



Terms and Conditions of the Premium Discount Offer of Travelsure Protection Plan:

- The promotion period of the Premium Discount Offer of Travelsure Protection Plan is from 1 November to 31 December 2016 (both days inclusive) ("Promotion Period").
- No premium will be refunded upon the cancellation of a Single Trip Cover Policy. For the cancellation of an Annual Global Cover or Annual China Cover Policy, policyholders shall receive a refund from QBE General Insurance (Hong Kong) Limited ("QBE GIHK") of the unexpired portion of the premium for the period of insurance, subject to a maximum of 50% of the annual premium paid.
- Different promotion offers may be provided for the application of same insurance plan through different application methods. Hang Seng Bank Limited ("Hang Seng Bank") and QBE GIHK reserve the right to alter or terminate the premium discount offer and/or amend the relevant terms and conditions at any time without notice to customers. In the case of any disputes, the decision of Hang Seng Bank and QBE GIHK shall be final.

Terms and Conditions of the Offers of Cash Dollars and Cash Rebates:

- The promotion period is from 1 November to 31 December 2016 (both days inclusive) ("Promotion Period").
- Selected Hang Seng Credit Card Customers ("Customers") can enjoy the following offers upon successful application of Single Trip Cover under the Travelsure Protection Plan, and paid the premium with Hang Seng Credit Card or Hang Seng Bank Account during the Promotion Period:
 - (a) For customers who pay the premium with Hang Seng Credit Card, they will enjoy an extra 34x Cash Dollars for each HKD250 Net Premium Amount ("Net Premium Amount") paid besides of 1x Cash Dollars basic reward, total 35x Cash Dollars. Customers can enjoy \$200 Cash Dollars at maximum.
 - (b) For customers who pay the premium with Hang Seng Bank Account, customers will enjoy HKD30 Cash Rebates for each HKD250 Net Premium Amount ("Net Premium Amount") paid. Customers can enjoy HKD200 Cash Rebates at maximum.
- Selected Hang Seng Credit Card Customers ("Customers") can enjoy the following offers upon successful application of Annual Global Cover or Annual China Cover under the Travelsure Protection Plan, and paid the premium with Hang Seng Credit Card or Hang Seng Bank Account during the Promotion Period:
 - (a) For customers who pay the premium with Hang Seng Credit Card, customers will enjoy an extra 54x Cash Dollars for each HKD250 Net Premium Amount ("Net Premium Amount") paid besides of 1x Cash Dollars basic reward, total 55x Cash Dollars. They can enjoy \$200 Cash Dollars at maximum.
 - (b) For customers who pay the premium with Hang Seng Bank Account, customers will enjoy HKD50 Cash Rebates for each HKD250 Net Premium Amount ("Net Premium Amount") paid. Customers can enjoy HKD200 Cash Rebates at maximum.
- "Net Premium Amount" refers to the payable premium amount after applying premium discount and any applicable gift voucher(s).
- The extra Cash Dollars will be credited to the Hang Seng Credit Card account which is used for paying the Plan's premium in June 2017. Upon the crediting of the Cash Dollars, the relevant Credit Card account must still be valid and with a good credit record.
- The Cash Rebates will be credited to the Hang Seng Bank Account which is used for paying the Plan's premium in June 2017. Upon the crediting of the Cash Rebates, the relevant bank account must still be effective.
- The offer is not applicable to Hang Seng Business Card, Commercial Card, USD Visa Gold Card, Hang Seng UnionPay RMB Diamond Commercial Card, Renminbi Credit Card, Spending Card, e-shopping MasterCard, or Private Label Card.
- The Cash Dollars cannot be transferred or converted into cash. The use of Cash Dollars is subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please call the 24-hour Hang Seng Credit Card Marketing Enquiry Hotline at 2998 6899.
- Should the (first year) policy (For Annual Global Cover or Annual China Cover) be cancelled within 12 months after receiving the Cash Dollars or Cash Rebates, Hang Seng Bank reserves the right to deduct the amount equivalent to the value of the above Cash Dollars or Cash Rebates offers from any credit card or bank accounts of the customer maintained with Hang Seng Bank without giving any prior notice.
- The offer is not applicable to customers who currently hold and/or have held, renewed or cancelled any Travelsure Protection Plan – Annual Global Cover or Annual China Cover Policy within the past 3 months, and apply in the same plan again during the promotion period.
- Different promotion offers may be provided for the application of same insurance plan through different application methods. Hang Seng Bank and QBE GIHK reserve the right to alter or terminate the Cash Dollars, Cash Rebates and/or amend the relevant terms and conditions at any time without notice to customers. In the case of any disputes, the decision of Hang Seng Bank and QBE GIHK shall be final.

In the event of any discrepancy or inconsistency between the English version and the Chinese versions of the above information, the English version shall apply and prevail.