 用戶，登入 DrGo 應用程式，並前往指定 DrGo 登記頁面 (<https://drgo.com.hk/zh/onewellness/registration>)，使用登記碼登記成為 DrGo One Wellness 受惠會員，方可享用本方案下之相關福利 (「福利」) 及免費權益 (「免費權益」)。
5. 訂購本方案時，閣下同意受本方案所有條款及細則 (統稱「本方案條款及細則」) 約束，包括：
 - (a) DrGo One Wellness (\$48 VAS) 方案條款及細則 (即「本條款及細則」)；
 - (b) 《DrGo 條款及細則》之現行版本(<https://www.drgo.com.hk/terms-and-conditions-chinese/index.html#drgo-tnc>)；
 - (c) 《DrGo One Wellness 條款及細則》之現行版本(<https://www.drgo.com.hk/terms-and-conditions-chinese/index.html#one-wellness>)；
 - (d) 由本方案下各項福利及免費權益之相關提供者 (各稱「提供者」) 所訂明之相關條款及細則；
 - (e) 《益體健私隱聲明》之現行版本 (可於 DrGo 應用程式及 DrGo 網站查閱)；
 - (f) 適用之《個人資料收集聲明》；及
 - (g) 與本方案及 / 或本計劃 (包括其下任何福利及免費權益) 有關之其他規定。
6. 閣下可使用登記碼自行登記本方案及啟動本方案下之福利及免費權益 (即作為付費會員及受惠會員)，亦可將登記碼轉交他人登記成為受惠會員及啟動本方案下之福利及免費權益。如付費會

員擬將本方案贈送予他人，則只可將整個方案贈予同一人士，不可將各項福利及免費權益分別轉贈予不同人士。

7. 如付費會員為其他人士（作為受惠會員）購買／訂購本方案，即使付費會員無權享用本方案下任何福利，付費會員仍須負責支付本方案之全部費用。
8. 本方案之登記及本方案下各項福利及免費權益之啟動，必須由同一人士完成（即本方案之受惠會員），而該人士亦必須為使用本方案下各項福利及免費權益之人士。
9. 如本方案未完成登記，而本方案下各項福利及免費權益亦未完成啟動，受惠會員將無法享用本方案及其下任何福利及／或免費權益。任何已支付之費用將不獲退還，而付費會員及擬受惠會員亦不會獲得任何形式之補償。
10. 訂購本方案時，付費會員必須年滿 18 歲，並於購買或訂購時身處香港。DrGo 的登記及使用受第 5 條所載相關條款及細則約束。
11. 如受惠會員為未成年人，登記本方案及／或啟動相關福利必須獲得其父母／法定監護人同意。該父母／法定監護人亦須作為該未成年受惠會員之緊急聯絡人，並代表其同意相關條款及細則。此外，未成年受惠會員於進行任何視像診症時，必須由成年人親身陪同。
12. 受惠會員享用本方案下任何福利及／或免費權益之資格，須以已全數支付本方案下所有應付費用，以及已遵守第 5 條所載全部相關條款及細則為前提。
13. 在符合第 2 條、所有適用資格要求及相關條款及細則之前提下，受惠會員可享有本方案下之福利及免費權益如下：

A. 本方案下之福利

(i) 香港視像診症

於指定服務時間內，由香港指定普通科醫生提供之香港視像診症服務。

(a) 「醫生諮詢」視像診症服務

「醫生諮詢」視像診症服務（可透過 DrGo 應用程式內「DrGo One Wellness - 醫生諮詢」進入）由我們指定第三方服務供應商 Heals Healthcare (Asia) Limited（「Heals」）於其安排之指定第三方平台提供／安排。使用此服務須遵守以下條款：

- 每日可享一次由本福利涵蓋之視像診症；
- 本福利僅涵蓋普通科醫生診金，其他費用（例如處方藥物費及送藥服務費）須另行支付。三日基本處方藥物連標準送遞服務費用最低為 HK\$180；

- 須遵守相關條款及細則 (<https://heals-core-static.s3.ap-east-1.amazonaws.com/heals-pass/hkt/terms.pdf>);
- 請於 DrGo 應用程式點擊相關按鈕前往服務供應商平台啟動此福利，包括向服務供應商完成登記；及
- 截至 2026 年 10 月 1 日，「問醫生」服務之指定服務時間如下，並可能不時更改而不作另行通知：

服務 (提供者)	服務時間	休息時間
香港視像診症 (Heals)	星期一至五 上午 8 時至晚上 11 時 (晚上 6 時 30 分後診症須另加 HK\$30) 星期六 上午 8 時至下午 1 時	星期日及公眾假期

(ii) 「醫生診症配藥」香港視像診症

可享由 Heals 或港怡醫療 (Gleneagles Hong Kong) (「港怡醫療」) 指定香港普通科醫生提供之香港視像診症折扣診金 (可透過 DrGo 應用程式內「DrGo One Wellness - 醫生診症配藥」進入)。須遵守以下條款：

- 視像診症將於 DrGo 應用程式內進行，而送藥服務由 DrGo 安排；所有參與視像診症之醫生及醫療專業人員均由 Heals 及港怡醫療提供 / 安排；
- 截至 2026 年 10 月 1 日，Heals 及港怡醫療之折扣診金 (包括三日基本處方藥物及標準送遞服務) 分別為 HK\$180 及 HK\$280。超出指定範圍之項目或服務 (包括但不限於特殊藥物或特別送遞服務) 可能收取額外費用；
- 折扣診金不可與「免費權益：香港視像診症 HK\$50 折扣」或其他 DrGo 電子優惠券同時使用；
- 截至 2026 年 10 月 1 日，指定服務時間如下，並可能不時更改而不作另行通知：

服務 (提供者)	服務時間	休息時間
香港視像診症 (Heals)	星期一至五 上午 8 時至晚上 11 時 (晚上 6 時 30 分後診症須另加 HK\$30) 星期六 上午 8 時至下午 1 時	星期日及公眾假期
香港視像診症 (港怡醫療)	上午 9 時至下午 6 時	不適用

- 僅供參考，截至 2026 年 10 月 1 日，各指定服務供應商之原價診金如下：

服務供應商	診症時段	原價診金	特價診金
Heals	下午 6 時 30 分前	HK\$398	HK\$180
Heals	下午 6 時 30 分或之後	HK\$438	HK\$180
港怡醫療	平日	HK\$480	HK\$280
港怡醫療	星期六、星期日及公眾假期	HK\$595	HK\$280

(iii) 「醫生診症配藥」海外視像診症

於指定服務時間內，透過 Heals 平台與 Heals 指定普通科醫生進行海外視像診症服務。

截至 2026 年 10 月 1 日，指定海外地點包括日本、新加坡、菲律賓、泰國、越南及南韓，並可能不時更改而不作另行通知。本福利下所有服務均由 Heals 提供 / 安排。使用本福利須遵守以下條款：

- 每日可享一次由本福利涵蓋之海外視像診症；
- 本福利僅涵蓋普通科醫生診金，任何其他費用（例如處方藥物費及送藥費）須另行支付；
- 須遵守相關條款及細則（<https://heals-core-static.s3.ap-east-1.amazonaws.com/heals-pass/hkt-overseas/terms.pdf>）（「Travel Health Pass 條款及細則」）及 Heals 指定之其他條款及細則；
- 儘管 Travel Health Pass 條款及細則或任何與本方案有關之條款及細則另有規定，海外視像診症僅限於上述指定海外地點由 Heals 指定普通科醫生提供，而有關指定海外地點可不時更改、暫停及 / 或終止而不作另行通知；
- 受惠會員於進行海外視像診症時，必須身處香港境外之指定海外地點；
- 完成海外視像診症後，合資格受惠會員可每日一次透過「醫生諮詢」服務與香港指定普通科醫生進行第二醫療意見視像診症，而無須支付診金；
- 截至 2026 年 10 月 1 日之指定服務時間如下，並可能不時更改而不作另行通知：

服務（提供者）	服務時間（當地時間）	休息時間
海外視像診症（Heals）－日本	上午 9 時至凌晨 12 時 (星期一至六)	星期日及公眾假期
海外視像診症（Heals）－新加坡	上午 9 時至晚上 10 時 (星期一至六及公眾假期)	星期日
海外視像診症（Heals）－菲律賓	星期一至五 上午 9 時至下午 5 時； 星期六 上午 9 時至下午 1 時	星期日及公眾假期
海外視像診症（Heals）－泰國	上午 8 時至下午 6 時 (星期一至日)	1 月 1 日及 4 月 13 日至 15 日
海外視像診症（Heals）－越南	上午 8 時至下午 4 時 (星期一至六)	星期日及公眾假期
海外視像診症（Heals）－南韓	上午 9 時至下午 5 時 (星期一至五)	星期日及公眾假期

- 請於 DrGo 應用程式中點擊相關按鈕前往 Heals 平台啟動此福利，包括向 Heals 完成登記。

(iv) 「醫生診症配藥」香港門診服務

透過富衛人壽保險（百慕達）有限公司（「富衛」）管理之「FWD Health & Go」計劃下指定香港醫療服務機構網絡，享用親臨診所就診之指定折扣（可透過 DrGo 應用程式內

「DrGo One Wellness - 睇醫生」進入)。有關指定折扣及醫療服務提供者網絡詳情，請瀏覽 health.fwd.com.hk。本福利僅適用於已完成登記之本方案受惠會員。未滿 18 歲之合資格受惠會員可作為 FWD Health & Go 附屬會員享用本福利，惟其至少一名年滿 18 歲之父母或法定監護人須同時登記成為本方案之受惠會員。有關詳情請參閱下述富衛相關條款及細則。本福利下所有服務均由富衛提供 / 管理。使用本福利須遵守以下條款：

- 折扣僅適用於與醫生或其他醫療專業人員的某些醫療和保健服務的諮詢費，任何其他費用（例如處方藥費用）均不享有此折扣；及
- 受相關條款及細則約束
(https://health.fwd.com.hk/v3/assets/blta9d684affff23c8c/blt42c359beb78b3d55/FWD_Health_&_Go_Brochure_EN.pdf 及 <https://health.fwd.com.hk/v3/assets/blta9d684affff23c8c/blt4efcc9d16d05dc52/TNCEN.pdf> 查閱)。

(v) 「醫生診症配藥」大灣區視像診症及門診服務

在指定第三方平台上，由 DrGo 指定第三方服務供應商睿康醫務（香港）有限公司及其附屬公司（「睿康」）及其第三方醫療服務提供者安排，與大灣區指定普通科醫生（不包括澳門及香港）（「指定大灣區」）進行視像診症及門診服務，可享九折優惠。本福利下的所有服務均由睿康醫務（香港）有限公司及其附屬公司及其第三方醫療服務提供者提供 / 安排。本福利下所有服務均由睿康及其第三方醫療服務提供者提供 / 安排。使用本福利須遵守以下條款：

- 本福利下之門診服務僅適用於睿康指定普通科醫生，並須於指定大灣區城市之指定診所或醫院進行。詳情請參閱睿康平台或以下表格作參考。指定診所或醫院名單可由睿康不時更改、暫停及 / 或終止而不作另行通知；
- 指定折扣僅適用於診金。折扣後之最終診金以睿康或指定診所 / 醫院公布之最新收費為準。根據睿康及指定診所 / 醫院之決定，有關診金可能包括基本藥物處方（如由醫生處方）及標準送遞服務。處方及送遞服務詳情請參閱睿康平台。如因普通科醫生或診所 / 醫院之專業醫療判斷而需使用特定藥物處方，睿康及指定診所 / 醫院保留收取額外藥費之權利。診所及醫院亦保留就相關服務收取額外費用之權利。其他費用（例如額外藥物費用）須另行支付；
- 須遵守相關條款及細則（可於睿康微信手機應用程式之微信小程序或 <https://canva.link/gn9x755t32nk176> 查閱）、睿康指定之其他條款及細則，以及適用法律下之要求及限制（包括適用於視像診症之相關規定）；
- 截至 2026 年 10 月 1 日，指定大灣區門診服務診所 / 醫院如下。指定診所或醫院名單及服務時間可由睿康不時更改、暫停及 / 或終止而不作另行通知：

門診服務診所 / 醫院	服務時間
廣州市第一人民醫院港澳中心	星期一至五 上午 8 時至下午 5 時 30 分； 星期六 上午 8 時至中午 12 時
惠州市第三人民醫院港澳服務中心	星期一至五 上午 8 時至中午 12 時； 下午 2 時 30 分至下午 5 時 30 分
深圳市寶安區中心醫院港澳中心	星期一至五 上午 8 時至下午 5 時 30 分； 星期六 上午 8 時至中午 12 時
中山市人民醫院港澳服務中心	星期一至五 上午 8 時至下午 5 時； 星期六 上午 8 時至中午 12 時
深圳市南山區人民醫院	星期一至五 上午 8 時至中午 12 時； 下午 2 時至下午 5 時；
廣州開發區醫院港澳中心	星期一至五 上午 8 時至下午 5 時； 星期六 上午 8 時至中午 12 時
深圳市前海蛇口自貿區醫院港澳中心	星期一至五 上午 8 時至下午 5 時； 星期六 上午 8 時至中午 12 時
廣州市第一人民醫院南沙醫院港澳中心	星期一至五 上午 8 時至下午 5 時； 星期六 上午 8 時至中午 12 時
深圳市寶安區人民醫院港澳中心	星期一至五 上午 8 時至下午 5 時 30 分； 星期六 上午 8 時至中午 12 時

- 請於 DrGo 應用程式中點擊相關按鈕前往睿康平台啟動此福利，包括向睿康完成登記。睿康指定平台須透過受惠會員手機裝置上之微信手機應用程式中的微信小程序進入。

B. 本方案下之免費權益

(i) 免費 Club Care 全年環球旅遊保險 (「保障計劃」)

此保障計劃由 Club Care 直接為合資格受惠會員安排，受 Club Care 相關條款及細則約束。Club Care 為 HKT Financial Services (IA) Limited (「HKTIA」) 所經營的一個服務品牌。HKTIA 為香港特別行政區保險業監管局下的持牌保險代理機構 (牌照號碼：FA2474)。本保障計劃僅適用於 80 歲或以下合資格受惠會員。如受惠會員未滿 18 歲，則其至少一名年滿 18 歲之父母或法定監護人須同時登記成為本方案之受惠會員。

- 此保障計劃由 MSIG 承保及提供，並由 HKTIA 代理及安排。HKTIA 為三井住友海上火災保險 (香港) 有限公司 (「MSIG」) 之委任為其持牌保險代理機構。
- 使用本免費權益須遵守相關條款及細則 (可於 https://www.hktia.com.hk/doc/pdf/AGT_TNC_2026_OW.pdf 查閱)。

(ii) 香港視像診症 HK\$50 折扣

透過 DrGo 應用程式「睇醫生」頁面與香港指定普通科醫生進行指定香港視像診症時，可享每次 HK\$50 折扣。有關折扣僅適用於視像診症診金，不適用於任何其他費用，包括但不限於預約費、處方藥物費或送藥費。

- 合資格受惠會員成功登記本方案後，將於七（7）個工作天內，在其 DrGo 應用程式賬戶「我的優惠券（My Coupon）」中收到 DrGo 視像診症電子優惠券。
- 受惠會員可使用一張電子優惠券扣減每次合資格視像診症之相關診金。
- 雖然本免費權益之折扣由 DrGo 提供，但相關視像診症於 DrGo 應用程式內進行，送藥服務由 DrGo 安排，而所有參與視像診症之醫生及醫療專業人員均由醫療合作夥伴提供 / 安排。
- 本免費權益之折扣不適用於第 13A(i)條所述之香港視像診症福利（即 DrGo One Wellness - 香港本地視像診症）。
- 使用本免費權益須遵守相關條款及細則（可於 <https://www.drgo.com.hk/media/document/free-entitlement-VC-50-discount-terms-and-conditions.pdf> 查閱）。

14. 如閣下之月費計劃或本方案因任何原因被暫停或終止，香港電訊集團（即 Hong Kong Telecommunications (HKT) Limited 及其附屬公司，包括但不限於香港電訊有限公司、CSL Mobile Limited（「HKT」）及 / 或益體健）有權相應暫停及 / 或撤銷閣下於本方案下之福利及免費權益，而毋須另行通知或作出任何補償。
15. 本方案、福利、免費權益及 / 或登記碼在任何情況下均不得兌換或換取現金、現金等值物，亦不得轉售或退款。除另有說明外，亦不得與任何其他折扣、推廣優惠或優惠同時使用。
16. 除相關資料中特別列明外，HKT、DrGo 及其所有聯屬公司並非本方案下任何福利或免費權益之要約人或提供者。對於任何非由我們提供之福利或免費權益，包括但不限於其質素、指定平台，以及第三方醫療服務提供者（包括醫生）之資格、專業能力或意見，HKT、DrGo 及其聯屬公司均不作任何聲明或保證，亦不會就此承擔任何責任。在任何情況下均不會提供任何補償。HKT 概不就本方案相關之任何爭議承擔責任。
17. 如對本方案有任何查詢，請致電 DrGo 客戶服務熱線 2380 2323。如對本保障計劃或任何保險相關事宜有任何查詢，請致電 Club Care 客戶服務熱線 2888 2228。
18. 如對本方案有任何爭議，參與品牌及 DrGo 之決定均為最終決定。如對任何福利或免費權益之使用有任何爭議，相關提供者之決定均為最終決定。

19. 本計劃由 DrGo 管理。訂購本方案即表示客戶同意接收由 DrGo 發出之電子訊息，以提供相關資訊。
20. 本計劃、本方案下之福利及免費權益詳情將顯示於 DrGo 應用程式及 DrGo 網站中「DrGo One Wellness」會員賬戶內。
21. DrGo、HKT 及其所有聯屬公司（HKTIA 除外）並無安排任何保險合約或進行任何與本保障計劃或任何保險相關產品及服務有關之受規管活動（定義見《保險業條例》）。DrGo、HKT 及其所有聯屬公司（HKTIA 除外）並非本保障計劃或任何保險相關產品及服務之供應商、代理人或提供者，亦不代表 Club Care / HKTIA 或 MSIG，並不作出任何保證或陳述，亦不會就因此產生或與此有關之任何事宜承擔責任。
22. DrGo 保留隨時更改或取消本方案下任何免費權益及 / 或修訂本條款及細則或任何規管本方案使用之相關條款及細則之權利，而毋須另行通知。
23. 本條款及細則並非保單或保險合約。所有有關保險產品之資料均由 MSIG 提供。任何有關保險產品之資料均受相關保單條文、產品小冊子及有關條款及細則（統稱「保單文件」）約束。如本條款及細則與保單文件有任何不一致之處，概以保單文件為準。
24. 有關保障計劃之任何宣傳資料均應與相關保單文件一併閱讀。客戶不應僅根據未載有相關保險產品完整條款及細則之資料而申請相關保險產品。有關完整條款、詳情、風險披露及不保事項，請參閱相關保單文件。
25. 由 MSIG 保留批准任何保險產品申請及處理相關爭議之最終決定權。任何有關保險產品條款之爭議，應由受保人與 MSIG 直接處理。HKTIA 的角色僅限於分銷及安排由 MSIG 之若干保單（包括保險產品），而 HKTIA 不會就有關保險產品之提供承擔任何責任。有關保險產品乃由 MSIG 之產品及責任，而非 HKTIA 之產品及責任。
26. DrGo 之登記及使用受第 5 條所載相關條款及細則約束，包括但不限於現行版本之《DrGo 條款及細則》（詳情請參閱 DrGo 應用程式及 DrGo 網站 www.drgo.com.hk）。
27. 部分福利及免費權益可能設有特定資格要求（例如年齡限制）。購買本方案前，請仔細閱讀所有福利及免費權益之相關條款及細則。
28. 如對本方案有任何爭議，DrGo 之決定將為最終決定。如對任何福利或免費權益之使用有任何爭議，相關提供者之決定將為最終決定。
29. 如本條款及細則之英文版本與中文版本之間有任何歧義或不一致之處，概以英文版本為準。

One Wellness (\$48 VAS) Plan Terms and Conditions

1. DrGo One Wellness Programme ("**Programme**") is a membership programme managed by eSmartHealth Limited (a member of the HKT group of companies) ("**eSmartHealth**" or "**DrGo**"), subject to relevant terms and conditions of the Programme. For details, please see One Wellness Webpage (<https://drgo.com.hk/en/onewellness>).
2. As an individual customer ("**You**") of a designated monthly plan (the "**Monthly Plan**") under 1010 / csl / NETVIGATOR / HKT Home Phone / Now TV ("**Participating Brands**"), you can subscribe to the DrGo One Wellness (\$48 VAS) Plan (the "**Plan**") under the Programme as an add-on value-added service to the Monthly Plan at a monthly fee of HK\$48, with a commitment period of 24-months or 36-months ("**Commitment Period**"). Relevant fees for the Plan will be added to your 1010 / csl / Netvigator / HKT Home / Now TV bill issued by the Participating Brand. After the Commitment Period, the Plan will be automatically renewed on a monthly basis at HK\$48 until You or the Participating Brand provides each other with 30 days prior notice to cancel.
3. You must pay Participating Brands early termination fee if you terminate the Plan or the Monthly Plan expires before expiry of the Commitment Period of the Plan, which shall be HK\$48 multiplies of the number of remaining months in the Commitment Period.
4. Upon successful subscription to this Plan, you will receive a dedicated DrGo One Wellness registration code (the "**Registration Code**") in approximately two (2) business days (i) in your My HKT App "My Wallet" (applicable for NETVIGATOR, HKT Home Phone or Now TV customers) or (ii) in your 1010 / csl App "My Wallet & Rewards > Offers and Rewards > Rewards" (applicable for 1010 or csl customers) or (iii) by SMS. Each Registration Code can only be used once. You must register as a DrGo user, log in to the DrGo App, and visit the designated DrGo registration webpage (<https://drgo.com.hk/en/onewellness/registration>) and use the Registration Code to register as a benefit member of DrGo One Wellness in order to enjoy the relevant Benefits ("**Benefits**") and Free Entitlements ("**Free Entitlements**").
5. When subscribing to the Plan, you must agree to be bound by all the terms and conditions of the Plan (collectively, the "**Plan Terms and Conditions**"), including:
 - a) One Wellness (\$48 VAS) Plan Terms and Conditions ("**these Terms and Conditions**")
 - b) the prevailing version of the "DrGo Terms and Conditions" [<https://www.drgo.com.hk/terms-and-conditions/index.html#drgo-tnc>]
 - c) the prevailing version of the "DrGo One Wellness Terms and Conditions" [<https://www.drgo.com.hk/terms-and-conditions/index.html#one-wellness>]
 - d) the terms and conditions of all the Benefits and Free Entitlement under this Plan, as provided by the relevant provider (each a "**Provider**")
 - e) the prevailing version of the "eSmartHealth Privacy Statement" (available at the DrGo App and the DrGo Website);
 - f) the applicable "Personal Information Collection Statement(s)"; and
 - g) such other provisions relevant to the Plan and/or this Programme (including any Benefits and Free Entitlements thereunder).
6. You may use the Registration Code to register for this Plan yourself and activate the Benefits and Free Entitlements for yourself (as the paying member and benefit member) or give the Registration Code to another person to register as a Benefit Member and activate the Benefits and Free Entitlements under the Plan. If the paying member wants to give away this Plan, the paying member may only give this Plan away to one person, and may not give each Benefit and Free Entitlement away to different persons.

7. If a paying member purchase/subscribes for this Plan for another person (as benefit member), the paying member shall remain liable to pay for the Plan, even though the paying member will not be the one entitled to enjoy any Benefit under the Plan.
8. Registration of this Programme and activation of each Benefit and Free Entitlement under this Plan should be completed by the same person (as the benefit member of the Programme), who will be the only person using the Benefits and Free Entitlements under the Plan.
9. If the Plan is not registered and each Benefit and each Free Entitlement under the Plan are not activated, the benefit member would not be able to enjoy the Plan and the Benefits and/or the Free Entitlements under the Plan, and there will be no refund of any fees paid, and neither the paying member nor the intended benefit member will be compensated in any way.
10. To subscribe for this Plan, the paying member must be aged 18 or above, and located in Hong Kong at the time of the purchase or subscription. Registration with and the use of DrGo is subject to relevant terms and conditions set out in Clause 5.
11. If a benefit member of the Plan is a minor, any registration of the Plan and/or activation of the Benefits must be with the permission of the minor benefit member's parent/legal guardian, who will also be the minor's emergency contact and be the one to be agreeing to the relevant terms and conditions on behalf of the minor. Further, the minor benefit member is required to be physically accompanied by an adult during any video consultation.
12. The benefit member's entitlement of any Benefit and/or Free Entitlements under this Plan is subject to due payment of all fees payable under the Plan and the member having complied with all the relevant terms and conditions under Clause 5.
13. Subject to Clause 2, the satisfaction of all eligibility requirements and applicable terms and conditions, benefit member may enjoy the Benefits and Free Entitlements of the Programme under this Plan as follows:

A. the Benefits under this Plan are as follows:

- (i) Hong Kong video consultations with a designated general practitioner in Hong Kong, during the designated service hours.
 - (a) "Ask Doctor", - a video consultation service (accessible through "DrGo One Wellness – Hong Kong Video Consultation" on the DrGo App) provided/arranged by the designated third-party provider, Heals Healthcare (Asia) Limited ("Heals") on designated third party's platform arranged by Heals. The use of this "Ask Doctor" service is subject to the following:
 - one such video consultation per day is covered by the Benefit;
 - only consultation fees with the general practitioner are covered by the Benefit, whereby any other fees (e.g. fees for any prescribed medicine and delivery of medicine) are payable additionally. The fees for 3-day basic prescribed medicine with standard delivery is HK\$180;
 - additional fees may apply to items or services outside the stated scope, including but not limited to special medication or delivery;
 - relevant terms and conditions (available at <https://heals-core-static.s3.ap-east-1.amazonaws.com/heals-pass/hkt/terms.pdf>) apply;
 - click on the relevant button on DrGo App to go to the service provider's portal for activation of this Benefit, which includes registering with the service provider; and
 - the designated service hours for the "Ask Doctor" service as at 1 October 2026 are set out below and may be subject to change from time to time without prior notice.

Service (Provider)	Opening Hours	Closed
HK Video Consultations (Heals)	08:00 – 23:00 (Mon – Fri) (Consultation after 18:30 will charge an extra fee amounting HK\$30) 08:00 – 13:00 (Saturday)	Public Holiday including Sunday

(ii) “Consult Doctor” Video Consultation Hong Kong - Enjoy discounted consultation fee for designated Hong Kong video consultation (accessible through “DrGo One Wellness – Consult Doctor” on the DrGo App) with Heals’ or Gleneagles Hospital Hong Kong’s (“**Gleneagles**”) designated Hong Kong general practitioners, subject to the following:

- the video consultations will take place on DrGo App and the delivery services will be arranged by DrGo, all doctors and medical professionals for the video consultations will be provided / arranged by medical service providers, Heals and Gleneagles;
- The discounted consultation fees including 3-day basic prescribed medicine with standard delivery for Heals and Gleneagles as at 1 October 2026 are HK\$180 and HK\$280 respectively. Additional fees may apply to items or services outside the stated scope, including but not limited to special medication or delivery;
- discounted consultation fee cannot be used in conjunction with “Free Entitlement: HK\$50 Discount on Hong Kong Video Consultations” or any other DrGo e-Voucher;
- The designated service hours as at 1 October 2026 are set out below and may be subject to change from time to time without prior notice.

Service (Provider)	Opening Hours	Closed
HK Video Consultations (Heals)	08:00 – 23:00 (Mon – Fri) (Consultation after 18:30 will charge an extra fee amounting HK\$30) 08:00 – 13:00 (Saturday)	Public Holiday including Sunday
HK Video Consultations (Gleneagles)	09:00 – 18:00	N/A

- For reference only, the original consultation fees charged by the designated service providers as at 1 October 2026 are set out below.

Service Provider	Consultation Time	Original Consultation Fee	Discounted Consultation Fee
Heals	Before 6:30 p.m.	\$398	\$180
Heals	On or after 6:30 p.m.	\$438	\$180
Gleneagles	Weekdays	\$480	\$280
Gleneagles	Weekends and Public Holidays	\$595	\$280

(iii) “Consult Doctor” Video Consultation Overseas - video consultations with a Heals’ designated general practitioner in the designated overseas locations, arranged by Heals, DrGo's designated third party provider on Heals’ platform in selected overseas locations during designated service hours. Subject to the provisions below, the designated overseas locations as at 1 October 2026 include Japan, Singapore, Philippines, Thailand, Vietnam, and South Korea, and may be subject to change from time to time without prior notice. All services under this Benefit are provided / arranged by Heals. The use of this Benefit is subject to the following:

- one such video consultation per day is covered by the Benefit;

- only consultation fees with the general practitioner are covered by the Benefit, whereby any other fees (e.g. fees for any prescribed medicine and delivery of medicine) are payable additionally; and
- the relevant terms and conditions (available at <https://heals-core-static.s3.ap-east-1.amazonaws.com/heals-pass/hkt-overseas/terms.pdf>) (“**Travel Health Pass T&C**”) and such other terms and conditions as Heals may designate. Despite the provisions of the Travel Health Pass T&C or any terms and conditions in connection with the Plan (including but not limited to any sales literature in respect of the offer of the Plan and these terms and conditions), the overseas video consultations under this Benefit are only available with Heals’ designated general practitioners at those overseas locations specified above; and those specified overseas locations may be changed, suspended and/or terminated from time to time, without prior notice.
- Overseas video consultations at designated overseas location outside Hong Kong under this Benefit are only available to eligible benefit members who must be physically outside Hong Kong at the designated overseas location at the time of the video consultations.
- After the overseas video consultation, eligible benefit members have the option to obtain a secondary medical opinion from a Heals’ designated general practitioner in Hong Kong via “Ask Doctor” video consultation without payment of consultation fee once per day.
- The designated service hours as at 1 October 2026 are set out below and may be subject to change from time to time without prior notice.:

Service (Provider)	Opening Hours (Local time)	Closed
Overseas VC (Heals) – Japan	09:00 – 00:00 (Mon – Sat)	Public Holiday including Sunday
Overseas VC (Heals) – Singapore	09:00 – 22:00 (Mon – Sat including Public Holiday)	Sunday
Overseas VC (Heals) – Philippines	09:00 – 17:00 (Mon – Fri) 09:00 – 13:00 (Sat)	Public Holiday including Sunday
Overseas VC (Heals) – Thailand	08:00 – 18:00 (Mon – Sun)	January 1 and April 13–15
Overseas VC (Heals) – Vietnam	08:00 – 16:00 (Mon – Sat)	Public Holiday including Sunday
Overseas VC (Heals) – South Korea	09:00 – 17:00 (Mon – Fri)	Saturday and Public Holiday including Sunday

- Please click on the relevant button on DrGo App to go to the Heal’s portal for activation of this Benefit, which includes registering with Heals.

(iv) “Consult Doctor” In-Person Clinic Hong Kong – Enjoy designated discount on in-person clinic visits through a designated network of medical service providers in Hong Kong provided and managed by FWD Life Insurance Company (Bermuda) Limited (“**FWD**”) through its “FWD Health & Go” Programme (accessible through “DrGo One Wellness – Consult Doctor” on the DrGo App). For details of the designated discount and network

of medical service providers, please visit (health.fwd.com.hk). This Benefit can only be used by registered benefit members of the Plan. Eligible benefit members who are age below 18 may enjoy this benefit as FWD Health & Go's affiliated members, provided that at least one of his/her parent or legal guardians aged 18 or above is also registered as a benefit member under a Plan at the same time with this benefit member. Please refer to the relevant terms and conditions of FWD below for details. All services under this Benefit are provided / managed by FWD. The use of this Benefit is subject to the following:

- discounts only applicable on consultation fees with the doctor or other medical professionals of certain medical and wellness services, whereby any other fees (e.g. fees for any prescribed medicine) are excluded from such discount; and
- Relevant terms and conditions (available at https://health.fwd.com.hk/v3/assets/blta9d684affff23c8c/blt42c359beb78b3d55/FWD_Health_&_Go_Brochure_EN.pdf and <https://health.fwd.com.hk/v3/assets/blta9d684affff23c8c/blt4efcc9d16d05dc52/TNCEN.pdf>).

(v) "Consult Doctor" Video Consultation & In-Person Clinic Greater Bay Area - 10% discount on the consultation fee of video consultations and in-person clinic visits with designated general practitioners in the Greater Bay Area (excluding Macau and Hong Kong) ("**Designated Greater Bay Area**"), designated and arranged by DrGo's third party providers, Premier Healthcare (HK) Limited and its affiliates and their third party medical service providers ("**Premier**") on designated Premier's platforms. All services under this Benefit are provided / arranged by Premier and their third party medical service providers. The use of this Benefit is subject to the following:

- for in-person clinic visit service under this Benefit, it is available with Premier's designated general practitioners at designated clinics or hospitals in designated cities of Designated Greater Bay Area. Please refer to Premier's platform or the table of designated in-person clinics below for details. The list of designated clinics or hospitals may be changed, suspended and/or terminated by Premier from time to time without prior notice;
- the designated discount is applicable on the consultation fee only. The final discounted consultation fee will be subject to the latest fee provided by Premier or the designated clinics or hospitals. Subject to the decision of Premier and the designated clinics or hospitals, such consultation fee may include basic medication prescription (if prescribed by doctors) and standard delivery services. Please refer to the Premier's platform for details of the prescription and delivery services. Premier and the designated clinics / hospitals reserve the right to charge extra fee for medication if, in the professional medical opinion of the general practitioners or the clinics / hospitals, specific prescription is required. Clinics and hospitals also reserve the right to charge extra fee for the services. Any other fees (eg. extra medicine) are payable additionally;
- the relevant terms and conditions (available at Premier's WeChat mini-program of WeChat mobile application or <https://canva.link/gn9x755t32nk176>) and such other terms and conditions as designated by Premier and requirements and restrictions under applicable law, including those applicable to video consultation.

- Designated in-person clinics in the Greater Bay Area as at 1 October 2026 are listed below. The list of designated clinics or hospitals and opening hours may be changed, suspended and/or terminated by Premier from time to time without prior notice;

Designated in-person clinics	Opening Hours
Guangzhou First People's Hospital, Hong Kong- Macau Residents Healthcare Services Center	Monday to Friday 08:00-17:30 Saturday 08:00-12:00
Huizhou Third People's Hospital Hong Kong and Macau Center	Monday to Friday 8:00-12: 00, 14:30-17:30
Bao'an Central Hospital of Shenzhen, Hong Kong- Macau Residents Healthcare Services Center	Monday to Friday 08:00-17:30, Saturday 08:00-12:00
Zhongshan City People's Hospital, Hong Kong- Macau Residents Healthcare Services Center	Monday to Friday 08:00-17:00, Saturday 08:00-12:00
Shenzhen Nanshan Hospital	Monday to Friday 8:00-12: 00, 14:00-17:00
Guangzhou Development District Hospital, Hong Kong – Macau Residents Healthcare Services Center	Monday to Friday 08:00-17:00, Saturday 08:00-12:00
Shenzhen Qianhai Shekou Free Trade Zone Hospital, Hong Kong- Macau Residents Healthcare Services Center	Monday to Friday 08:00-17:00, Saturday 08:00-12:00
Guangzhou First People's Hospital, Nansha Branch, Hong Kong-Macau Residents Healthcare Services Center	Monday to Friday 08:00-17:00, Saturday 08:00-12:00
Shenzhen Bao'an People's Hospital, Hong Kong- Macau Residents Healthcare Services Center	Monday to Friday 08:00-17:30 Saturday 08:00-12:00
Dongguan People's Hospital, Hong Kong- Macau Residents Healthcare Services Center	Monday to Friday 08:00-17:30 Saturday 08:00-12:00

- Please click on the relevant button on DrGo App to go to the Premier's portal for activation of this Benefit, which includes registering with Premier. The designated platforms of Premier shall be accessed through WeChat mini-program of WeChat mobile application via benefit member's DrGo App.

B. the Free Entitlements under this Plan are as follows:

- Complimentary Club Care Annual GlobalTravel Insurance (“**Protection Plan**”) promotion is provided to eligible benefit members and arranged directly by Club Care (a service brand of and operated by HKT Financial Services (IA) Limited, with Licensed Insurance Agency Licence No: FA2474). This Protection Plan benefit is only applicable to benefit members aged up to 80. For benefit members under the age of 18, at least one parent or legal guardians aged 18 or above must be registered as a benefit member under a Plan at the same time with this benefit member.
 - Club Care Annual GlobalTravel Insurance are underwritten and provided by

MSIG Insurance (Hong Kong) Limited ("**MSIG**") and are distributed and arranged by HKT Financial Services (IA) Limited ("**HKTIA**"). HKTIA acts as an appointed licensed insurance agency for MSIG.

- the use of this Complimentary Club Care Annual GlobalTravel Insurance Free Entitlement is subject to relevant terms and conditions (available at https://www.hktia.com.hk/doc/pdf/AGT_TNC_2026_OW.pdf).
- (ii) HK\$50 discount on each designated Hong Kong video consultation (accessible through "See a Doctor" section on the DrGo App) with designated general practitioner on the DrGo App in Hong Kong (the discount is only applicable to the fees payable for the video consultation and is not applicable to any other fees, including but not limited to booking fee for a video consultation, prescribed medicine fee or delivery fee).
- Once an eligible benefit member has successfully registered for the Plan, the benefit member will receive DrGo video consultation e-Voucher within seven (7) working days under "My Coupon" in the benefit member's DrGo account on the DrGo App. Benefit member can use one e-Voucher to deduct the relevant consultation fee of each eligible video consultation. While the discounts under this Free Entitlement are offered by DrGo, the video consultations under this Free Entitlement will take place on DrGo App and the delivery services will be arranged by DrGo, all doctors and medical professionals for the video consultations will be provided / arranged by our medical partners.
 - The designated discount is NOT available for video consultation under Benefit of Hong Kong Video Consultation (accessible through "DrGo One Wellness- Local Video Consultation" section on the DrGo App and referred to in Clause 10A (i)). The use of this Free Entitlement is subject to relevant terms and conditions (available at <https://www.drgo.com.hk/media/document/free-entitlement-VC-50-discount-terms-and-conditions.pdf>).
14. If your Monthly Plan / Plan is suspended or terminated for any reason, HKT Group (being HKT Limited and its subsidiaries, which may include, but not limited to, Hong Kong Telecommunications (HKT) Limited, CSL Mobile Limited ("**Company**," or "**HKT**") and/or eSmartHealth have the right to suspend and/or revoke your `Benefits and Free Entitlements under this Plan accordingly, without further notice or compensation.
15. The Plan, Benefits and Free Entitlements or and/or Registration Code cannot be redeemed or exchanged for cash, cash equivalents, resalable or returnable under any circumstances, nor used in conjunction with any other discount, promotion or offers.
16. Other than specifically set out in the relevant materials, HKT, DrGo and all of its affiliates are not the offeror or provider of any of the Benefits and Free Entitlements under this Plan. HKT, DrGo and all of its affiliates make no representation or guarantee to any aspect of any of the Benefits and Free Entitlements (including but not limited to their quality), the designated platforms, or the qualifications, expertise or advice of third-party medical service providers (including doctors), which are not offered or provided by us and shall not in any way be liable to any matters in relation thereto. No compensation shall be forthcoming under any circumstances. HKT shall not be responsible for any disputes relating to this Plan.
17. If you have any questions about this Plan, please call the DrGo Service Hotline at 2380 2323. For any enquiries in relation to this protection plan or any insurance-related matters, please call the Club Care Customer Service Hotline at 2888 2228.

18. In the event of dispute in relation to this Plan, the decisions of the Participating Brands and DrGo shall be final. In the event of dispute in relation to the use of any Benefits or Free Entitlement, the relevant Provider's decisions shall be final.
19. This Programme is managed by DrGo. By subscribing to the Plan, customers agree to receive electronic messages from DrGo which provides relevant information.
20. The details of the Programme, Benefits and Free Entitlements under the Plan will be shown under the Programme membership account in the DrGo App and the DrGo Website under "DrGo One Wellness".
21. DrGo, HKT and all of its affiliates (other than HKTIA) are not arranging any contract of insurance or carrying on any other regulated activities (as defined under the Insurance Ordinance) in connection with this protection plan and any insurance-related products or services. DrGo, HKT and all of its affiliates (other than HKTIA) are not the supplier, agent, or provider of this protection plan, or any insurance-related products or services under this Service, do not represent Club Care / HKTIA / MSIG, make no warranties or representations, and accept no liability for any matters arising from, or in relation to, the same. For any enquiries in relation to this protection plan or any insurance-related matters, please call the Club Care Customer Service Hotline at 2888 2228.
22. DrGo reserves the right to vary or cancel any Free Entitlements under this Plan and/or amend these Terms and Conditions or any relevant terms and conditions governing the use of the Plan at any time without notice.
23. These Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Insurance Products is provided by MSIG. Any information in respect of the Insurance Products given herein is subject to the respective policy provisions (https://www.hktia.com.hk/doc/pdf/AGT_PP_2026_OW.pdf), the product brochure (https://www.hktia.com.hk/doc/pdf/AGT_PB_2026_OW.pdf, and the related terms and conditions (the "Policy Documents"). In the event of any inconsistencies between these Terms and Conditions and the Policy Documents, the Policy Documents will prevail.
24. Any material(s) of the Protection Plan should be read in conjunction with the relevant Policy Documents. Customers should not apply for the relevant insurance product(s) solely on the basis of any material(s) which do not contain the full terms and conditions of the relevant insurance product. For full terms and conditions, details and risk disclosures and exclusions of the Insurance Products, please refer to relevant Policy Documents.
25. MSIG reserves the right to make the final decision in approving any applications for the Insurance Products and any disputes that may arise from such applications. Any disputes over the terms of the Insurance Products shall be resolved directly between the insured person and MSIG. HKTIA's role is limited to distributing and arranging certain insurance policies of MSIG (including the Insurance Products) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance products. The Insurance Products are products and obligations of MSIG and not of HKTIA.
26. Registration with and the use of DrGo are subject to relevant terms and conditions under Clause 5, including but not limited to the prevailing version of the "DrGo Terms and Conditions" (for details, please see the DrGo App and the DrGo website: www.drgo.com.hk ("DrGo Website")).
27. Some Benefits and Free Entitlements may be subject to certain eligibility requirements (e.g. age requirement). Please read all Benefit and Free Entitlements terms and conditions carefully before purchasing this Plan.

28. In the event of dispute in relation to this Plan, DrGo's decisions shall be final. In the event of dispute in relation to the use of any Benefit and Free Entitlements, the relevant Provider's decisions shall be final.
29. In the event of discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.