

“Club Care \$1 Premium Paid = 1 Clubpoint Rebate” Promotion Terms and Conditions

1. “Club Care \$1 Premium Paid = 1 Clubpoint Rebate” Promotion (“**Promotion**”) is arranged and brought to you directly by Club Care, as a service brand operated by HKT Financial Service (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 FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“**FWD Life**”) to distribute and arrange insurance products and services.
2. The promotion period is from 00:00 of 22 July 2023 to 23:59 of 31 December 2023 (Hong Kong Time) (both dates inclusive) (“**Promotion Period**”).
3. Customers must fulfill the following requirements within the Promotion Period to be eligible for the Promotion (“**Eligible Policyholder**”):
 - (i) Being a valid member of The Club (“**The Club Member(s)**”), a loyalty program (“**The Club**”) operated by Club HKT Limited (“**Club HKT**”) (<https://www.theclub.com.hk/en.html>) and with a valid and activated The Club membership account;
 - (ii) Aged 18 or above with a valid Hong Kong Identity Card and a Hong Kong residential address and;
 - (iii) Successfully submitted application of designated insurance plans (“**Designated Plan(s)**”) underwritten and provided by FWD Life via Club Care online insurance platform (<https://clubcare.theclub.com.hk/en>), and be underwritten by FWD Life
 - (iv) The insurance policy for the Designated Plan is approved and issued by FWD Life and remain in force on the date that Clubpoints are to be credited to the The Club membership account of the Eligible Policyholder pursuant to clause 5 (“**Eligible Policy(ies)**”); and
 - (v) The initial premium payment for the Eligible Policy has been successfully completed before expiry of the Promotion Period and the Eligible Policyholder has not applied for policy cancellation and/or premium refund during the cooling-off period.
4. Eligible Policyholder will be entitled to the amount of Clubpoints rebate calculated based on the amount of first annual premium paid of the Designated Plan, whether payment for such premium is made monthly or annually, as follows:
for every HK\$1 of the first annual premium paid, customer can enjoy 1 Clubpoint rebate
5. Clubpoints under the Promotion will be credited to The Club Member’s account of the Eligible Policyholder within 21 working days after the cooling-off period of the respective Eligible Policy. If the Eligible Policyholder pays the premium for the Eligible Policy on a monthly basis, the corresponding number of Clubpoints will be credited to his / her The Club Member’s account within 21 working days after he / she successfully pays the relevant monthly premium.
6. The Designated Plans include but is not limited to the below insurance plans:
 - CANsurance Cancer Protection Plan (Economy Plan)
 - BeEasy Accident Protection Plan
 - MyMillion Medical Plan
 - vPrime Medical Plan (Certification Number: F00045)

7. The Eligible Policyholder must login to his / her The Club membership account at the time of making the application for the Designated Plan. Eligible Policyholder shall be the same person as the logged-in The Club Member. Otherwise, Clubpoints will not be awarded. If Club Care / The Club discovers that:
 - (i) the Eligible Policyholder and The Club Member whose account is logged in at the time of making the application for the Designated Plan are different persons;
 - (ii) the Eligible Policyholder/ The Club Member provides wrong, misleading or false information;
 - (iii) the Eligible Policyholder / The Club Member is or might have been in breach of any relevant terms and conditions of Club Care and/or The Club; or
 - (iv) any acts or omissions by the Eligible Policyholder/ The Club Member are fraudulent, material non-disclosure or dishonest or constitutes an abuse of the Promotion;

without prejudice to any other rights and remedies available to Club Care and/or The Club under all relevant terms and conditions of Club Care and/or The Club or otherwise, Club Care and/or The Club shall be entitled to cancel, withdraw, deduct, claw-back or forfeit any Clubpoints to be earned or earned, any other privileges which the Eligible Policyholder or The Club Member are supposed to be entitled to (in whole or in part), withdraw such person's eligibility for the Promotion forthwith and/or take any other actions which we consider to be appropriate, without prior notice.

8. If the Eligible Policyholder cancels the related Eligible Policy within 90 days after Policy Issue Date, Club Care and/or The Club reserve the right to, without further notice, instruction or consent from The Club Member, cancel, withdraw, deduct, claw-back or forfeit any Clubpoints credited to The Club Member's account under the Promotion.
9. Clubpoints awarded under the Promotion are subject to the terms and conditions of The Club (<https://www.theclub.com.hk/en/terms-and-conditions.html>) and this Promotion Terms and Conditions.
10. Clubpoints under the Promotion cannot be transferred, returned nor redeemed for cash, nor used in conjunction with any other promotion offers and will not be applicable to any other existing policies or any policy conversions.
11. FWD Life and Club Care/ HKTIA are not the service providers of The Club-related services, and will not accept any liability in relation to The Club-related services.
12. vPrime Medical Plan is a Flexi Plan certified by the Government under VHIS (Certification Number: F00045-01-000-03 for Deductible HKD0, F00045-02-000-03 for Deductible HKD16,000, F00045-03-000-03 for Deductible HKD25,000, F00045-04-000-03 for Deductible HKD50,000, F00045-05-000-01 for Deductible HKD100,000, F00045-06-000-01 for Deductible HKD250,000), and are all underwritten by FWD Life (VHIS provider registration number: 00036).

Disclaimer

13. Designated Plans are underwritten and provided by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD Life") (VHIS provider registration number: 00036) 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 FWD Life. Club Care is the service brand operated by HKTIA.
14. The Promotion is arranged and brought to you directly by HKTIA. For any enquiries in relation to the Promotion, please contact Club Care Customer Service Hotline at 8209 0098.
15. Club HKT and all other entities of the HKT Group (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 Designated Plans. Club HKT and all other entities of the HKT Group (other than HKTIA) are not the supplier or provider of the Designated Plans, any insurance related services or the Promotion, do not represent Club Care/HKTIA or FWD Life, 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 Designated Plans, please contact Customer Service Hotline of Club Care at 8209 0098 directly.
16. These Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Designated Plans is provided by FWD Life. Any information in respect of Designated Plans 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.
17. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. Before application, please confirm you understand the Designated Plan'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 and exclusions of the Designated Plans, please refer to relevant product brochure and Policy Documents; visit [Club Care official website](#) or call Customer Service Hotline at 8209 0098 for more details.
18. FWD Life reserves the right to make the final decision in approving any applications for the Designated Plans and any disputes that may arise from such applications. Any disputes over the terms of these insurance plans shall be resolved directly between the insured person and FWD Life. HKTIA's role is limited to distributing and arranging certain insurance policies of FWD Life (including the Designated Plans) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance plans. Designated Plans are products and obligations of FWD Life and not of HKTIA.
19. HKTIA / Club Care reserve the right to amend, suspend or terminate the Promotion and to amend the relevant terms and conditions at their sole discretion at any time without prior notice. All decisions made by HKTIA / Club Care shall be final and binding.
20. In the event of any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

「Club Care \$1 繳付保費=1 Club 積分回贈」推廣條款及細則

1. 「Club Care \$1 繳付保費=1 Club 積分回贈」(此「推廣」) 由HKT Financial Services (IA) Limited (「HKTIA」) 所經營的服務品牌Club Care直接安排及提供。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) · 亦獲富衛人壽保險 (百慕達) 有限公司 (於百慕達註冊成立之有限公司) (「富衛人壽」) 之委任為持牌保險代理機構 · 代理及安排保險產品及服務。
2. 推廣期為2023年7月22日00時00分至2023年12月31日23時59分止 (香港時間) · 包括首尾兩天 (「推廣期」) 。
3. 此推廣只適用於推廣期內符合以下條件之客戶 (「合資格保單持有人」) :
 - (i) Club HKT Limited (「Club HKT」) 營運的會員獎賞計劃 (「The Club」) 之有效 The Club 會員 (「The Club 會員」) (<https://www.theclub.com.hk/>) 並持有有效且已啟動之 The Club 會員帳戶及 ;
 - (ii) 年滿 18 歲或以上並持有有效香港身份證及香港住址及 ;
 - (iii) 透過 Club Care 網上保險平台(<https://clubcare.theclub.com.hk/>)成功遞交由富衛人壽承保之指定保險計劃 (「指定計劃」) 投保申請 · 並獲富衛人壽承保 (「合資格保單持有人」) ;
 - (iv) 指定計劃之合資格保單須於 Club 積分依條款 5 發放至合資格保單持有人之 The Club 會員帳戶當日獲得富衛人壽成功批核、發出及仍然生效 (「合資格保單」) 及 ;
 - (v) 於推廣期完結前已成功繳付合資格保單的首期保費 · 並合資格保單持有人沒有於冷靜期內申請取消保單及/或退款
4. 合資格保單持有人可根據其投保指定計劃所繳付之首年保費作計算 · 以獲得相同數量的 Club 積分回贈 · 不論其保費以年或月繳方式支付 · 如下：

每支付港幣\$1 首年保費 · 客戶可獲 1 Club 積分回贈。
5. 此推廣下之Club 積分將於相關合資格保單的冷靜期屆滿後的21個工作天內存入合資格保單持有人的 The Club 會員帳戶內。如合資格保單持有人以月繳方式支付合資格保單保費 · 首期保費後的相應Club 積分將按其後每月成功繳付該月保費後21個工作天內存入其The Club 會員之帳戶內。
6. 指定計劃包括但不限於下列的保險計劃：
 - 揀易保癌症保障計劃 (經濟計劃)
 - 意輕鬆意外保障計劃
 - 全自主百萬醫療計劃
 - 尊衛您醫療計劃 (認可產品編號：F00045)

7. 合資格保單持有人於申請相關指定計劃時必須以The Club會員帳戶登入並完成網上投保申請，合資格保單持有人及所登入之The Club 會員必須為同一人。否則，Club Care將無法存入相關Club 積分。如及後Club Care或The Club發現：
- (i) 合資格保單持有人和The Club 會員以其帳戶登入並完成網上投保申請不是同一人；
 - (ii) 合資格保單持有人 / The Club 會員提供錯誤資料；
 - (iii) 合資格保單持有人 / The Club 會員違反或可能已違反任何Club Care或The Club 的相關條款及細則；
 - (iv) 合資格保單持有人 / The Club 會員的任何行為或不作為是欺詐或沒有披露重要資料或不誠實或構成濫用本推廣；
- Club Care有權在不損害在Club Care / The Club 的所有相關條款及細則下或Club Care / The Club可享有的任何其他權利和補救的情況下，立即取消、撤回、扣除、收回或沒收合資格保單持有人 / The Club 會員本應享有的已賺或將會賺取的Club積分及任何其他優惠（全部或部分），合資格保單持有人 / The Club 會員參與本推廣的資格亦可能被即時取消，Club Care 並有權採取認為適當的任何其他行動，恕不另行通知。
8. 如合資格保單持有人於合資格保單簽發日起計90天內取消相關保單，Club Care / The Club保留要求The Club 會員退還、放棄、扣除、收回或沒收已存入之Club積分的權利而不需The Club 會員的指示或同意。
9. 此推廣下送出的Club 積分受 The Club 之條款及細則 (<https://www.theclub.com.hk/zh/terms-and-conditions.html>) 及此推廣條款及細則約束。
10. 此推廣下之 Club 積分不可轉讓、退回及兌換現金，亦不可與任何其他推廣優惠同時使用及將不適用於任何其他現有保單或任何保單轉換。
11. 富衛人壽及Club Care / HKTIA並非與The Club 相關之服務的服務供應商，及不會承擔與The Club 相關之服務有關之任何責任。
12. 尊衛您醫療計劃為自願醫保靈活計劃（自付費 0 港元的認可產品編號為 F00045-01-000-03；自付費 16,000 港元的認可產品編號為 F00045-02-000-03；自付費 25,000 港元的認可產品編號為 F00045-03-000-03；自付費 50,000 港元的認可產品編號為 F00045-04-000-03）；自付費 100,000 港元的認可產品編號為 F00045-05-000-01）；自付費 250,000 港元的認可產品編號為 F00045-06-000-01）由富衛人壽（自願醫保的產品提供者註冊編號：00036）承保。

免責條款

13. 各指定計劃由富衛人壽（自願醫保的產品提供者註冊編號 00036）承保及提供，並由HKTIA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（持牌保險代理牌照號碼：FA2474），亦獲富衛人壽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。
14. 此推廣由HKTIA直接安排及提供。有關此推廣之查詢，請致電Club Care客戶服務熱線8209 0098聯絡。
15. Club HKT及香港電訊集團所有其他公司（HKTIA除外）並沒有就指定計劃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》）。The Club及香港電訊集團所有其他公司（HKTIA除外）並非指定計劃之供應商或提供者，任何保險相關服務或此優惠，不代表Club Care/HKTIA或富衛人壽，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。有關指定計劃之查詢，請致電Club Care客戶服務熱線 8209 0098。
16. 此推廣之條款及細則並非保單或保險合約。有關指定計劃的所有資訊均由富衛人壽提供。有關指定計劃的任何資訊均受相關保單條款、產品小冊子以及相關條款和細則（「保單文件」）約束。如果此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。
17. 任何優惠或宣傳材料應與相關保單文件同時參閱。投保前，請確定您已明白指定計劃的特點，並符合您的需要。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，而上述資料不包括相關保險計劃的完整條款及細則。有關指定計劃的完整條款及細則、詳細資料、主要風險及不保項目，請細閱其產品小冊子、保單文件；瀏覽[Club Care官方網頁](#)或致電Club Care 客戶服務熱線 8209 0098 了解更多。
18. 指定計劃之任何申請批核或理賠及由該申請可能產生之任何爭議，富衛人壽保留最終決定權。有關該保險計劃條款的任何爭議，將由受保人與富衛人壽直接議決。HKTIA 之角色只限於代理及安排富衛人壽某些保險產品（包括指定計劃），而HKTIA 對有關保險計劃提供的任何事項概不承擔任何責任。該保險計劃為富衛人壽之產品和責任，而非HKTIA。
19. HKTIA / Club Care保留隨時修改、暫停或取消此推廣及修訂有關條款及細則的權利而毋須事先通知。HKTIA/ Club Care保留最終決定權及具約束力。
20. 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。