

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

- The promotion period is from 1 January 2016 to 29 February 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.
- Hang Seng Bank Limited (“Hang Seng Bank”) and QBE GIHK reserve the right to amend or terminate the terms and conditions for the relevant premium discount offers without prior 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 HKD300 Discount on Pocket Wi-Fi Modem Rental Offer (“HKD300 Discount Offer”):

- Upon successful enrolment in the Travelsure Protection plan – Annual Global Cover within the Promotion Period, the policyholder is entitled to enjoy a HKD300 Discount Offer. This HKD300 Discount Offer is only applicable to the original price of regular “Y5Buddy Pocket Wi-Fi” service in Hong Kong.
- Upon successful enrolment in the Annual Global Cover, a specified Discount Code (“Discount Code”) will be sent to policyholder via email which is provided during enrolment, within 14 working days by QBE GIHK. If no email address is provided, the Discount Code will be sent to the mobile phone number, which is provided during enrolment, by SMS instead. If neither valid email address nor mobile phone number are provided, HKD300 Discount Offer will be forfeited. If there is any enquires regarding the HKD300 Discount Offer, please contact 24-hour Enrolment Hotline 2998-9888.
- Policyholder shall enjoy HKD300 Discount Offer by entering the Discount Code in “Booking Details Page” in Y5Buddy website. Travelsure Protection Plan – Annual Global Cover policy number is also required to be provided in the “remark” in the page for verification purpose when policyholder book Pocket Wi-Fi Modem of “Y5Buddy Pocket Wi-Fi” service. If Discount Code and policy number are not provided, policyholder cannot enjoy this HKD300 Discount Offer.
- HKD300 Discount Offer is only applicable via booking in Y5Buddy website.
- Policyholder is deemed to have agreed of these Promotion Terms and Conditions when they receive the HKD300 Discount Offer under this Promotion.
- This HKD300 Discount Offer is valid for 180 days from Date of Issue (as shown on policy schedule) of Annual Global Cover policy. Each eligible policy is entitled to enjoy the HKD300 Discount Offer once only.
- Employees of Hang Seng Bank are not eligible for the promotional offer.
- This HKD300 Discount Offer is only available while stock last. In case the offer is out of stock, Hang Seng Bank and QBE GIHK reserve the right to replace the offer with another gift of which the value and nature may differ from those of the HKD300 Discount Offer in this promotion. In case of disputes, the decision of Hang Seng Bank and QBE GIHK shall be final.
- Should be (first year) policy be cancelled within 12 months after receiving the HKD300 Discount Offer, Hang Seng Bank reserves the rights to deduct the amount equivalent to the value of discounted amount from any accounts of the customer maintained with the Hang Seng Bank without giving any prior notice.
- This HKD300 Discount Offer is subject to the availability of the Pocket Wi-Fi Modem and supply. All orders must be placed in advance via Hong Kong Y5Buddy website at least 7 days before departure date.
- For all the pick-ups and deliveries arrangement of Pocket Wi-Fi Modem, please refer to Y5Buddy website or contact Y5Buddy for details.
- This HKD300 Discount Offer is arranged by QBE GIHK and the HKD300 Discount Offer is provided by Y5Buddy.
- This HKD300 Discount Offer is non exchangeable for other gifts, non-redeemable for cash, and no change will be given.
- This HKD300 Discount Offer is redeemable for one time only, if the amount cannot be fully redeemed, the remaining amount will be forfeited.
- Hang Seng Bank and QBE GIHK are not the supplier of the HKD300 Discount Offer and shall not be responsible for any related liabilities. In case of any dispute, customers shall deal with the supplier Y5Buddy directly.
- Y5Buddy is not affiliated, authorized endorsed by, or in any way officially connected with Hang Seng Bank and QBE GIHK, or any of its subsidiaries or its affiliates. Y5Buddy is not responsible for the products, information or service of Hang Seng Bank and QBE GIHK.
- Hang Seng Bank and QBE GIHK reserve the right to amend the terms and conditions of the Promotion without prior notice. In case of any dispute, Hang Seng Bank and QBE GIHK’s decision is final and conclusive.

Terms and Conditions of 15% Discount on Pocket Wi-Fi Modem Rental Offer ("15% Discount Offer"):

- Upon successful enrolment in the Travelsure Protection plan – Single Trip Cover and/or Annual China Cover within the Promotion Period, the policyholder is entitled to enjoy a 15% Discount Offer. This 15% Discount Offer is only applicable to the original price of regular "Y5Buddy Pocket Wi-Fi" service in Hong Kong.
- Policyholder shall enjoy 15% Discount Offer by entering this Discount Code "QBE15" in "Booking Details Page" in Y5Buddy website. Travelsure Protection Plan – Single Trip Cover and/or Annual China Cover policy number is required to be provided in the "remark" in the page for verification purpose when policyholder book Pocket Wi-Fi Modem of "Y5Buddy Pocket Wi-Fi" service. If Discount Code and policy number are not provided, policyholder cannot enjoy this 15% Discount Offer.
- This 15% Discount Offer is only applicable via booking in Y5Buddy website.
- Policyholder is deemed to have agreed of these Promotion Terms and Conditions when they receive the 15% Discount Offer under this Promotion.
- This 15% Discount Offer is valid 90 days from Date of Application. Each eligible policy is entitled to enjoy the 15% Discount Offer once only.
- This 15% Discount Offer is only available while stock last. In case the offer is out of stock, Hang Seng Bank and QBE GIHK reserve the right to replace the offer with another gift of which the value and nature may differ from those of the 15% Discount Offer in this promotion. In case of disputes, the decision of Hang Seng Bank and QBE GIHK shall be final.
- Should policy be cancelled after receiving the 15% Discount Offer, Hang Seng Bank reserves the rights to deduct the amount equivalent to the value of discounted amount from any accounts of the customer maintained with the Hang Seng Bank without giving any prior notice.
- This 15% Discount Offer is subject to the availability of the pocket Wi-Fi and supply. All orders must be placed in advance via Hong Kong Y5Buddy website at least 7 days before departure date.
- For all the pick-ups and deliveries arrangement of Pocket Wi-Fi Modem, please refer to Y5Buddy website or contact Y5Buddy for details.
- This 15% Discount Offer is arranged by QBE GIHK and the Rental Offer provided by Y5Buddy.
- This 15% Discount Offer is non exchangeable for other gifts, non-redeemable for cash, and no change will be given.
- Hang Seng Bank and QBE GIHK are not the supplier of the 15% Discount Offer and shall not be responsible for any related liabilities. In case of any dispute, customers shall deal with the supplier Y5Buddy directly.
- Y5Buddy is not affiliated, authorized endorsed by, or in any way officially connected with Hang Seng Bank and QBE GIHK, or any of its subsidiaries or its affiliates. Y5Buddy is not responsible for the products, information or service of Hang Seng Bank and QBE GIHK.
- Hang Seng Bank and QBE GIHK reserve the right to amend the terms and conditions of the Promotion without prior notice. In case of any dispute, Hang Seng Bank and QBE GIHK's decision is final and conclusive.

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.