

## Club Care “iTravel Plus (Single Trip) Plan B” Promotion Terms & Conditions

1. The promotion valid from 24 December 2025 to 30 September 2026, both dates inclusive (the “**Promotion Period**”).
2. Customers who satisfy the Eligibility Criteria (as defined below) (“**Eligible Customers**”) and apply for “iTravel Plus (Single Trip) Plan B” (“**Insurance Product**”) via Club Care’s designated website during the Promotion Period using the designated Club Care promo code (“**Promo Code**”) shall be entitled to enjoy the Insurance Product at a daily premium of HK\$15 (“**Discounted Premium**”) for each insured person under the same insurance policy (“**Promotion**”).
3. This Promotion is arranged and brought to you directly by Club Care, the service brand operated by HKT Financial Services (IA) Limited (“**HKTIA**”). The Insurance Product is underwritten and provided by MSIG Insurance (Hong Kong) Limited (“**MSIG**”) and is distributed and arranged by HKTIA. HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong (“**IA**”) (Licensed Insurance Agency License No.: FA2474), acts as an appointed licensed insurance agency for MSIG.
4. The Promotion is only applicable to eligible customers who satisfy the following conditions
  - a. aged 18 or above; and
  - b. a holder of valid Hong Kong identity card;
  - c. residing in Hong Kong  
(together, the “**Eligibility Criteria**”)
5. The Discounted Premium is applicable to the designated Insurance Product only. There is no minimum age limit for insured persons under this Insurance Product. Maximum age limit for insured persons is 85.
6. Any Promo Code will be invalid and void after the expiry of the Promotion Period.
7. The Promo Code is only applicable for the Insurance Product and only one Promo Code can be used for each application for the Insurance Product.
8. Any application for the Insurance Product using the Promo Code cannot be cancelled.
9. The Promo Code and the premium discount 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 and will not be applicable to any other insurance policies or policy conversions.
10. The Insurance Product is subject to other terms and conditions, policy documents and policy provisions. Please refer to the related product brochure and Policy Documents for more details.
11. HKTIA shall not be responsible for the Eligible Customer’s failure to submit and/or process any registration/enrollment/application on the Club Care website, voluntarily or involuntarily, arising from (but not limited to) network disconnection, technical device malfunction or any delay, interruption or disruption of computer or other systems.
12. HKTIA shall not in any event be held liable for any loss, damage, claim, liability, and cost arising out of or in connection with the Promotion, Promo Code, Discounted Premium or the Insurance Product.
13. For the record of application for this Insurance Product (including but not limited to the date and time), HKTIA’s system record shall prevail. HKTIA will not be responsible for any delay, loss, error or unrecognized situation due to computer and / or Internet’s connection, technical problem, malfunction or accident.
14. All information on the Insurance Product is provided by MSIG. HKTIA are not the supplier of the Insurance Product and make no representation or guarantee as to the quality of such products or services and accepts no liability for the quality of or any other matters arising from, or in relation to, the same. The Discounted Premium and the Promotion are arranged and brought to you directly by Club Care. For any enquiries in relation to the entitlement of the Discounted Premium, please visit Club Care’s website <https://www.hktia.com.hk/en> or call Club Care Customer Service Hotline at 8209 0098.
15. HKTIA reserve the right to amend, change the terms and conditions of this Promotion at any time, or terminate this Promotion without prior notice. In case of any dispute in connection with this Promotion, the decision of HKTIA shall be final and conclusive.

## Disclaimer

1. iTravel Plus (Single Trip) Plan B ("Insurance Product") is underwritten and provided by MSIG Insurance (Hong Kong) Limited ("MSIG") and is distributed and arranged by HKT Financial Services (IA) Limited ("HKTIA"). HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong ("IA") (Licensed Insurance Agency License No.: FA2474), acts as an appointed licensed insurance agency for MSIG. Club Care is the service brand operated by HKTIA.
2. All affiliates of HKTIA (other than HKTIA) are not arranging for any contract of insurance or carrying on any regulated activities (as defined under the Insurance Ordinance) in connection with the Insurance Product or the Promotion. All affiliates of HKTIA (other than HKTIA) are not the supplier, distributor or provider of the Insurance Product or the Promotion or any insurance related products or services, do not represent Club Care / HKTIA or MSIG, make no representations and warranties and accept no liability for any matters arising from, or in relation to, the same. For any enquiries in relation to the Insurance Product and the Promotion, please contact Club Care Customer Service Hotline at 8209 0098 directly.
3. These Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Insurance Product is provided by MSIG. Any information in respect of the Insurance Product given herein is subject to the respective policy provisions, the product brochure, 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.
4. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. Before application, please confirm you understand the Insurance Product's features and that it fits your need(s). Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s) which do not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures (if any) and exclusions of the Insurance Product, please refer to relevant Policy Documents; visit HKTIA / Club Care official website or call Club Care Customer Service Hotline at 8209 0098 for more details.
5. MSIG reserves the right to make the final decision in approving any applications for the Insurance Product and any disputes that may arise from such applications. Any disputes over the terms of the Insurance Product 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 Product) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance product. The Insurance Product is product and obligations of MSIG and not of HKTIA.
6. In case of any inconsistency between the English and Chinese versions, the English version shall prevail.

## Club Care 「iTravel Plus ( 單次旅程 ) 計劃 B 」優惠條款及細則

1. 優惠期由 2025 年 12 月 24 日至 2026 年 09 月 30 日 ( 包括首尾兩天 ) ( 「 優惠期 」 ) 。
2. 於優惠期內，符合資格 ( 定義如下 ) 之客戶 ( 「 合資格客戶 」 ) 透過 Club Care 指定網站並使用指定優惠碼 ( 「 優惠碼 」 ) 申請「iTravel Plus ( 單次旅程 ) 計劃 B 」 ( 「 保險產品 」 ) ，即可享每位受保人每日港幣 15 元的保費優惠 ( 「 折扣保費 」 ) ，適用於同一保單下的每位受保人 ( 「 優惠 」 ) 。
3. 此優惠及折扣保費由 HKT Financial Services (IA) Limited ( 「 HKTIA 」 ) 營運的服務品牌 Club Care 直接安排及提供。此保險產品由三井住友保險 ( 香港 ) 有限公司 ( 「 MSIG 」 ) 承保及提供，並由 HKTIA 代理及安排。HKTIA 為香港保險業監管局 ( 「 IA 」 ) 註冊的持牌保險代理機構 ( 持牌保險代理機構牌照號碼：FA2474 ) ，為 MSIG 的指定持牌保險代理。
4. 此優惠只適用於符合以下條件的客戶：
  - a. 年滿 18 歲或以上；
  - b. 持有有效香港身份證；
  - c. 現居於香港。

( 合稱「符合資格條件」 )
5. 折扣保費只適用於指定保險產品。此保險產品不設最低受保年齡，最高受保年齡為 85 歲。
6. 優惠碼將於優惠期結束後失效及作廢。
7. 優惠碼只適用於此保險產品，每次申請只可使用一個優惠碼。
8. 使用優惠碼申請的保險產品不可取消。
9. 優惠碼及折扣保費在任何情況下均不可兌換現金、現金等值物、轉售或退回，亦不可與其他折扣、優惠或優惠同時使用，亦不適用於其他保險產品或保單轉換。
10. 此保險產品受其他條款及細則、保單文件及保單條款約束。詳情請參閱相關產品單張及保單文件。
11. 對於合資格客戶因 ( 包括但不限於 ) 網絡中斷、技術設備故障或任何電腦或其他系統的延誤、中斷或故障而導致未能自願或非自願地於 Club Care 網站提交及 / 或處理任何註冊 / 登記 / 申請，HKTIA 概不負責。
12. 在任何情況下，HKTIA 不就因優惠、優惠碼、折扣保費或保險產品而引起或與之相關的任何損失、損害、索償、責任及費用承擔任何責任。
13. 有關此保險產品的申請紀錄 ( 包括但不限於日期及時間 ) 以 HKTIA 系統記錄為準。HKTIA 不會就因電腦及 / 或互聯網連線、技術問題、故障或意外而導致的任何延誤、損失、錯誤或無法識別的情況負責。
14. 所有有關保險產品的資訊均由 MSIG 提供。HKTIA 並非保險產品的供應商，對該等產品或服務的品質不作任何陳述或保證，亦不就該等產品或服務的品質或由此產生或與之相關的任何其他事宜承擔任何責任。折扣保費及優惠由 Club Care 直接安排及提供。如對折扣保費有任何查詢，請瀏覽 Club Care 網站 <https://www.hktia.com.hk/zh> 或致電 Club Care 客戶服務熱線 8209 0098 。
15. HKTIA 保留隨時修改、更改本優惠條款及細則或終止本優惠的權利，恕不另行通知。如有任何爭議，HKTIA 保留最終決定權。

## 免責條款

1. 「iTravel Plus ( 單次旅程 ) 計劃 B」 ( 「保險產品」 ) 由三井住友海上火災保險 ( 香港 ) 有限公司 ( 「MSIG」 ) 承保。由 HKT Financial Services (IA) Limited ( 「HKTIA」 ) 所代理及安排。HKTIA 為香港特別行政區保險業監管局 ( 「IA」 ) 下的持牌保險代理機構 ( 持牌保險代理機構牌照號碼 : FA2474 ) , 亦獲 MSIG 之委任為持牌保險代理機構。Club Care 為 HKTIA 所經營的服務品牌。
2. HKTIA 的所有關聯公司 ( HKTIA 除外 ) 並沒有安排任何保險合約或進行其他受規管活動 ( 定義見《保險業條例》 ) 。HKTIA 的所有關聯公司 ( HKTIA 除外 ) 並非任何保險相關產品、服務或優惠之供應商、代理商或提供者 , 不代表 HKTIA 或保險公司 , 亦不作任何保證或聲明且不會承擔由其引起或與其相關之任何責任。有關保險相關產品、服務或優惠之任何查詢 , 請致電 Club Care 客戶服務熱線 8209 0098 。
3. 此優惠條款及細則不是保單或保險合約。有關本保險產品的所有資訊均由 MSIG 提供。上文所列之保險產品資料受其保單條款及相關條款及細則約束 ( 「保單文件」 ) 。優惠條款及細則與保單條款若有歧義 , 一切以有關保單條款為準。
4. 任何優惠或宣傳材料應與相關保單文件同時參閱。投保前 , 請確定您已明白保障計劃的特點 , 並符合您的需要。客戶不應單憑任何優惠優惠或宣傳材料而投保相關保險產品 , 而上述資料不包括相關保險產品的完整條款及細則。有關此保險產品的完整條款及細則、詳細資料、主要風險 ( 如有 ) 及不保項目 , 請細閱其保單文件、瀏覽 HKTIA / Club Care 網頁或致電客戶服務熱線 8209 0098 了解更多。
5. MSIG 保留對與此保險產品有關的所有事項的最終批核權和決定權 , 並對所有相關的承保範圍及索賠事宜承擔全部責任。任何有關此保險產品條款的爭議應由受保人與 MSIG 直接解決。HKTIA 的職責僅限於代理及安排 MSIG 的若干保單 ( 包括此保險產品 ) , HKTIA 對該等保險產品有關的事宜概不負任何責任。此保險產品是 MSIG 之產品和責任 , 而非 HKTIA 之產品和責任。
6. 本條款及細則的中英文版本如有任何差異 , 一概以英文版本為準。