

[Tap & Go x Club Care “iTravel Plus (Single Trip) Plan B” Promotion] Terms & Conditions:

1. During the Promotion Period of this Tap & Go x Club Care “iTravel Plus (Single Trip) Plan B” Promotion (“**Promotion**”), Tap & Go customers (“**Eligible Customers**”) can enjoy the Discounted Premium for the successful application for “iTravel Plus (Single Trip) Plan B” listed on the designated page at the Designated Merchant and successfully uses the Designated Tap & Go Payment Means at checkout in accordance with these terms and conditions (“**Eligible Transaction**”).

Promotion Period	From 9 April 2024 to 31 March 2025 (both dates inclusive)
Designated Merchant	The online website of Club Care, the service brand operated by HKT Financial Services (IA) Limited (“ HKTIA ”) at https://www.hktia.com.hk/en .
Discounted Premium	Enjoy “iTravel Plus (Single Trip) Plan B” (“ Insurance Product ”) at daily premium of HK\$15 for each insured person on the same policy insurance which is arranged and distributed by Club Care. The discounted premium is applicable to the designated Insurance Product only. There is no minimum age limit for this Insurance Product. Maximum age limit is 85.
Designated Tap & Go Payment Means	During checkout of the application for the Insurance Product at the Designated Merchant, Eligible Customer shall select the Tap & Go button and complete the payment by Tap & Go App with any Tap & Go account (including Tap & Go Mastercard or Tap & Go UnionPay card in Tap & Go primary account).

2. To enjoy the Discounted Premium, Eligible Customers must ensure that their Tap & Go accounts to be used as the Designated Tap & Go Payment Means are valid.

3. No Eligible Customers shall in any event be entitled to exchange, claim for the Discounted Premium for cash, gift, service or other discount. All transactions to which the Promotion has applied are not refundable.

4. Unless otherwise specified, this Promotion cannot be used in conjunction with other promotions provided by the Designated Merchant or Tap & Go.

5. Neither Tap & Go nor HKTIA shall 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.

6. Neither Tap & Go nor HKTIA shall in any event be held liable for any loss, damage, claim, liability, and cost arising out of or in connection with the Promotion, Discounted Premium or the Insurance Product.

7. All information on the Insurance Product is provided by MSIG. Tap & Go and HKTIA are not the supplier of the Insurance Product and makes 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 is arranged and brought to you directly by the Designated Merchant, namely HKTIA. For any enquiries in relation to the entitlement of the Discounted Premium, please visit the Designated Merchant's website <https://www.hktia.com.hk/en> or call HKTIA's customer service hotline at 8209 0098.

8. The Designated Merchant and/or Tap & Go 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 the Designated Merchant and/or Tap & Go shall be final and conclusive.

9. Tap & Go is operated by HKT Payment Limited (Stored Value Facilities Licence Number: SVF0002), and subject to its relevant terms and conditions. For any enquiries about Tap & Go, please visit www.tapngo.com.hk or call Tap & Go Service Hotline at 2888 0000.

10. In the event of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

HKTIA Disclaimers:

1. iTravel Plus (Single Trip) Plan B ("Insurance Product") is underwritten and provided by MSIG Insurance (Hong Kong) Limited ("MSIG") and are 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 agent for MSIG, Club Care is the service brand operated by HKTIA.

2. HKT Payment Limited operated as Tap & Go ("**Tap & Go**") and all affiliates of such entities (other than HKTIA) is not an insurance company, agency, broker or intermediary and is not carrying on any insurance activities or other regulated activities (as defined under the Insurance Ordinance) in respect of the Insurance Product, or otherwise. Tap & Go and all affiliates of such entities (other than HKTIA) has no involvement in the provision, distribution or arrangement of the Insurance Product. For any enquiries

in relation to the Insurance Product and the Promotion, please contact Customer Service Hotline of HKTIA 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 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. 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 and exclusions of the Insurance Products, please refer to relevant Policy Documents; visit Club Care or call Customer Service Hotline at 82090098 for more details.

5. MSIG reserves the right to make the final right of approval and decision of all matters relating to the Insurance Product and take full responsibility for all related coverage and claims matters. 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 Products 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. HKTIA and/or MSIG and/or Tap & Go reserve the right to amend, suspend or terminate this Promotion and to amend the relevant terms and conditions at their sole discretion at any time without prior notice. All decisions made by made by HKTIA and/or MSIG and/or Tap & Go shall be final and binding.

【Tap & Go「拍住賞」x Club Care「iTravel Plus（單次旅程）計劃 B」優惠】條款及細則

1. 於拍住賞 x Club Care「iTravel Plus（單次旅程）計劃 B」優惠（「優惠」）的優惠期內，拍住賞客戶（「合資格客戶」）於指定商戶的指定頁面成功申請「iTravel Plus（單次旅程）計劃 B」，並按照此條款及細則在結帳時成功使用指定「拍住賞」付款方式付款（「合資格交易」），可享折扣保費。

優惠期	由 2024 年 4 月 9 日至 2025 年 3 月 31 日（包括首尾兩日）
指定商戶	由 HKT Financial Services (IA) Limited (“HKTIA”) 營運的服務品牌，Club Care 網站 https://www.hktia.com.hk/ 。
折扣保費	每名受保人於同一張保單可享由 Club Care 安排及發放的「iTravel Plus（單程）計劃 B」（「保險產品」）每日保費港幣 15 元。折扣保費只適用於指定保險產品。本保險產品不設年齡下限，惟最高受保年齡為 85 歲。
指定拍住賞付款方式	合資格客戶於指定商戶辦理保險產品申請時，須選擇拍住賞按鈕，並使用任何拍住賞應用程式內的拍住賞帳戶（包括拍住賞主帳戶內的拍住賞 Mastercard 卡或銀聯卡）完成付款。

- 若要享有折扣保費，合資格客戶必須確保用作指定拍住賞付款方式的「拍住賞」帳戶有效。
- 在任何情況下，任何合格客戶均無權將折扣保費兌換、索取現金、禮品、服務或其他折扣。所有適用此優惠的交易均不可退款。
- 除非另有說明，優惠不可與指定商戶或拍住賞提供的其他優惠同時使用。
- 對於合資格客戶因（但不限於）網路中斷、技術設備故障或任何延遲、電腦或其他系統的任何中斷或破壞而導致自願或非自願未能在 Club Care 網站提交和/或處理任何註冊/登記/申請，拍住賞或 HKTIA 概不負責。
- 在任何情況下，拍住賞和 HKTIA 均不對因優惠、折扣保費或保險產品引起或與之相關的任何損失、損壞、索賠、責任和費用承擔責任。
- 有關保險產品的所有資訊均由 MSIG 提供。拍住賞和 HKTIA 並非保險產品的供應商，對此類產品或服務的品質不作任何陳述或保證，並且對此類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不承擔任何責任。折扣保費和優惠活動由指定商家（即 HKTIA）直接安排並帶給你。如對折扣保費的權利有任何查詢，請瀏覽指定商家網站 <https://www.hktia.com.hk/> 或致電 HKTIA 客戶服務專線 8209 0098。

8. 指定商戶及/或拍住賞保留權利於任何時間修訂、更改此優惠之條款及細則，或終止優惠而毋須事先發出通知。就一切有關此優惠的事宜，如有任何爭議，指定商戶及/或拍住賞的決定為最終及決定性。

9. 拍住賞由 HKT Payment Limited (儲值支付工具牌照號碼：SVF0002) 營運並受相關條款及細則約束。如對拍住賞有任何查詢，請瀏覽拍住賞網站 www.tapngo.com.hk 或致電拍住賞服務熱線 2888 0000。

10. 本條款及細則的中英文版如有任何差異，一概以英文版為準。

HKTIA 免責聲明

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(「三井住友保險」) 承保及提供，並由 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)，亦獲三井住友保險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. HKT Payment Limited 所經營的拍住賞「拍住賞」及其所有關聯公司(HKTIA 除外)，沒有就此計劃安排任何保險合約及不會以任何方式進行(定義見《保險業條例》)列明下之相關「受規管活動」。拍住賞及其所有關聯公司(HKTIA 除外)並非此保險產品或推廣、任何保險相關服務或此推廣之供應商，並不代表 HKTIA 或三井住友保險，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。有關投保此保險產品及推廣之查詢，請致電 HKTIA 客戶服務熱線 8209 0098。

3. 此推廣之條款及細則並非保單或保險合約。有關保險產品的所有資訊均由 MSIG 提供。在此所列有關此保險產品的任何資訊均受此計劃的保單條款、產品小冊子以及相關條款和細則(「保單文件」)所約束。如果這些推廣條款和條件與保單文件有任何不一致之處，以保單文件為準。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. 任何推廣優惠或宣傳材料應與相關保單文件同時參閱。客戶不應單憑任何推廣優惠或宣傳材料而投保相關保險產品。上述資料不包括相關保險計劃的完整條款，有關此計劃的完整之條款、詳細資料、主要風險及不保項目，請細閱其保單文件或致電 Club Care 客戶服務熱線 8209 0098 了解更多。

5. 三井住友保險 保留對此保險產品所有事宜的最終批核和決定權及全權負責與其保險產品有關的所有承保範圍及賠償問題。有關此保險產品條款任何爭議，將由受保人與三井住友保險直接議決。HKTIA 之角色只限於安排三井住友保險某些保險產品(包括此保險產品)，而 HKTIA 對有關產品(包括此保險產品)提供的任何事項概不承擔任何責任。此保險產品為三井住友保險之產品和責任，而非 HKTIA。

6. HKTIA 及/或三井住友保險及/或拍住賞根據其獨有酌情權保留隨時修改、暫停或取消此推廣及此優惠及修訂有關條款及細則的權利而毋須事先通知。HKTIA 及/或三井住友保險及/或拍住賞之決定為最終及具約束力。