



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

- The promotion period is from 15 July 2016 to 31 August 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 offer may be provided for the application of same insurance plan through different enrolment 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 Häagen-Dazs™ Single Scoop Voucher and up to HKD200 Cash Vouchers:**

- The promotion period is from 15 July 2016 to 31 August 2016 (both days inclusive) ("Promotion Period").
- Upon successful enrolment in the Travelsure Protection Plan - Single Trip Cover within the promotion period via any designated enrolment method, the policyholder will receive a Häagen-Dazs™ Single Scoop Voucher ("Single Scoop Voucher") per Travelsure insurance policy provided that the net premium amount of the policy concerned equivalent to HKD300 or above.
- Upon successful enrolment in the Travelsure Protection Plan - Annual Global Cover within the promotion period via any designated enrolment method, policyholder will receive HKD200 Cash Vouchers ("Cash Voucher").
- Upon successful enrolment in the Travelsure Protection Plan - Annual China Cover within the promotion period via any designated enrolment method, policyholder will receive a HKD50 Cash Voucher ("Cash Voucher").
- 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 enrol in the same plan again during the promotion period. The offer is also not applicable to any policy which has been cancelled or has any outstanding premium at the time when the Single Scoop Voucher or Cash Voucher is(are) mailed out.
- For the use of the Single Scoop Voucher or Cash Voucher, please refer to the terms and conditions printed on the Single Scoop Voucher or Cash Voucher.
- The Single Scoop Voucher or Cash Voucher is only available while stocks last. In case the Single Scoop Voucher or Cash Voucher is out of stock, Hang Seng Bank and QBE GIHK reserve the right to replace the Single Scoop Voucher or Cash Voucher with another gift of which the value and nature may differ from those of the Single Scoop Voucher or Cash Voucher offered in this promotion. In the case of any disputes, the decision of Hang Seng Bank and QBE GIHK shall be final.
- The Single Scoop Voucher or Cash Voucher are non-exchangeable for other gifts, non-redeemable for cash, and no change will be given. The Single Scoop Voucher or Cash Voucher will not be re-issued if lost or damaged.
- Each policy of the Travelsure Protection Plan - Single Trip Cover (regardless of the number of Insured Persons) will be entitled to the Single Scoop Voucher offer once only.
- Each policy of the Travelsure Protection Plan - Annual Global Cover and/or Annual China Cover (regardless of the number of Insured Persons) will be entitled to the Cash Voucher offer once only.
- The Single Scoop Voucher or Cash Voucher will be mailed by surface mail or emailed to the policyholder within 3 months after the end of the Promotion Period.
- Hang Seng Bank and QBE GIHK are not the suppliers of the Single Scoop Voucher or Cash Voucher and shall not be responsible for any related liabilities. In the case of any disputes, customers should deal with the supplier(s) directly.
- Different promotion offer may be provided for the application of same insurance plan through different enrolment methods. Hang Seng Bank and QBE GIHK reserve the right to alter or terminate the Single Scoop Voucher or Cash Voucher 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.

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.