

**Promotion Terms & Conditions for free “Personal Cyber Insurance”:**

1. This free “Personal Cyber Insurance” (“Plan”) is underwritten and provided by MSIG Insurance (Hong Kong) Limited (“MSIG”) and is arranged by Club Care. HKT Financial Services (IA) Limited (“HKTIA”), being a registered licensed insurance agency under the Insurance Authority of Hong Kong (IA) (Licensed Insurance Agency License No. : FA2474), act as an appointed licensed insurance agency for MSIG. Club Care is a service brand operated by HKTIA. HKTIA is also the policyholder of the Plan.
2. The promotion period (“Promotion Period”) of the Promotion starts from 24 April 2024 to 23 April 2025 (both dates inclusive).
3. This Promotion is only applicable for customers and/ or members of HKTIA and its affiliated companies, who are holders of valid Hong Kong identity cards, aged between 18 and 65 years (attained age) on the date of this registration, are currently residing in Hong Kong, and have received a designated registration code from HKTIA. To enjoy the free coverage under this Plan, the eligible person must have successfully completed the registration for the Plan via the designated HKTIA’s website within the Promotion Period (“this Registration”) and have received a confirmation email and a confirmation SMS from HKTIA that the registration has been accepted. (“Insured Person”).
4. The registration process must be completed in the Hong Kong Special Administrative Region (“Hong Kong”).
5. Each Insured Person can only be covered by this Plan once. If the Insured Person has registered for more than once, the coverage period of Insurance for the Insured Person will commence on the earliest date of Registration.
6. This Plan covers the Insured Person for coverage period from the date of registration. It is subject to other terms and conditions. Please refer to the related product leaflet and Policy Provision for more details.
7. HKTIA and MSIG 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 HKTIA and/or MSIG shall be final and binding.
8. HKTIA and MSIG will not accept any liability in relation to the services provided by the business partners for promoting this Plan. Any dispute in relation to the Plan should be made to the business partners directly.
9. HKTIA is the agency and policyholder of this Plan. All entities of the HKT Group (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 in the Insurance Ordinance) in respect of the Plan, or otherwise. All entities of the HKT Group (other than HKTIA) have no involvement in the provision, distribution or arrangement of the Plan. For any enquires in relation to the Plan, please contact Customer Service Hotline of HKTIA at 8209 0098 directly.
10. These Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Plan is provided by MSIG. Any information in respect of the Plan given herein is subject to the respective policy provisions (including its schedule) 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.
11. The information of the Plan in these Terms and Conditions gives only an outline of the terms and conditions of the Plan and does not contain the full terms and conditions of the relevant insurance plan. These Terms and Conditions are not an offer for subscription of any insurance

plan. For full terms and conditions, details and risk disclosures and exclusions of the Plan, please refer to relevant Policy Documents; visit Club Care official website at <https://www.hktia.com.hk/en> or call Customer Service Hotline at 8209 0098 for more details.

12. MSIG reserves the right to make the final right of approval and decision of all matters relating to the Plan and take full responsibility for all related coverage and claims matters. Any disputes over the terms of the Plan 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 Plan in respect of which HKTIA also acts as the policy holder) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance products. The Plan is a product and obligation of MSIG and not of HKTIA.
13. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

## 免費「個人網絡安全保險」的推廣條款及細則

1. 此免費「個人網絡安全保險」（「計劃」）由三井住友 海上火災保險（香港）有限公司（「MSIG」）承保並由 Club Care 所安排。HKT Financial Services (IA) Limited（「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 所經營的一個服務品牌。HKTIA 亦是此計劃的保單持有人。
2. 此推廣的「推廣期」指由 2024 年 4 月 24 日至 2025 年 4 月 23 日（包括首尾兩天）。
3. 此推廣只適用於 HKTIA 及 HKTIA 之聯營公司之客戶及/或會員，而該客戶及/或會員持有有效香港身份證，於登記當日年齡介乎 18 至 65 歲，現居於香港，並已獲得 HKTIA 的指定登記碼。合資格人士必須已成功完成本計劃的登記，收到 HKTIA 以電郵及短訊通知確定接納登記，方可享本計劃的免費保障成為（「受保人」）。
4. 整個登記程序必須於香港特別行政區（「香港」）境內完成。
5. 每名受保人只可享有此保障一次，如果同一位受保人重複登記，只會根據該受保人的最早登記日期而釐定相關受保人之保障有效期。
6. 本計劃自投保之日起於保障期內為被保險人提供保障。保障受其保單內的條款及細則規限，詳情請參閱相關產品單張及保單條款。
7. HKTIA 及 MSIG 保留隨時修改、暫停或取消此保障以及修訂有關條款及細則的酌情權而毋須事先通知。如有任何爭議，HKTIA 及 MSIG 保留最終決定權。
8. HKTIA 及 MSIG 不會就推廣此計劃之合作夥伴所提供之有關服務承擔任何責任。就有關服務之任何爭議，應直接與合作夥伴聯絡。
9. HKTIA 為本計劃的代理機構及保單持有人。香港電訊集團所有其他公司（HKTIA 除外）並沒有就相關保險產品或推廣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》）。如對此計劃有任何查詢，請聯絡 HKTIA 客戶服務熱線 8209 0098。
10. 優惠條款及細則不是保單或保險合約。有關保障計劃的所有資訊均由 MSIG 提供。上文所列之保障計劃資料受其保單條款（包括保單資料頁）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。
11. 本條款及細則中的本計劃資料僅提供保險保障計劃的條款及細則大綱，並不包含有關保險計劃的全部條款及細則。本條款、條款及細則並非任何保險計劃的要約。有關本計劃的完整條款及細則、詳情及風險披露及不保事項，請參閱相關保單文件；詳情請瀏覽 Club Care 官方網站 <https://www.hktia.com.hk/zh> 或致電客戶服務熱線 8209 0098。

12. MSIG 保留對與本計劃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。任何有關本計劃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（包括此計劃，而 HKTIA 是此計劃的保單持有人），HKTIA 對該等保險產品有關的事宜概不負任何責任。保險產品是 MSIG 之產品和責任，而非 HKTIA 之產品和責任。
13. 本條款及細則中英對照，如有歧義，概以英文原義為準。