

[Tap & Go x Club Care “Spend for Daily Protection” Promotion]

Terms & Conditions:

1. During the Promotion Period of this Tap & Go x Club Care “Spend for Daily Protection” Promotion (“**Promotion**”), Customers of Tap & Go Pro (“**Eligible Customers**”) can register for a free “Spend for Daily Protection” personal accident insurance (“**Policy**”) on the Designated Club Care Website and be entitled to the benefits under the Policy by meeting the Spending Requirement, subject to these terms and conditions and the Policy Documents.
2. The Policy is arranged and distributed by Club Care, the service brand operated by HKT Financial Services (IA) Limited (“**HKTIA**”) and is underwritten and provided by MSIG Insurance (Hong Kong) Limited (“**MSIG**”). HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agency for MSIG.
3. The Policy and the Promotion is arranged directly by Club Care. For any enquiries in relation to the Policy, please visit Club Care's website <http://www.hktia.com.hk/en> or call Club Care customer service hotline at 8209 0098. All information relating to the Policy (including Policy Provisions and Policy Schedule (Coverage Summary)) (collectively “**Policy Documents**”) is provided by MSIG.
4. Promotion Period: The Promotion Period is from 00:00 22nd July 2024 to 23:59 of 31st July 2025 (both dates inclusive).
5. Eligible Customer: Eligible Customers are customers who meet all of the following conditions:
 - (a) is a Tap & Go Pro customer who has completed identity verification/authentication with Tap & Go;
 - (b) is a holder of valid Hong Kong identity card;
 - (c) aged between 18 and 69 years (attained age) at time of the registration of the Policy;
 - (d) is currently a Hong Kong resident;
 - (e) has a valid and existing Tap & Go Pro account at all relevant time;
 - (f) during the Promotion Period, has successfully registered as an Insured Person under the Policy in accordance with paragraph 6; and
 - (g) has met the Spending Requirement by making one or more Eligible Transaction using Tap & Go the day before the Insured Person sustained the Bodily Injury giving rise to a claim under the Policy during the Insured Period – please see paragraphs 7 to 9 for more details.

6. Register as Insured Person:

- (a) In order to register as an Insured Person under the Policy, the Eligible Customer shall, during the Promotion Period, click on the promotion banner and the button for registration on Tap & Go mobile application ("**Tap & Go App**"), give consent for Tap & Go to pass his/her personal data to Club Care and fill in the e-registration form ("**Form**") on the designated Club Care website ("**Designated Website**"). Each Eligible Customer can register under the Policy once only during the Promotion Period.
- (b) After filling in the Form and once the registration is accepted, Club Care will, on behalf of MSIG, send a confirmation in the form of email and SMS notifying the Eligible Customer of the date of successful registration under the Policy ("**Date of Registration**") and the policy number. The email and SMS will be sent to the email and mobile number of the Eligible Customer provided to Club Care through the Form.

7. Spending Requirement:

- (a) In order to be eligible for the benefits under the Policy during the Insured Period, the Insured Person must have made one or more **Eligible Transaction(s)**[^] on the day immediately before the day on which the Insured Person sustained the **Bodily Injury**[&] based on which the benefits are claimed, subject to other terms, exceptions and conditions as set out in the Policy.

[^]**Eligible Transaction** means all local, Mainland China and overseas transactions with merchants of a minimum spending of HKD1 or RMB1 using Tap & Go as payment means but exclude any money or electronic money transfer made via Peer-to-Peer (i.e. person to person (P2P)) or top up, money exchange or foreign exchange services or cancelled, refunded, falsified or unauthorized transactions.

[&]**Bodily Injury** means bodily injury caused solely and directly from accidental external violent and visible means, and are independent of any other cause and not by sickness, disease or gradual physical or mental wear and tear.

- (b) By way of illustrative example (for reference only):

- Date of successful registration under the Policy: 1 August 2024
- Date of Accident[%]: 1 June 2025

[%] The date on which the Insured Person sustained Bodily Injury based on which benefits are claimed under the Policy.

In the above illustrative example, if the Insured Person has made an Eligible Transaction on 31 May 2025, the Insured Person is eligible for the benefits under the Policy, subject to the terms, exceptions and conditions of the Policy. If the Insured Person has not made an Eligible Transaction on 31 May 2025, the Insured Person is not eligible for the benefits under the Policy.

8. **Summary of Benefits:** Subject to meeting the Spending Requirement, the summary of benefits and its maximum benefit under the Policy during the Insured Period are as shown below (subject to the terms, exceptions and conditions of the Policy):
- Accidental Death: HK\$200,000 per Insured Person
 - Accidental Permanent Disablement[#]: HK\$200,000[#] per Insured Person per year
- [#]Depending on the types of Permanent Disablement (as defined in the Policy Documents) sustained by the Insured Person, a percentage of the benefits will be payable under the Policy. Please refer to Policy Documents for more details on the amount and eligibility of the benefit and other terms, exceptions and conditions.
9. **Insured Period:** Subject to the meeting of the Spending Requirement (as defined in paragraph 7 above), Insured Period is 12 months from the date of successful registration by the Insured Person via the Designated Website. If the Insured Person does not meet the Spending Requirement on the day immediately before the day on which the Insured Person sustained the Bodily Injury based on which the benefits are claimed, he/she will not be eligible to the benefits under the Policy.
10. For details of eligibility of claims, terms, exceptions and conditions of the Policy, please refer to the Policy Documents, [Claim Procedures](#) and [Frequently Asked Questions](#); visit Club Care at www.hktia.com.hk/en or call Club Care Customer Service Hotline at 8209 0098 for more details.
11. Unless otherwise specified, this Promotion cannot be used in conjunction with other promotions provided by HKTIA or Tap & Go.
12. Neither Tap & Go nor HKTIA shall be responsible for the Eligible Customer's failure to, through the Tap & Go App, submit and/or process any registration on the Designated 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.
13. 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 or the Policy.
14. HKT Payment Limited operated as Tap & Go (Stored Value Facilities Licence Number: SVF0002) is the policyholder of the Policy (Master policy number: 91009664) ("**Master Policy**") and does not represent HKTIA or MSIG. Tap & Go and all other entities of the HKT Group (other than HKTIA) are not an insurance company, agency, broker or intermediary and are not carrying on any insurance activities or other regulated activities (as defined in the Insurance Ordinance) in respect of the Policy, the Promotion, or otherwise. Tap & Go

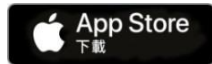
and all other entities of the HKT Group (other than HKTIA) have no involvement in the provision, distribution or arrangement of the Policy. For any enquires in relation to the Policy and the Promotion, please contact Customer Service Hotline of Club Care / HKTIA at 8209 0098 directly.

15. These Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Policy is provided by MSIG. Any information in respect of the Policy 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.
16. The information of the Policy in these Terms and Conditions gives only an outline of the terms and conditions of the insurance cover and does not contain the full terms and conditions of the relevant insurance Policy. These terms and conditions are not an offer for subscription of any insurance product and are not a policy or a contract of insurance. For full terms and conditions, details, risk disclosures, exclusions and exceptions of the Policy, please refer to relevant Policy Documents; visit Club Care www.hktia.com.hk/en or call Club Care Customer Service Hotline at 8209 0098 for more details.
17. MSIG reserves the right to make the final right of approval and decision of all matters relating to the Policy and take full responsibility for all related coverage and claims matters. Any disputes over the terms of the Policy 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 Policy and HKTIA shall not be responsible for any matters in relation to the provision of such insurance product. The Policy is a product and obligations of MSIG and not of HKTIA.
18. 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 HKTIA, MSIG and/or Tap & Go shall be final and binding.
19. In the event of any disputes over the terms of the Policy, the decision of HKTIA and MSIG shall be final and conclusive. HKTIA and MSIG reserve the right to amend, suspend or terminate the Policy and to amend the relevant terms and conditions at their sole discretion at any time without prior notice. HKTIA 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 HKTIA and/or Tap & Go shall be final and conclusive.

20. 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.

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

Download Tap & Go Mobile App:



onelink.to/ea79hx

【Tap & Go「拍住賞」x Club Care「日日用 日日保」個人意外保險優惠】

條款及細則

1. 「拍住賞」x Club Care「日日用 日日保」個人意外保險優惠（「優惠」）優惠期內，拍住賞 Pro 客戶（「合資格客戶」）於指定 Club Care 網址登記及符合消費要求可獲贈免費「日日用 日日保」個人意外保險（「保單」）。須遵守本條款細則及保單文件的約束。
2. 此保單由 Club Care 代理及安排，Club Care 是 HKT Financial Services (IA) Limited（「HKTIA」）所經營的服務品牌。HKTIA 為保險業監管局（「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），此保單由三井住友海上火災保險（香港）有限公司提供（「MSIG」）而 HKTIA 為 MSIG 的指定持牌保險代理。
3. 此優惠及保單由 Club Care 直接安排。如對此保單有任何查詢，請瀏覽 Club Care 網站「網站網址」或致電 Club Care 客戶服務專線 8209 0098。有關保單的所有資訊（包括保單條款及保單承保表（保障概覽））（統稱「保單文件」）均由 MSIG 提供。
4. 優惠期：優惠期由 2024 年 7 月 22 日 00:00 至 2025 年 7 月 31 日 23:59（包括首尾兩日）。
5. 合資格客戶：合資格客戶是指符合以下所有條件的客戶：
 - (a) 已完成身份認證的拍住賞 Pro 客戶；
 - (b) 持有有效香港身份證；
 - (c) 在登記保單時年齡介乎 18 至 69 歲（實際年齡）；
 - (d) 現為香港居民；
 - (e) 於所有相關時間均擁有有效的拍住賞 Pro 帳戶；
 - (f) 於推廣期內，已根據第 6 段成功登記為保單受保人；和
 - (g) 在受保期內受保人蒙受「身體損傷」的前一天，使用拍住賞進行單筆或多筆合資格交易及符合消費要求，而以此根據保單提出索償 - 詳情請參閱第 7 至 9 段。
6. 登記成為受保人：
 - (a) 為登記成為本保單的受保人，合資格客戶須於優惠期內點擊拍住賞流動應用程式（「拍住賞 App」）上的推廣橫幅及登記按鈕，同意拍住賞將其個人資料傳交 Club Care，並在指定 Club Care 網站（「指定網站」）填寫電子登記表格（「表格」）。每位合資格客戶只可在優惠期間登記保單一次。
 - (b) 填妥表格後，登記一經被接受，Club Care 將代表 MSIG 以電子郵件和短訊的形式發送確認函，通知合資格客戶保單成功登記的日期（「登記日期」）和保單號碼。電郵及短訊將會發送至合資格客戶於登記表格提供給 Club Care 之電郵及手機號碼。

7. 消費要求:

- (a) 受保人必須在受保期內蒙受「**身體損傷**」[&]前的一個日曆日內完成至少單筆或多筆合資格交易（「**合資格交易**」）[^]以獲享保單的保障，但須受保單內所載的其他條款、不承保事項及細則約束。

[^]「**合資格交易**」指所有以拍住賞作為付款方式與商戶進行的本地、中國內地及海外不少於港幣 1 元或人民幣 1 元的交易，但不包括任何透過點對點（即人與人（P2P））的貨幣或電子貨幣轉帳，或增值、貨幣兌換或外匯服務或取消、退款、偽造或未經授權的交易。

[&]「**身體損傷**」指純粹和直接因意外、暴力、可見及外來因素並獨立於任何其他原因，而非因患病、疾病或逐步身體或精神損耗及損傷引致之身體損傷。

- (b) 舉例說明（僅供參考）：

- 成功登記保單日期：2024 年 8 月 1 日
 - 意外發生日期[%]：2025 年 6 月 1 日
- [%]受保人因身體受傷而根據保單申索賠償的日期。

- (c) 在上述舉例說明中，若受保人於 2025 年 5 月 31 日進行合資格交易，受保人可享有保單的保障，但須遵守保單的條款、不承保事項及細則約束。若受保人於 2025 年 5 月 31 日未有進行合資格交易，則受保人不合資格享有保單的保障。

8. 保障摘要：在符合消費要求的前提下，於受保期內保單內的保障摘要及其最高賠償額如下所示（受保單條款、不承保事項及細則約束）：

- 意外死亡：每位受保人港幣 20 萬元
 - 意外永久傷殘[#]：每位受保人每年港幣 20 萬元[#]
- [#]根據受保人所承受的永久傷殘（定義見保單文件）的類型支付一定比例的賠償。有關保障金額及資格及其他條款、一般不承保事項及細則的詳情，請參閱「保單文件」。

9. 受保期：在符合消費要求（定義見上文第 7 段）的情況下，受保期為受保人透過指定網站成功登記之日期起計 12 個月。若受保人在蒙受「身體損傷」前的一個日曆日內未符合消費要求，受保人不可獲享保單的保障。

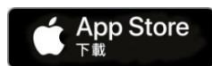
10. 有關保單索償的資格、條款、不承保事項及細則的詳情，請參閱保單文件、索償程序及常見問題：詳情請瀏覽 Club Care 網頁 www.hktia.com.hk 或致電 Club Care 客戶服務熱線 8209 0098。

11. 除非另有說明，優惠不可與 HKTIA 或拍住賞提供的其他優惠同時使用。

12. 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經拍住賞在 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。
13. 在任何情況下，拍住賞和 HKTIA 均不對因優惠、或計劃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。
14. 拍住賞由 HKT Payment Limited（儲值支付工具牌照號碼：SVF0002）營運，是此保單的
主保單持有人（主保單編號：91009664）（「主保單」）並不代表 HKTIA 或 MSIG。拍住
賞及香港電訊集團所有公司（HKTIA 除外）並非保險公司、經紀、代理或中介機構，並沒
有就此保單、優惠或其他方面而言安排任何保險合約及不會以任何方式進行《保險業條例》
列明下之相關「受規管活動」。拍住賞及香港電訊集團的所有其他公司（HKTIA 除外）均
沒有參與本保單的提供、代理或安排。如對本保單及優惠有任何疑問，請直接聯絡 Club
Care 客戶服務熱線 8209 0098。
15. 此優惠之條款及細則並非保單或保險合約。有關此保單的所有資訊均由 MSIG 提供。在此所
列有關此保單的任何資訊均受此保單的保單條款、產品小冊子以及相關條款和細則（「**保單
文件**」）所約束。如果這些優惠條款和條件與保單文件有任何差異，以保單文件為準。優惠
條款及細則與保單條款若有歧義，一切以保單文件為準。
16. 本條款及細則的保單資訊僅提供保險條款及細則的摘要，不含相關保單的完整條款及細則。
這些條款及細則不是訂購任何保險產品的要約，也不是保單或保險合約。有關本保單的完整
條款及細則、詳情、風險披露、除外責任及例外情況，請參閱相關保單文件；請瀏覽 Club
Care www.hktia.com.hk 或致電 Club Care 客戶服務熱線 8209 0098 了解更多詳情。
17. MSIG 保留對此保單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，將由投保人與 MSIG 直接議決。HKTIA
的職責僅限於安排 MSIG 某些保險產品（包括此保單），而 HKTIA 對有關產品（包括此保
單）提供的任何事項概不承擔任何責任。此保險產品為 MSIG 之產品和責任，而非
HKTIA。
18. HKTIA 及/或 MSIG 及/或拍住賞保留權利於任何時間修訂、暫停或終止此優惠及此條款及細
則，恕不另行通知。就一切有關此優惠的事宜，如有任何爭議，HKTIA 及/或 MSIG 及/或
拍住賞的決定為最終及決定性。
19. 如對本保單條款有任何爭議，HKTIA 及 MSIG 保留最終決定權。HKTIA 及 MSIG 保留隨時
修訂、暫停或終止本保單及修訂有關條款及細則之酌情權，恕不另行通知。HKTIA 及/或拍
住賞保留隨時修改、更改此優惠活動的條款及細則或終止此優惠活動的權利，恕不另行通
知。如有任何與本優惠活動有關的爭議，HKTIA 及/或 Tap & Go 拍住賞保留最終決定權。

20. 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。
21. 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。

下載 Tap & Go「拍住賞」手機錢包並開設帳戶：



onelink.to/ea79hx