



### 「旅遊綜合保障計劃」單次旅程保障（「單次旅程保障」）推廣優惠之條款及細則：

1. 單次旅程保障推廣優惠包括保費折扣優惠。
2. 有關推廣優惠之詳情，客戶應參閱相關條款及細則。
3. 同一保障計劃經不同投保方法可享的推廣優惠或有不同，恒生銀行有限公司（「恒生銀行」）及安達保險香港有限公司（「安達保險」）保留修訂或取消有關推廣優惠之條款及細則之權利，恕不另行通知客戶。如有任何爭議，恒生銀行及安達保險保留最終決定的權利。
4. 此推廣優惠不適用於恒生銀行及其附屬公司之職員，或有資格享有恒生銀行職員優惠之人士。
5. 除另有註明外，此推廣優惠不可與其他推廣優惠同時使用。
6. 除客戶、恒生銀行（包括其繼承人及受讓人）及安達保險（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
7. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
8. 本條款及細則受現行監管規定約束。

### 有關保費折扣優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 於推廣期內客戶可享保費75折優惠。保費折扣優惠只適用於經恒生銀行網頁、恒生個人流動理財服務應用程式或恒生個人e-Banking於安達保險網頁成功投保單次旅程保障之客戶。
3. 若客戶取消已成功投保的單次旅程保障之保單，保費將不會獲退回。

### 「旅遊綜合保障計劃」全年環球保障（「全年環球保障」）特選客戶推廣優惠之條款及細則：

1. 全年環球保障特選客戶推廣優惠包括保費折扣優惠和港幣300元電子購物禮券優惠。
2. 此推廣優惠只適用於現在及／或過去3個月內未曾以保單持有人身份持有、續保或取消全年環球保障之特選客戶。
3. 有關推廣優惠之詳情，特選客戶應參閱相關推廣優惠之條款及細則。
4. 同一保障計劃經不同投保方法可享的推廣優惠或有不同，恒生銀行有限公司（「恒生銀行」）及安達保險香港有限公司（「安達保險」）保留修訂或取消有關推廣優惠之條款及細則之權利，恕不另行通知合資格客戶。如有任何爭議，一概以恒生銀行及安達保險之最終決定為準。
5. 是次推廣優惠不適用於享有恒生銀行職員優惠之人士、恒生銀行及其附屬公司之職員。
6. 除另有註明外，此推廣優惠不可與其他推廣優惠同時使用。
7. 除客戶、恒生銀行（包括其繼承人及受讓人）及安達保險（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
8. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
9. 本條款及細則受現行監管規定約束。

### 有關保費折扣優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 於推廣期內客戶可享首年保費7折優惠。保費折扣優惠只適用於經恒生個人e-Banking的指定連結於安達保險網頁成功投保全年環球保障之特選客戶。
3. 若客戶取消已成功投保的全年環球保障之保單，安達保險將根據全年環球保障之條款的取消部份，按短期保險費率徵收已生效期內之保費。

### 有關港幣300元電子購物禮券優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年3月31日（包括首尾兩天）（「推廣期」）。
2. 特選客戶於推廣期內登入恒生個人e-Banking的指定連結以保單持有人身份於安達保險網頁成功投保全年環球保障，並以年繳方式繳付保費，可獲港幣300元指定超市之電子購物禮券。
3. 特選客戶必須於投保全年環球保障時提供有效電郵地址。
4. 安達保險將於保單簽發後3個月內將電子購物禮券電郵至提供的電郵地址。而該保單必須於電子購物禮券發出時仍然生效及已清繳保費，特選客戶方可獲贈禮券。如欲查詢，請致電安達保險之客戶服務熱線 (+852) 3191 6668（星期一至五，上午9時至下午5時30分；星期六、日及公眾假期休息）。
5. 電子購物禮券不可轉換、不可兌換及不可更改。電子購物禮券如有遺失或到期後未使用，概不補發。
6. 電子購物禮券數量有限，送完即止。如電子購物禮券送罄，恒生銀行及安達保險保留隨時以其他禮品取代之權利。而該禮品之價值及種類可能與電子購物禮券不相同。如有爭議，恒生銀行及安達保險保留最終決定的權利。
7. 恒生銀行及安達保險並非電子購物禮券之供應商，故不會承擔與電子購物禮券有關之任何責任。一切與電子購物禮券相關之產品及服務之質素及供應情況，概由電子購物禮券之供應商負責。一切有關電子購物禮券之爭議或投訴，均應由客戶與電子購物禮券之供應商自行解決。有關電子購物禮券之使用詳情，請參閱供應商電子購物禮券之條款及細則。
8. 若保單在首個保單年度內取消，恒生銀行保留從客戶之任何恒生銀行信用卡或銀行賬戶內扣除相等於已獲贈電子購物禮券之價值的金額，而不會作任何事先通知。

### 「旅遊綜合保障計劃」全年中國保障（「全年中國保障」）特選客戶推廣優惠之條款及細則：

1. 全年中國保障特選客戶推廣優惠包括保費折扣優惠和港幣150元電子購物禮券優惠。
2. 此推廣優惠只適用於現在及／或過去3個月內未曾以保單持有人身份持有、續保或取消全年中國保障之特選客戶。
3. 有關推廣優惠之詳情，特選客戶應參閱相關條款及細則。
4. 同一保障計劃經不同投保方法可享的推廣優惠或有不同，恒生銀行有限公司（「恒生銀行」）及安達保險香港有限公司（「安達保險」）保留修訂或取消有關推廣優惠之條款及細則之權利，恕不另行通知特選客戶。如有任何爭議，恒生銀行及安達保險保留最終決定的權利。
5. 此推廣優惠不適用於恒生銀行及其附屬公司之職員，或有資格享有恒生銀行職員優惠之人士。
6. 除另有註明外，此推廣優惠不可與其他推廣優惠同時使用。
7. 除客戶、恒生銀行（包括其繼承人及受讓人）及安達保險（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
8. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
9. 本條款及細則受現行監管規定約束。

### 有關保費折扣優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 於推廣期內特選客戶可享首年保費8折優惠。保費折扣優惠只適用於經恒生個人e-Banking的指定連結於安達保險網頁成功投保全年中國保障之特選客戶。
3. 若特選客戶取消已成功投保的全年中國保障之保單，安達保險將根據全年中國保障之條款的取消部份，按短期保險費率徵收已生效期內之保費。



### 有關港幣150元電子購物禮券優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 特選客戶於推廣期內登入恒生個人e-Banking的指定連結以保單持有人身份於安達保險網頁成功投保全年中國保障，並以年繳方式繳付保費，可獲港幣150元指定超市之電子購物禮券。
3. 特選客戶必須於投保全年中國保障時提供有效電郵地址。
4. 安達保險將於保單簽發後3個月內將電子購物禮券電郵至提供的電郵地址。而該保單必須於電子購物禮券發出時仍然生效及已清繳保費，特選客戶方可獲贈禮券。如欲查詢，請致電安達保險之客戶服務熱線 (+852) 3191 6668（星期一至五，上午9時至下午5時30分；星期六、日及公眾假期休息）。
5. 電子購物禮券不可轉換、不可兌換及不可更改。電子購物禮券如有遺失或到期後未使用，概不補發。
6. 電子購物禮券數量有限，送完即止。如電子購物禮券送罄，恒生銀行及安達保險保留隨時以其他禮品取代之權利。而該禮品之價值及種類可能與電子購物禮券不相同。如有爭議，恒生銀行及安達保險保留最終決定的權利。
7. 恒生銀行及安達保險並非電子購物禮券之供應商，故不會承擔與電子購物禮券有關之任何責任。一切與電子購物禮券相關之產品及服務之質素及供應情況，概由電子購物禮券之供應商負責。一切有關電子購物禮券之爭議或投訴，均應由客戶與電子購物禮券之供應商自行解決。有關電子購物禮券之使用詳情，請參閱供應商電子購物禮券之條款及細則。
8. 若保單在首個保單年度內取消，恒生銀行保留從客戶之任何恒生銀行信用卡或銀行賬戶內扣除相等於已獲贈電子購物禮券之價值的金額，而不會作任何事先通知。

### 「家安心家居保障計劃」特選客戶推廣優惠之條款及細則：

1. 「家安心家居保障計劃」特選客戶推廣優惠包括保費折扣優惠和港幣500元電子購物禮券優惠。
2. 此推廣優惠只適用於現在及／或過去3個月內未曾以保單持有人身份持有、續保或取消「家安心家居保障計劃」之特選客戶。
3. 有關推廣優惠之詳情，特選客戶應參閱相關條款及細則。
4. 同一保障計劃經不同投保方法可享的推廣優惠或有不同，恒生銀行有限公司（「恒生銀行」）及安達保險香港有限公司（「安達保險」）保留修訂或取消有關推廣優惠之條款及細則之權利，恕不另行通知特選客戶。如有任何爭議，恒生銀行及安達保險保留最終決定的權利。
5. 此推廣優惠不適用於恒生銀行及其附屬公司之職員，或有資格享有恒生銀行職員優惠之人士。
6. 除另有註明外，此推廣優惠不可與其他推廣優惠同時使用。
7. 除客戶、恒生銀行（包括其繼承人及受讓人）及安達保險（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
8. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
9. 本條款及細則受現行監管規定約束。

### 有關保費折扣優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 於推廣期內特選客戶可享首年保費8折優惠（適用於年繳及月繳保費方式）。保費折扣優惠只適用於經恒生個人e-Banking的指定連結於安達保險網頁成功投保「家安心家居保障計劃」之特選客戶。

### 有關港幣500元電子購物禮券優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 特選客戶於推廣期內登入恒生個人e-Banking的指定連結以保單持有人身份於安達保險網頁成功投保「家安心家居保障計劃」，並以年繳方式或月繳方式繳付保費（月繳保費方式需連續繳交滿7個月保費），可獲港幣500元指定超市之電子購物禮券。
3. 特選客戶必須於投保「家安心家居保障計劃」時提供有效電郵地址。
4. 以年繳方式繳付保費的保單，安達保險將於保單簽發後3個月內將電子購物禮券電郵至提供的電郵地址；以月繳方式繳付保費的保單，安達保險將於保單簽發後及特選客戶連續繳交7個月保費後的3個月內將電子購物禮券電郵至提供的電郵地址。而該保單必須於電子購物禮券發出時仍然生效及已清繳保費，特選客戶方可獲贈禮券。如欲查詢，請致電安達保險之客戶服務熱線 (+852) 3191 6668（星期一至五，上午9時至下午5時30分；星期六、日及公眾假期休息）。
5. 電子購物禮券不可轉換、不可兌換及不可更改。電子購物禮券如有遺失或到期後未使用，概不補發。
6. 電子購物禮券數量有限，送完即止。如電子購物禮券送罄，恒生銀行及安達保險保留隨時以其他禮品取代之權利。而該禮品之價值及種類可能與電子購物禮券不相同。如有爭議，恒生銀行及安達保險保留最終決定的權利。
7. 恒生銀行及安達保險並非電子購物禮券之供應商，故不會承擔與電子購物禮券有關之任何責任。一切與電子購物禮券相關之產品及服務之質素及供應情況，概由電子購物禮券之供應商負責。一切有關電子購物禮券之爭議或投訴，均應由客戶與電子購物禮券之供應商自行解決。有關電子購物禮券之使用詳情，請參閱供應商電子購物禮券之條款及細則。
8. 若保單在首個保單年度內取消，恒生銀行保留從客戶之任何恒生銀行信用卡或銀行賬戶內扣除相等於已獲贈電子購物禮券之價值的金額，而不會作任何事先通知。

### 「家安心家居保障計劃」（年繳尊尚計劃）特選客戶推廣優惠之條款及細則：

1. 「家安心家居保障計劃」（年繳尊尚計劃）特選客戶推廣優惠包括保費折扣優惠和港幣800元電子購物禮券（「推廣優惠」）。
2. 此推廣優惠只適用於現在及／或過去3個月內未曾以保單持有人身份持有、續保或取消「家安心家居保障計劃」之特選客戶（「特選客戶」）。
3. 有關推廣優惠之詳情，特選客戶應參閱相關條款及細則（「條款及細則」）。
4. 同一保障計劃經不同投保方法可享的推廣優惠或有不同，恒生銀行有限公司（「恒生銀行」）及安達保險香港有限公司（「安達保險」）保留隨時暫停、更改或終止此推廣優惠及不時更改其條款及細則之權利，恕不另行通知特選客戶。如有任何爭議，恒生銀行及安達保險保留最終決定的權利。
5. 此推廣優惠不適用於恒生銀行及其附屬公司之職員，或有資格享有恒生銀行職員優惠之人士。
6. 除另有註明外，此推廣優惠不可與其他推廣優惠同時使用。
7. 除客戶、恒生銀行（包括其繼承人及受讓人）及安達保險（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
8. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
9. 本條款及細則受現行監管規定約束。

### 有關保費折扣優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 於推廣期內特選客戶可享首年保費8折優惠（適用於年繳保費方式）（「保費折扣優惠」）。保費折扣優惠只適用於經安達保險的家安心家居保障計劃投保書（特別優惠）成功投保「家安心家居保障計劃」（尊尚計劃）之特選客戶。



### 有關港幣800元電子購物禮券優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 特選客戶於推廣期內經安達保險的家安心家居保障計劃投保書（特別優惠）成功投保「家安心家居保障計劃」尊尚計劃，並以年繳方式繳付保費，可獲港幣800元指定超市之電子購物禮券（「電子購物禮券」）。
3. 特選客戶必須於投保「家安心家居保障計劃」時提供有效電郵地址。
4. 安達保險將於保單簽發後3個月內將電子購物禮券電郵至提供的電郵地址；而該保單必須於電子購物禮券發出時仍然生效及已清繳保費，特選客戶方可獲贈禮券。如欲查詢，請致電安達保險之客戶服務熱線 (+852) 3191 6668（星期一至五，上午9時至下午5時30分；星期六、日及公眾假期休息）。
5. 電子購物禮券不可轉換、不可兌換及不可更改。電子購物禮券如有遺失或到期後未使用，概不補發。
6. 電子購物禮券數量有限，送完即止。如電子購物禮券送罄，恒生銀行及安達保險保留隨時以其他禮品取代之權利。而該禮品之價值及種類可能與電子購物禮券不相同。如有爭議，恒生銀行及安達保險保留最終決定的權利。
7. 恒生銀行及安達保險並非電子購物禮券之供應商，故不會承擔與電子購物禮券有關之任何責任。一切與電子購物禮券相關之產品及服務之質素及供應情況，概由電子購物禮券之供應商負責。一切有關電子購物禮券之爭議或投訴，均應由客戶與電子購物禮券之供應商自行解決。有關電子購物禮券之使用詳情，請參閱供應商電子購物禮券之條款及細則。
8. 若保單在首個保單年度內取消，恒生銀行保留從客戶之任何恒生銀行信用卡或銀行賬戶內扣除相等於已獲贈電子購物禮券之價值的金額，而不會作任何事先通知。

### 「個人意外保障計劃」特選客戶推廣優惠之條款及細則：

1. 「個人意外保障計劃」特選客戶推廣優惠包括保費折扣優惠和港幣300元電子購物禮券優惠。
2. 此推廣優惠只適用於現在及／或過去3個月內未曾以保單持有人身份持有、續保或取消「個人意外保障計劃」之特選客戶。
3. 有關推廣優惠之詳情，特選客戶應參閱相關條款及細則。
4. 同一保障計劃經不同投保方法可享的推廣優惠或有不同，恒生銀行有限公司（「恒生銀行」）及安達保險香港有限公司（「安達保險」）保留修訂或取消有關推廣優惠之條款及細則之權利，恕不另行通知特選客戶。如有任何爭議，恒生銀行及安達保險保留最終決定的權利。
5. 此推廣優惠不適用於恒生銀行及其附屬公司之職員，或有資格享有恒生銀行職員優惠之人士。
6. 除另有註明外，此推廣優惠不可與其他推廣優惠同時使用。
7. 除客戶、恒生銀行（包括其繼承人及受讓人）及安達保險（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
8. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
9. 本條款及細則受現行監管規定約束。

### 有關保費折扣優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 於推廣期內特選客戶可享首年以下首年保費折扣優惠：
  - a. 以月繳保費方式：特選客戶可享首年9折保費折扣。
  - b. 以年繳保費方式：特選客戶可享首年85折保費折扣。

保費折扣優惠只適用於經恒生個人e-Banking的指定連結於安達保險網頁成功投保「個人意外保障計劃」之特選客戶。

### 有關港幣300元電子購物禮券優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 特選客戶於推廣期內登入恒生個人e-Banking的指定連結以保單持有人身份於安達保險網頁成功投保「個人意外保障計劃」，並以年繳方式或月繳方式繳付保費（月繳保費方式需連續繳交滿7個月保費），可獲港幣300元指定超市之電子購物禮券。
3. 特選客戶必須於投保「個人意外保障計劃」時提供有效電郵地址。
4. 以年繳方式繳付保費的保單，安達保險將於保單簽發後3個月內將電子購物禮券電郵至提供的電郵地址；以月繳方式繳付保費的保單，安達保險將於保單簽發後及特選客戶連續繳交7個月保費後的3個月內將電子購物禮券電郵至提供的電郵地址。而該保單必須於電子購物禮券發出時仍然生效及已清繳保費，特選客戶方可獲贈禮券。如欲查詢，請致電安達保險之客戶服務熱線 (+852) 3191 6668（星期一至五，上午9時至下午5時30分；星期六、日及公眾假期休息）。
5. 電子購物禮券不可轉換、不可兌換及不可更改。電子購物禮券如有遺失或到期後未使用，概不補發。
6. 電子購物禮券數量有限，送完即止。如電子購物禮券送罄，恒生銀行及安達保險保留隨時以其他禮品取代之權利。而該禮品之價值及種類可能與電子購物禮券不相同。如有爭議，恒生銀行及安達保險保留最終決定的權利。
7. 恒生銀行及安達保險並非電子購物禮券之供應商，故不會承擔與電子購物禮券有關之任何責任。一切與電子購物禮券相關之產品及服務之質素及供應情況，概由電子購物禮券之供應商負責。一切有關電子購物禮券之爭議或投訴，均應由客戶與電子購物禮券之供應商自行解決。有關電子購物禮券之使用詳情，請參閱供應商電子購物禮券之條款及細則。
8. 若保單在首個保單年度內取消，恒生銀行保留從客戶之任何恒生銀行信用卡或銀行賬戶內扣除相等於已獲贈電子購物禮券之價值的金額，而不會作任何事先通知。

### 「家庭僱傭保障計劃」特選客戶推廣優惠之條款及細則：

1. 「家庭僱傭保障計劃」特選客戶推廣優惠包括保費折扣優惠和港幣50元電子購物禮券優惠。
2. 此推廣優惠只適用於現在及／或過去3個月內未曾以保單持有人身份持有、續保或取消「家庭僱傭保障計劃」之特選客戶。
3. 有關推廣優惠之詳情，特選客戶應參閱相關條款及細則。
4. 同一保障計劃經不同投保方法可享的推廣優惠或有不同，恒生銀行有限公司（「恒生銀行」）及安達保險香港有限公司（「安達保險」）保留修訂或取消有關推廣優惠之條款及細則之權利，恕不另行通知特選客戶。如有任何爭議，恒生銀行及安達保險保留最終決定的權利。
5. 此推廣優惠不適用於恒生銀行及其附屬公司之職員，或有資格享有恒生銀行職員優惠之人士。
6. 除另有註明外，此推廣優惠不可與其他推廣優惠同時使用。
7. 除客戶、恒生銀行（包括其繼承人及受讓人）及安達保險（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
8. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
9. 本條款及細則受現行監管規定約束。

### 有關保費折扣優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 於推廣期內特選客戶可享首年保費85折優惠。保費折扣優惠只適用於經恒生個人e-Banking的指定連結於安達保險網頁成功投保「家庭僱傭保障計劃」之特選客戶。





### 有關港幣50元電子購物禮券優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 特選客戶於推廣期內登入恒生個人e-Banking的指定連結以保單持有人身份於安達保險網頁成功投保「家庭僱傭保障計劃」，並以年繳方式繳付保費，可獲港幣50元指定超市之電子購物禮券。
3. 特選客戶必須於投保「家庭僱傭保障計劃」時提供有效電郵地址。
4. 安達保險將於保單簽發後3個月內將電子購物禮券電郵至提供的電郵地址。而該保單必須於電子購物禮券發出時仍然生效及已清繳保費，特選客戶方可獲贈禮券。如欲查詢，請致電安達保險之客戶服務熱線 (+852) 3191 6668（星期一至五，上午9時至下午5時30分；星期六、日及公眾假期休息）。
5. 電子購物禮券不可轉換、不可兌換及不可更改。電子購物禮券如有遺失或到期後未使用，概不補發。
6. 電子購物禮券數量有限，送完即止。如電子購物禮券送罄，恒生銀行及安達保險保留隨時以其他禮品取代之權利。而該禮品之價值及種類可能與電子購物禮券不相同。如有爭議，恒生銀行及安達保險保留最終決定的權利。
7. 恒生銀行及安達保險並非電子購物禮券之供應商，故不會承擔與電子購物禮券有關之任何責任。一切與電子購物禮券相關之產品及服務之質素及供應情況，概由電子購物禮券之供應商負責。一切有關電子購物禮券之爭議或投訴，均應由客戶與電子購物禮券之供應商自行解決。有關電子購物禮券之使用詳情，請參閱供應商電子購物禮券之條款及細則。
8. 若保單在首個保單年度內取消，恒生銀行保留從客戶之任何恒生銀行信用卡或銀行賬戶內扣除相等於已獲贈電子購物禮券之價值的金額，而不會作任何事先通知。

### 「鐘點家傭保障計劃」推廣優惠之條款及細則：

1. 「鐘點家傭保障計劃」推廣優惠包括保費折扣優惠。
2. 此推廣優惠只適用於現在及／或過去3個月內未曾以保單持有人身份持有、續保或取消「鐘點家傭保障計劃」之客戶。
3. 有關推廣優惠之詳情，客戶應參閱相關條款及細則。
4. 同一保障計劃經不同投保方法可享的推廣優惠或有不同，恒生銀行有限公司（「恒生銀行」）及安達保險香港有限公司（「安達保險」）保留修訂或取消有關推廣優惠之條款及細則之權利，恕不另行通知客戶。如有任何爭議，恒生銀行及安達保險保留最終決定的權利。
5. 此推廣優惠不適用於恒生銀行及其附屬公司之職員，或有資格享有恒生銀行職員優惠之人士。
6. 除另有註明外，此推廣優惠不可與其他推廣優惠同時使用。
7. 除客戶、恒生銀行（包括其繼承人及受讓人）及安達保險（包括其繼承人及受讓人）以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
8. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
9. 本條款及細則受現行監管規定約束。

### 有關保費折扣優惠之條款及細則：

1. 此優惠之推廣期為2023年7月10日至2024年6月30日（包括首尾兩天）（「推廣期」）。
2. 於推廣期內客戶可享首年保費85折優惠。保費折扣優惠只適用於經恒生銀行網頁、恒生個人流動理財服務應用程式或恒生個人e-Banking於安達保險網頁成功投保「鐘點家傭保障計劃」之客戶。

中英文版本如有任何不一致之處，概以英文版本為準。

以上一般保險保障計劃（「本計劃」）由安達保險香港有限公司（「安達保險」）承保，該承保公司已獲保險業監管局授權在香港特別行政區經營，並受其監管。安達保險保留最終保單批核權。恒生銀行有限公司（「恒生銀行」）已於保險業監管局註冊為保險代理機構（牌照號碼：FA3168）及獲安達保險授權分銷本計劃。本計劃為安達保險而非恒生銀行之產品。投保本計劃須向安達保險支付保費，安達保險會向恒生銀行就銷售本計劃提供佣金及業績獎金，而恒生銀行目前所採取之銷售員工花紅制度，已包含員工多方面之表現，並非只著重銷售金額。

對於恒生銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍），恒生銀行須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的保單合約條款、核保、理賠及保單服務的任何爭議應由安達保險與客戶直接解決。

有關適用保障、條款及不保事項，請參閱保單合約。本文件中的資料僅為簡短摘要，只作參考用途。



**Terms and Conditions for the Promotional Offer of Travelsure Protection Plan Single Trip Coverage ("Single Trip Coverage"):**

1. The promotional offer of the Single Trip Coverage includes the Premium Discount Offer.
2. Customers should refer to the relevant terms and conditions below for details of the Promotional Offer.
3. Different Promotional Offers may be provided for the same insurance plan through different enrollment methods. Hang Seng Bank Limited ("Hang Seng Bank") and Chubb Insurance Hong Kong Limited ("Chubb") reserve the right to amend or terminate the terms and conditions for relevant Promotional Offers without prior notice to the customers. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
4. The Promotional Offer is not applicable to staff of Hang Seng Bank and its subsidiaries, or those who are eligible for staff offers of Hang Seng Bank.
5. Unless otherwise specified, this Promotional Offer shall not be used in conjunction with other promotional offers.
6. No person other than the customer, Hang Seng Bank (which includes its successors and assigns) and Chubb (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
7. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. These Terms and Conditions are subject to prevailing regulatory requirements.

**Terms and Conditions of the Premium Discount Offer:**

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, customers can enjoy a 25% premium discount. The Premium Discount Offer is only available to customers who successfully applied for Single Trip Coverage on Chubb's website via Hang Seng Bank website, Hang Seng Personal Banking mobile app or Hang Seng Personal e-Banking
3. No premium will be refunded if customers cancel the Single Trip Coverage policy upon successful enrollment

**Terms and Conditions for the Promotional Offer for Selected Customers of Travelsure Protection Plan Annual Global Coverage ("Annual Global Coverage"):**

1. The promotional offers for Selected Customers of the Annual Global Coverage include the Premium Discount Offer and HKD300 e-Gift Voucher Offer.
2. The Promotional Offers are only applicable to Selected Customers who have not held, renewed or cancelled any Annual Global Coverage in the capacity of policyholders in the past 3 months.
3. Selected Customers should refer to the relevant terms and conditions below for details of the Promotional Offers.
4. Different Promotional Offers may be provided for the same insurance plan through different enrollment methods. Hang Seng Bank Limited ("Hang Seng Bank") and Chubb Insurance Hong Kong Limited ("Chubb") reserve the right to amend or terminate the terms and conditions for relevant Promotional Offers without prior notice to the Selected Customers. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
5. The Promotional Offers are not applicable to staff of Hang Seng Bank and its subsidiaries, or those who are eligible for staff offers of Hang Seng Bank.
6. Unless otherwise specified, this Promotional Offers shall not be used in conjunction with other promotional offers.
7. No person other than the customer, Hang Seng Bank (which includes its successors and assigns) and Chubb (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
8. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. These Terms and Conditions are subject to prevailing regulatory requirements.

**Terms and Conditions of the Premium Discount Offer:**

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy a 30% first-year premium discount. The Premium Discount Offer is only available to Selected Customers who successfully applied for Annual Global Coverage on Chubb's website via designated link on Hang Seng Personal e-Banking.
3. If customers cancel the Annual Global Coverage policy upon successful enrollment, Chubb will apply the short period rate to the premium for the period the policy has been in force, according to the Cancellation Clause under the Annual Global Coverage policy.

**Terms and Conditions of the HKD300 e-Gift voucher:**

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy a HKD300 e-Gift voucher of designated supermarket upon successful application for Annual Global Coverage on Chubb's website in the capacity of the policyholder with login to Hang Seng Personal e-Banking via designated link and settle the premium with yearly payment method.
3. Selected Customers must provide a valid email address during enrollment of Annual Global Coverage.
4. The e-Gift voucher will be sent to the email address provided within 3 months after policy issued. The policy must remain effective and no outstanding premium under the policy at the time when the e-Gift voucher is sent out. For enquiries, please contact Chubb's Customer Service Hotline at (+852) 3191 6668 (9:00a.m. to 5:30p.m., Monday to Friday; Closed on Saturday, Sunday and Public Holiday).
5. The e-Gift voucher is non-exchangeable, non-redeemable and no changes can be made. The e-Gift voucher will not be re-issued if lost or unused after expiry date.
6. The e-Gift voucher is only available while stocks last. In case the e-Gift voucher is out of stock, Hang Seng Bank and Chubb reserve the right to replace the e-Gift voucher with another gift of which the value and nature may differ from that of the e-Gift voucher. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
7. Hang Seng Bank and Chubb are not the suppliers of the e-Gift voucher and will not assume any liability in relation to the e-Gift voucher. The supplier of the e-Gift voucher shall be solely responsible for all issues related to the quality and availability of the relevant products and services. Any disputes arising in relation to the e-Gift voucher shall be resolved between customers and the relevant supplier. For details of how to use the e-Gift voucher, please refer to the relevant terms and conditions from the supplier of the e-Gift voucher.
8. Should the policy be cancelled within the first policy year, Hang Seng Bank reserves the right to deduct the amount equivalent to the value of the e-Gift voucher from any credit card or bank account of the customers maintained with Hang Seng Bank without giving any prior notice.

**Terms and Conditions for the Promotional Offer for Selected Customers of Travelsure Protection Plan Annual China Coverage ("Annual China Coverage"):**

1. The promotional offers for Selected Customers of the Annual China Coverage include the Premium Discount Offer and HKD150 e-Gift Voucher Offer.
2. The Promotional Offers are only applicable to Selected Customers who have not held/renewed or cancelled any Annual China Coverage in the capacity of policyholders in the past 3 months.
3. Selected Customers should refer to the relevant terms and conditions below for details of the Promotional Offers.
4. Different Promotional Offers may be provided for the same insurance plan through different enrollment methods. Hang Seng Bank Limited ("Hang Seng Bank") and Chubb Insurance Hong Kong Limited ("Chubb") reserve the right to amend or terminate the terms and conditions for relevant Promotional Offers without prior notice to the Selected Customers. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
5. The Promotional Offers are not applicable to staff of Hang Seng Bank and its subsidiaries, or those who are eligible for staff offers of Hang Seng Bank.
6. Unless otherwise specified, this Promotional Offers shall not be used in conjunction with other promotional offers.
7. No person other than the customer, Hang Seng Bank (which includes its successors and assigns) and Chubb (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
8. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. These Terms and Conditions are subject to prevailing regulatory requirements.



### Terms and Conditions of the Premium Discount Offer:

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy a 20% first-year premium discount. The Premium Discount Offer is only available to Selected Customers who successfully applied for Annual China Coverage on Chubb's website via designated link on Hang Seng Personal e-Banking.
3. If customers cancel the Annual China Coverage policy upon successful enrollment, Chubb will apply the short period rate to the premium for the period the policy has been in force, according to the Cancellation Clause under the Annual China Coverage policy.

### Terms and Conditions of the HKD150 e-Gift voucher:

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy a HKD150 e-Gift voucher of designated supermarket upon successful application for Annual China Coverage on Chubb's website in the capacity of the policyholder with login to Hang Seng Personal e-Banking via designated link and settle the premium with yearly payment method.
3. Selected Customers must provide a valid email address during enrollment of Annual China Coverage.
4. The e-Gift voucher will be sent to the email address provided within 3 months after policy issued. The policy must remain effective and no outstanding premium under the policy at the time when the e-Gift voucher is sent out. For enquiries, please contact Chubb's Customer Service Hotline at (+852) 3191 6668 (9:00a.m. to 5:30p.m., Monday to Friday; Closed on Saturday, Sunday and Public Holiday).
5. The e-Gift voucher is non-exchangeable, non-redeemable and no changes can be made. The e-Gift voucher will not be re-issued if lost or unused after expiry date.
6. The e-Gift voucher is only available while stocks last. In case the e-Gift voucher is out of stock, Hang Seng Bank and Chubb reserve the right to replace the e-Gift voucher with another gift of which the value and nature may differ from that of the e-Gift voucher. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
7. Hang Seng Bank and Chubb are not the suppliers of the e-Gift voucher and will not assume any liability in relation to the e-Gift voucher. The supplier of the e-Gift voucher shall be solely responsible for all issues related to the quality and availability of the relevant products and services. Any disputes arising in relation to the e-Gift voucher shall be resolved between customers and the relevant supplier. For details of how to use the e-Gift voucher, please refer to the relevant terms and conditions from the supplier of the e-Gift voucher.
8. Should the policy be cancelled within the first policy year, Hang Seng Bank reserves the right to deduct the amount equivalent to the value of the e-Gift voucher from any credit card or bank account of the customers maintained with Hang Seng Bank without giving any prior notice.

### Terms and Conditions for the Promotional Offer for Selected Customers of Home Care Plus Home Insurance Plan:

1. The promotional offers for Selected Customers of the Home Care Plus Home Insurance Plan include the Premium Discount Offer and HKD500 e-Gift Voucher Offer.
2. The Promotional Offers are only applicable to Selected Customers who have not held/renewed or cancelled Home Care Plus Home Insurance Plan in the capacity of policyholders in the past 3 months.
3. Selected Customers should refer to the relevant terms and conditions below for details of the Promotional Offers.
4. Different Promotional Offers may be provided for the same insurance plan through different enrollment methods. Hang Seng Bank Limited ("Hang Seng Bank") and Chubb Insurance Hong Kong Limited ("Chubb") reserve the right to amend or terminate the terms and conditions for relevant Promotional Offers without prior notice to the Selected Customers. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
5. The Promotional Offers are not applicable to staff of Hang Seng Bank and its subsidiaries, or those who are eligible for staff offers of Hang Seng Bank.
6. Unless otherwise specified, this Promotional Offers shall not be used in conjunction with other promotional offers.
7. No person other than the customer, Hang Seng Bank (which includes its successors and assigns) and Chubb (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
8. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. These Terms and Conditions are subject to prevailing regulatory requirements.

### Terms and Conditions of the Premium Discount Offer:

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy a 20% first-year premium discount (applicable to both yearly and monthly premium payment method). The Premium Discount Offer is only available to Selected Customers who successfully applied for Home Care Plus Home Insurance Plan on Chubb's website via designated link on Hang Seng Personal e-Banking.

### Terms and Conditions of the HKD500 e-Gift voucher:

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy a HKD500 e-Gift voucher of designated supermarket upon successful application for Home Care Plus Home Insurance Plan on Chubb's website in the capacity of the policyholder with login to Hang Seng Personal e-Banking via designated link and settle the premium with yearly payment method or monthly payment method (monthly payment method requires 7 consecutive months premium payment).
3. Selected Customers must provide a valid email address during enrollment of Home Care Plus Home Insurance Plan.
4. For the policy paid by yearly payment method, the e-Gift voucher will be sent to the email address provided within 3 months after policy issued; For the policy paid by monthly payment method, the e-Gift voucher will be sent to the email address provided within 3 months after policy issued and Selected Customer paid 7 consecutive months of premium. The policy must remain effective and no outstanding premium under the policy at the time when the e-Gift voucher is sent out. For enquiries, please contact Chubb's Customer Service Hotline at (+852) 3191 6668 (9:00a.m. to 5:30p.m., Monday to Friday; Closed on Saturday, Sunday and Public Holiday).
5. The e-Gift voucher is non-exchangeable, non-redeemable and no changes can be made. The e-Gift voucher will not be re-issued if lost or unused after expiry date.
6. The e-Gift voucher is only available while stocks last. In case the e-Gift voucher is out of stock, Hang Seng Bank and Chubb reserve the right to replace the e-Gift voucher with another gift of which the value and nature may differ from that of the e-Gift voucher. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
7. Hang Seng Bank and Chubb are not the suppliers of the e-Gift voucher and will not assume any liability in relation to the e-Gift voucher. The supplier of the e-Gift voucher shall be solely responsible for all issues related to the quality and availability of the relevant products and services. Any disputes arising in relation to the e-Gift voucher shall be resolved between customers and the relevant supplier. For details of how to use the e-Gift voucher, please refer to the relevant terms and conditions from the supplier of the e-Gift voucher.
8. Should the policy be cancelled within the first policy year, Hang Seng Bank reserves the right to deduct the amount equivalent to the value of the e-Gift voucher from any credit card or bank account of the customers maintained with Hang Seng Bank without giving any prior notice.

### Terms and Conditions for the Selected Customers Offer of Home Care Plus Home Insurance Plan (Annual Premium Plan):

1. The promotional offers for Selected Customers of the Home Care Plus Home Insurance Plan (Annual Premium Plan) include the Premium Discount Offer and HKD800 e-Gift Voucher Offer. ("Promotional Offers")
2. The Promotional Offers are only applicable to selected customers who have not held/renewed or cancelled Home Care Plus Home Insurance Plan in the capacity of policyholders in the past 3 months ("Selected Customers").
3. Selected Customers should refer to the relevant terms and conditions below for details of the Promotional Offers ("Terms and Conditions").
4. Different Promotional Offers may be provided for the same insurance plan through different enrollment methods. Hang Seng Bank Limited ("Hang Seng Bank") and Chubb Insurance Hong Kong Limited ("Chubb") reserve the right to suspend, vary or terminate the Promotional Offers and to amend the relevant terms and conditions without prior notice to the Selected Customers. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.



5. The Promotional Offers are not applicable to staff of Hang Seng Bank and its subsidiaries, or those who are eligible for staff offers of Hang Seng Bank.
6. Unless otherwise specified, this Promotional Offers shall not be used in conjunction with other promotional offers.
7. No person other than the customer, Hang Seng Bank (which includes its successors and assigns) and Chubb (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
8. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. These Terms and Conditions are subject to prevailing regulatory requirements.

#### Terms and Conditions of the Premium Discount Offer:

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy a 20% first-year premium discount (applicable to yearly premium payment method) ("Premium Discount Offer"). The Premium Discount Offer is only available to Selected Customers who successfully applied for the premium plan of Home Care Plus Home Insurance Plan via Chubb's Home Care Plus Home Insurance Plan Application form (for Special Offer).

#### Terms and Conditions of the HKD800 e-Gift voucher:

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy a HKD800 e-Gift voucher of designated supermarket ("e-Gift voucher") upon successful application for Home Care Plus Home Insurance Plan (Premium Plan) via Chubb's Home Care Plus Home Insurance Plan Application form (for Special Offer) and settle the premium with yearly payment method.
3. Selected Customers must provide a valid email address during enrollment of Home Care Plus Home Insurance Plan.
4. The e-Gift voucher will be sent to the email address provided within 3 months after policy issued; The policy must remain effective and no outstanding premium under the policy at the time when the e-Gift voucher is sent out. For enquiries, please contact Chubb's Customer Service Hotline at (+852) 3191 6668 (9:00a.m. to 5:30p.m., Monday to Friday; Closed on Saturday, Sunday and Public Holiday).
5. The e-Gift voucher is non-exchangeable, non-redeemable and no changes can be made. The e-Gift voucher will not be re-issued if lost or unused after expiry date.
6. The e-Gift voucher is only available while stocks last. In case the e-Gift voucher is out of stock, Hang Seng Bank and Chubb reserve the right to replace the e-Gift voucher with another gift of which the value and nature may differ from that of the e-Gift voucher. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
7. Hang Seng Bank and Chubb are not the suppliers of the e-Gift voucher and will not assume any liability in relation to the e-Gift voucher. The supplier of the e-Gift voucher shall be solely responsible for all issues related to the quality and availability of the relevant products and services. Any disputes arising in relation to the e-Gift voucher shall be resolved between customers and the relevant supplier. For details of how to use the e-Gift voucher, please refer to the relevant terms and conditions from the supplier of the e-Gift voucher.
8. Should the policy be cancelled within the first policy year, Hang Seng Bank reserves the right to deduct the amount equivalent to the value of the e-Gift voucher from any credit card or bank account of the customers maintained with Hang Seng Bank without giving any prior notice.

#### Terms and Conditions for the Promotional Offer for Selected Customers of Personal Accident Insurance Plan:

1. The promotional offers for Selected Customers of the Personal Accident Insurance Plan include the Premium Discount Offer and HKD300 e-Gift Voucher Offer.
2. The Promotional Offers are only applicable to Selected Customers who have not held/renewed or cancelled any Personal Accident Insurance Plan in the capacity of policyholders in the past 3 months.
3. Selected Customers should refer to the relevant terms and conditions below for details of the Promotional Offers.
4. Different Promotional Offers may be provided for the same insurance plan through different enrollment methods. Hang Seng Bank Limited ("Hang Seng Bank") and Chubb Insurance Hong Kong Limited ("Chubb") reserve the right to amend or terminate the terms and conditions for relevant Promotional Offers without prior notice to the Selected Customers. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
5. The Promotional Offers are not applicable to staff of Hang Seng Bank and its subsidiaries, or those who are eligible for staff offers of Hang Seng Bank.
6. Unless otherwise specified, this Promotional Offers shall not be used in conjunction with other promotional offers.
7. No person other than the customer, Hang Seng Bank (which includes its successors and assigns) and Chubb (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
8. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. These Terms and Conditions are subject to prevailing regulatory requirements.

#### Terms and Conditions of the Premium Discount Offer:

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy the following premium discount offer in the first policy year:
3. For monthly payment method: Selected Customers can enjoy a 10% premium discount in the first year.
4. For yearly payment method: Selected Customers can enjoy a 15% premium discount in the first year.
5. The Premium Discount Offer is only available to Selected Customers who successfully applied for Personal Accident Insurance Plan on Chubb's website via designated link on Hang Seng Personal e-Banking.

#### Terms and Conditions of the HKD300 e-Gift voucher:

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy a HKD300 e-Gift voucher of designated supermarket upon successful application for Personal Accident Insurance Plan on Chubb's website in the capacity of the policyholder with login to Hang Seng Personal e-Banking via designated link and settle the premium with yearly payment method or monthly payment method (monthly payment method requires 7 consecutive months premium payment).
3. Selected Customers must provide a valid email address during enrollment of Personal Accident Insurance Plan.
4. For the policy paid by yearly payment method, the e-Gift voucher will be sent to the email address provided within 3 months after policy issued; For the policy paid by monthly payment method, the e-Gift voucher will be sent to the email address provided within 3 months after policy issued and Selected Customer paid 7 consecutive months of premium. The policy must remain effective and no outstanding premium under the policy at the time when the e-Gift voucher is sent out. For enquiries, please contact Chubb's Customer Service Hotline at (+852) 3191 6668 (9:00a.m. to 5:30p.m., Monday to Friday; Closed on Saturday, Sunday and Public Holiday).
5. The e-Gift voucher is non-exchangeable, non-redeemable and no changes can be made. The e-Gift voucher will not be re-issued if lost or unused after expiry date.
6. The e-Gift voucher is only available while stocks last. In case the e-Gift voucher is out of stock, Hang Seng Bank and Chubb reserve the right to replace the e-Gift voucher with another gift of which the value and nature may differ from that of the e-Gift voucher. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
7. Hang Seng Bank and Chubb are not the suppliers of the e-Gift voucher and will not assume any liability in relation to the e-Gift voucher. The supplier of the e-Gift voucher shall be solely responsible for all issues related to the quality and availability of the relevant products and services. Any disputes arising in relation to the e-Gift voucher shall be resolved between customers and the relevant supplier. For details of how to use the e-Gift voucher, please refer to the relevant terms and conditions from the supplier of the e-Gift voucher.
8. Should the policy be cancelled within the first policy year, Hang Seng Bank reserves the right to deduct the amount equivalent to the value of the e-Gift voucher from any credit card or bank account of the customers maintained with Hang Seng Bank without giving any prior notice.





### Terms and Conditions for the Promotional Offer for Selected Customers of Domestic Helper Insurance Plan:

1. The promotional offers for Selected Customers of the Domestic Helper Insurance Plan include the Premium Discount Offer and HKD50 e-Gift Voucher Offer.
2. The Promotional Offers are only applicable to Selected Customers who have not held/renewed or cancelled any Domestic Helper Insurance Plan in the capacity of policyholders in the past 3 months.
3. Selected Customers should refer to the relevant terms and conditions below for details of the Promotional Offers.
4. Different Promotional Offers may be provided for the same insurance plan through different enrollment methods. Hang Seng Bank Limited ("Hang Seng Bank") and Chubb Insurance Hong Kong Limited ("Chubb") reserve the right to amend or terminate the terms and conditions for relevant Promotional Offers without prior notice to the Selected Customers. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
5. The Promotional Offers are not applicable to staff of Hang Seng Bank and its subsidiaries, or those who are eligible for staff offers of Hang Seng Bank.
6. Unless otherwise specified, this Promotional Offers shall not be used in conjunction with other promotional offers.
7. No person other than the customer, Hang Seng Bank (which includes its successors and assigns) and Chubb (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
8. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. These Terms and Conditions are subject to prevailing regulatory requirements.

### Terms and Conditions of the Premium Discount Offer:

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy a 15% first-year premium discount. The Premium Discount Offer is only available to Selected Customers who successfully applied for Domestic Helper Insurance Plan on Chubb's website via designated link on Hang Seng Personal e-Banking.

### Terms and Conditions of the HKD50 e-Gift voucher:

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, Selected Customers can enjoy a HKD50 e-Gift voucher of designated supermarket upon successful application for Domestic Helper Insurance Plan on Chubb's website in the capacity of the policyholder with login to Hang Seng Personal e-Banking via designated link and settle the premium with yearly payment method.
3. Selected Customers must provide a valid email address during enrollment of Domestic Helper Insurance Plan.
4. The e-Gift voucher will be sent to the email address provided within 3 months after policy issued. The policy must remain effective and no outstanding premium under the policy at the time when the e-Gift voucher is sent out. For enquiries, please contact Chubb's Customer Service Hotline at (+852) 3191 6668 (9:00a.m. to 5:30p.m., Monday to Friday; Closed on Saturday, Sunday and Public Holiday).
5. The e-Gift voucher is non-exchangeable, non-redeemable and no changes can be made. The e-Gift voucher will not be re-issued if lost or unused after expiry date.
6. The e-Gift voucher is only available while stocks last. In case the e-Gift voucher is out of stock, Hang Seng Bank and Chubb reserve the right to replace the e-Gift voucher with another gift of which the value and nature may differ from that of the e-Gift voucher. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
7. Hang Seng Bank and Chubb are not the suppliers of the e-Gift voucher and will not assume any liability in relation to the e-Gift voucher. The supplier of the e-Gift voucher shall be solely responsible for all issues related to the quality and availability of the relevant products and services. Any disputes arising in relation to the e-Gift voucher shall be resolved between customers and the relevant supplier. For details of how to use the e-Gift voucher, please refer to the relevant terms and conditions from the supplier of the e-Gift voucher.
8. Should the policy be cancelled within the first policy year, Hang Seng Bank reserves the right to deduct the amount equivalent to the value of the e-Gift voucher from any credit card or bank account of the customers maintained with Hang Seng Bank without giving any prior notice.

### Terms and Conditions for the Promotional Offer of Part-time Domestic Helper Insurance Plan:

1. The promotional offer of the Part-time Domestic Helper Insurance Plan includes the Premium Discount Offer.
2. The Promotional Offer is only applicable to customers who have not held, renewed or cancelled any Part-time Domestic Helper Insurance Plan in the capacity of policyholders in the past 3 months.
3. Customers should refer to the relevant terms and conditions below for details of the Promotional Offer.
4. Different Promotional Offers may be provided for the same insurance plan through different enrollment methods. Hang Seng Bank Limited ("Hang Seng Bank") and Chubb Insurance Hong Kong Limited ("Chubb") reserve the right to amend or terminate the terms and conditions for relevant Promotional Offers without prior notice to the customers. In case of any disputes, the decision of Hang Seng Bank and Chubb shall be final.
5. The Promotional Offer is not applicable to staff of Hang Seng Bank and its subsidiaries, or those who are eligible for staff offers of Hang Seng Bank.
6. Unless otherwise specified, this Promotional Offer shall not be used in conjunction with other promotional offers.
7. No person other than the customer, Hang Seng Bank (which includes its successors and assigns) and Chubb (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
8. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. These Terms and Conditions are subject to prevailing regulatory requirements.

### Terms and Conditions of the Premium Discount Offer:

1. The promotion period of this offer is from 10 July 2023 to 30 June 2024 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, customers can enjoy a 15% first-year premium discount. The Premium Discount Offer is only available to customers who successfully applied for Part-time Domestic Helper Insurance Plan on Chubb's website via Hang Seng Bank website, Hang Seng Personal Banking mobile app or Hang Seng Personal e-Banking.

The English version shall prevail if there is any inconsistency between the English and Chinese versions.

The above general insurance plan ("this Plan") is underwritten by Chubb Insurance Hong Kong Limited ("Chubb") which is authorised and regulated in Hong Kong SAR by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. Hang Seng Bank Limited ("Hang Seng Bank") is registered as an insurance agency by the Insurance Authority (License No.: FA3168) and authorised by Chubb for distribution of this Plan. This Plan is a product of Chubb and not Hang Seng Bank. Upon application to this Plan, insurance premium will be payable to Chubb, and Chubb will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer.

Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. The information provided in this document is a brief summary for quick and easy reference only.



**「旅游综合保障计划」单次旅程保障（「单次旅程保障」）推广优惠之条款及细则：**

1. 单次旅程保障推广优惠包括保费折扣优惠。
2. 有关推广优惠之详情，客户应参阅相关条款及细则。
3. 同一保障计划经不同投保方法可享的推广优惠或有不同，恒生银行有限公司（「恒生银行」）及安达保险香港有限公司（「安达保险」）保留修订或取消有关推广优惠之条款及细则之权利，恕不另行通知客户。如有任何争议，恒生银行及安达保险保留最终决定的权利。
4. 此推广优惠不适用于恒生银行及其附属公司之职员，或有资格享有恒生银行职员优惠之人士。
5. 除另有注明外，此推广优惠不可与其他推广优惠同时使用。
6. 除客户、恒生银行（包括其继承人及受让人）及安达保险（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
7. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
8. 本条款及细则受现行监管规定约束。

**有关保费折扣优惠之条款及细则：**

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 于推广期内客户可享保费75折优惠。保费折扣优惠只适用于经恒生银行网页、恒生个人流动理财服务应用程序或恒生个人e-Banking于安达保险网页或投保单次旅程保障之客户。
3. 若客户取消已成功投保的单次旅程保障之保单，保费将不会获退回。

**「旅游综合保障计划」全年环球保障（「全年环球保障」）特选客户推广优惠之条款及细则：**

1. 全年环球保障特选客户推广优惠包括保费折扣优惠和港币300元电子购物礼券优惠。
2. 此推广优惠只适用于现在及／或过去3个月内未曾以保单持有人身份持有、续保或取消全年环球保障之特选客户。
3. 有关推广优惠之详情，特选客户应参阅相关推广优惠之条款及细则。
4. 同一保障计划经不同投保方法可享的推广优惠或有不同，恒生银行有限公司（「恒生银行」）及安达保险香港有限公司（「安达保险」）保留修订或取消有关推广优惠之条款及细则之权利，恕不另行通知合格客户。如有任何争议，一概以恒生银行及安达保险之最终决定为准。
5. 是次推广优惠不适用于享有恒生银行职员优惠之人士、恒生银行及其附属公司之职员。
6. 除另有注明外，此推广优惠不可与其他推广优惠同时使用。
7. 除客户、恒生银行（包括其继承人及受让人）及安达保险（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
8. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
9. 本条款及细则受现行监管规定约束。

**有关保费折扣优惠之条款及细则：**

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 于推广期内客户可享首年保费7折优惠。保费折扣优惠只适用于经恒生个人e-Banking的指定连结于安达保险网页成功投保全年环球保障之特选客户。
3. 若客户取消已成功投保的全年环球保障之保单，安达保险将根据全年环球保障之条款的取消部份，按短期保险费率徵收已生效期之内之保费。

**有关港币300元电子购物礼券优惠之条款及细则：**

1. 此优惠之推广期为2023年7月10日至2024年3月31日（包括首尾两天）（「推广期」）。
2. 特选客户于推广期内登入恒生个人e-Banking的指定连结以保单持有人身份于安达保险网页成功投保全年环球保障，并以年缴方式缴付保费，可获港币300元指定超市之电子购物礼券。
3. 特选客户必须于投保全年环球保障时提供有效电邮地址。
4. 安达保险将于保单签发后3个月内将电子购物礼券电邮至提供的电邮地址。而该保单必须于电子购物礼券发出时仍然生效及已清缴保费，特选客户方可获赠礼券。如欲查询，请致电安达保险之客户服务热线 (+852) 3191 6668（星期一至五，上午9时至下午5时30分；星期六、日及公众假期休息）。
5. 电子购物礼券不可转换、不可兑换及不可更改。电子购物礼券如有遗失或到期后未使用，概不补发。
6. 电子购物礼券数量有限，送完即止。如电子购物礼券送罄，恒生银行及安达保险保留随时以其他礼品取代之权利。而该礼品之价值及种类可能与电子购物礼券不相同。如有争议，恒生银行及安达保险保留最终决定的权利。
7. 恒生银行及安达保险并非电子购物礼券之供应商，故不会承担与电子购物礼券有关之任何责任。一切与电子购物礼券相关之产品及服务之质素及供应情况，概由电子购物礼券之供应商负责。一切有关电子购物礼券之争议或投诉，均应由客户与电子购物礼券之供应商自行解决。有关电子购物礼券之使用详情，请参阅供应商电子购物礼券之条款及细则。
8. 若保单在首个保单年度内取消，恒生银行保留从客户之任何恒生银行信用卡或银行账户内扣除相等于已获赠电子购物礼券之价值的金额，而不会作任何事先通知。

**「旅游综合保障计划」全年中国保障（「全年中国保障」）特选客户推广优惠之条款及细则：**

1. 全年中国保障特选客户推广优惠包括保费折扣优惠和港币150元电子购物礼券优惠。
2. 此推广优惠只适用于现在及／或过去3个月内未曾以保单持有人身份持有、续保或取消全年中国保障之特选客户。
3. 有关推广优惠之详情，特选客户应参阅相关条款及细则。
4. 同一保障计划经不同投保方法可享的推广优惠或有不同，恒生银行有限公司（「恒生银行」）及安达保险香港有限公司（「安达保险」）保留修订或取消有关推广优惠之条款及细则之权利，恕不另行通知特选客户。如有任何争议，恒生银行及安达保险保留最终决定的权利。
5. 此推广优惠不适用于恒生银行及其附属公司之职员，或有资格享有恒生银行职员优惠之人士。
6. 除另有注明外，此推广优惠不可与其他推广优惠同时使用。
7. 除客户、恒生银行（包括其继承人及受让人）及安达保险（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
8. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
9. 本条款及细则受现行监管规定约束。

**有关保费折扣优惠之条款及细则：**

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 于推广期内特选客户可享首年保费8折优惠。保费折扣优惠只适用于经恒生个人e-Banking的指定连结于安达保险网页成功投保全年中国保障之特选客户。
3. 若特选客户取消已成功投保的全年中国保障之保单，安达保险将根据全年中国保障之条款的取消部份，按短期保险费率徵收已生效期之内之保费。



### 有关港币150元电子购物礼券优惠之条款及细则：

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 特选客户于推广期内登入恒生个人e-Banking的指定连结以保单持有人身份于安达保险网页成功投保全年中国保障，并以年缴方式缴付保费，可获港币150元指定超市之电子购物礼券。
3. 特选客户必须于投保全年中国保障时提供有效电邮地址。
4. 安达保险将于保单签发后3个月内将电子购物礼券电邮至提供的电邮地址。而该保单必须于电子购物礼券发出时仍然生效及已清缴保费，特选客户方可获赠礼券。如欲查询，请致电安达保险之客户服务热线 (+852) 3191 6668（星期一至五，上午9时至下午5时30分；星期六、日及公众假期休息）。
5. 电子购物礼券不可转换、不可兑换及不可更改。电子购物礼券如有遗失或到期后未使用，概不补发。
6. 电子购物礼券数量有限，送完即止。如电子购物礼券送罄，恒生银行及安达保险保留随时以其他礼品取代之权利。而该礼品之价值及种类可能与电子购物礼券不相同。如有争议，恒生银行及安达保险保留最终决定的权利。
7. 恒生银行及安达保险并非电子购物礼券之供应商，故不会承担与电子购物礼券有关之任何责任。一切与电子购物礼券相关之产品及服务之质素及供应情况，概由电子购物礼券之供应商负责。一切有关电子购物礼券之争议或投诉，均应由客户与电子购物礼券之供应商自行解决。有关电子购物礼券之使用详情，请参阅供应商电子购物礼券之条款及细则。
8. 若保单在首个保单年度内取消，恒生银行保留从客户之任何恒生银行信用卡或银行账户内扣除相等于已获赠电子购物礼券之价值的金额，而不会作任何事先通知。

### 「家安心家居保障计划」特选客户推广优惠之条款及细则：

1. 「家安心家居保障计划」特选客户推广优惠包括保费折扣优惠和港币500元电子购物礼券优惠。
2. 此推广优惠只适用于现在及／或过去3个月内未曾以保单持有人身份持有、续保或取消「家安心家居保障计划」之特选客户。
3. 有关推广优惠之详情，特选客户应参阅相关条款及细则。
4. 同一保障计划经不同投保方法可享的推广优惠或有不同，恒生银行有限公司（「恒生银行」）及安达保险香港有限公司（「安达保险」）保留修订或取消有关推广优惠之条款及细则之权利，恕不另行通知特选客户。如有任何争议，恒生银行及安达保险保留最终决定的权利。
5. 此推广优惠不适用于恒生银行及其附属公司之职员，或有资格享有恒生银行职员优惠之人士。
6. 除另有注明外，此推广优惠不可与其他推广优惠同时使用。
7. 除客户、恒生银行（包括其继承人及受让人）及安达保险（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
8. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
9. 本条款及细则受现行监管规定约束。

### 有关保费折扣优惠之条款及细则：

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 于推广期内特选客户可享首年保费8折优惠（适用于年缴及月缴保费方式）。保费折扣优惠只适用于经恒生个人e-Banking的指定连结于安达保险网页成功投保「家安心家居保障计划」之特选客户。

### 有关港币500元电子购物礼券优惠之条款及细则：

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 特选客户于推广期内登入恒生个人e-Banking的指定连结以保单持有人身份于安达保险网页成功投保「家安心家居保障计划」，并以年缴方式或月缴方式缴付保费（月缴保费方式需连续缴交满7个月保费），可获港币500元指定超市之电子购物礼券。
3. 特选客户必须于投保「家安心家居保障计划」时提供有效电邮地址。
4. 以年缴方式缴付保费的保单，安达保险将于保单签发后3个月内将电子购物礼券电邮至提供的电邮地址；以月缴方式缴付保费的保单，安达保险将于保单签发后及特选客户连续缴交7个月保费后的3个月内将电子购物礼券电邮至提供的电邮地址。而该保单必须于电子购物礼券发出时仍然生效及已清缴保费，特选客户方可获赠礼券。如欲查询，请致电安达保险之客户服务热线 (+852) 3191 6668（星期一至五，上午9时至下午5时30分；星期六、日及公众假期休息）。
5. 电子购物礼券不可转换、不可兑换及不可更改。电子购物礼券如有遗失或到期后未使用，概不补发。
6. 电子购物礼券数量有限，送完即止。如电子购物礼券送罄，恒生银行及安达保险保留随时以其他礼品取代之权利。而该礼品之价值及种类可能与电子购物礼券不相同。如有争议，恒生银行及安达保险保留最终决定的权利。
7. 恒生银行及安达保险并非电子购物礼券之供应商，故不会承担与电子购物礼券有关之任何责任。一切与电子购物礼券相关之产品及服务之质素及供应情况，概由电子购物礼券之供应商负责。一切有关电子购物礼券之争议或投诉，均应由客户与电子购物礼券之供应商自行解决。有关电子购物礼券之使用详情，请参阅供应商电子购物礼券之条款及细则。
8. 若保单在首个保单年度内取消，恒生银行保留从客户之任何恒生银行信用卡或银行账户内扣除相等于已获赠电子购物礼券之价值的金额，而不会作任何事先通知。

### 「家安心家居保障计划」(年缴尊享计划)特选客户推广优惠之条款及细则：

1. 「家安心家居保障计划」(年缴尊享计划)特选客户推广优惠包括保费折扣优惠和港币800元电子购物礼券（「推广优惠」）。
2. 此推广优惠只适用于现在及／或过去3个月内未曾以保单持有人身份持有、续保或取消「家安心家居保障计划」之特选客户（「特选客户」）。
3. 有关推广优惠之详情，特选客户应参阅相关条款及细则（「条款及细则」）。
4. 同一保障计划经不同投保方法可享的推广优惠或有不同，恒生银行有限公司（「恒生银行」）及安达保险香港有限公司（「安达保险」）保留随时暂停、更改或终止此推广优惠及不时更改其条款及细则之权利，恕不另行通知特选客户。如有任何争议，恒生银行及安达保险保留最终决定的权利。
5. 此推广优惠不适用于恒生银行及其附属公司之职员，或有资格享有恒生银行职员优惠之人士。
6. 除另有注明外，此推广优惠不可与其他推广优惠同时使用。
7. 除客户、恒生银行（包括其继承人及受让人）及安达保险（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
8. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
9. 本条款及细则受现行监管规定约束。

### 有关保费折扣优惠之条款及细则：

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 于推广期内特选客户可享首年保费8折优惠（适用于年缴保费方式）（「保费折扣优惠」）。保费折扣优惠只适用于经安达保险的家安心家居保障计划投保书（特别优惠）成功投保「家安心家居保障计划」（尊享计划）之特选客户。





### 有关港币800元电子购物礼券优惠之条款及细则：

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 特选客户于推广期内经安达保险的家安心家居保障计划投保书（特别优惠）成功投保「家安心家居保障计划」尊尚计划，并以年缴方式缴付保费，可获港币800元指定超市之电子购物礼券（「电子购物礼券」）。
3. 特选客户必须于投保「家安心家居保障计划」时提供有效电邮地址。
4. 安达保险将于保单签发后3个月内将电子购物礼券电邮至提供的电邮地址；而该保单必须于电子购物礼券发出时仍然生效及已清缴保费，特选客户方可获赠礼券。如欲查询，请致电安达保险之客户服务热线 (+852) 3191 6668（星期一至五，上午9时至下午5时30分；星期六、日及公众假期休息）。
5. 电子购物礼券不可转换、不可兑换及不可更改。电子购物礼券如有遗失或到期后未使用，概不补发。
6. 电子购物礼券数量有限，送完即止。如电子购物礼券送罄，恒生银行及安达保险保留随时以其他礼品取代之权利。而该礼品之价值及种类可能与电子购物礼券不相同。如有争议，恒生银行及安达保险保留最终决定的权利。
7. 恒生银行及安达保险并非电子购物礼券之供应商，故不会承担与电子购物礼券有关之任何责任。一切与电子购物礼券相关之产品及服务之质素及供应情况，概由电子购物礼券之供应商负责。一切有关电子购物礼券之争议或投诉，均应由客户与电子购物礼券之供应商自行解决。有关电子购物礼券之使用详情，请参阅供应商电子购物礼券之条款及细则。
8. 若保单在首个保单年度内取消，恒生银行保留从客户之任何恒生银行信用卡或银行账户内扣除相等于已获赠电子购物礼券之价值的金额，而不会作任何事先通知。

### 「个人意外保障计划」特选客户推广优惠之条款及细则：

1. 「个人意外保障计划」特选客户推广优惠包括保费折扣优惠和港币300元电子购物礼券优惠。
2. 此推广优惠只适用于现在及／或过去3个月内未曾以保单持有人身份持有、续保或取消「个人意外保障计划」之特选客户。
3. 有关推广优惠之详情，特选客户应参阅相关条款及细则。
4. 同一保障计划经不同投保方法可享的推广优惠或有不同，恒生银行有限公司（「恒生银行」）及安达保险香港有限公司（「安达保险」）保留修订或取消有关推广优惠之条款及细则之权利，恕不另行通知特选客户。如有任何争议，恒生银行及安达保险保留最终决定的权利。
5. 此推广优惠不适用于恒生银行及其附属公司之职员，或有资格享有恒生银行职员优惠之人士。
6. 除另有注明外，此推广优惠不可与其他推广优惠同时使用。
7. 除客户、恒生银行（包括其继承人及受让人）及安达保险（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
8. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
9. 本条款及细则受现行监管规定约束。

### 有关保费折扣优惠之条款及细则：

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 于推广期内特选客户可享首年以下首年保费折扣优惠：
  - a. 以月缴保费方式：特选客户可享首年9折保费折扣。
  - b. 以年缴保费方式：特选客户可享首年85折保费折扣。

保费折扣优惠只适用于经恒生个人e-Banking的指定连结于安达保险网页成功投保「个人意外保障计划」之特选客户。

### 有关港币300元电子购物礼券优惠之条款及细则：

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 特选客户于推广期内登入恒生个人e-Banking的指定连结以保单持有人身份于安达保险网页成功投保「个人意外保障计划」，并以年缴方式或月缴方式缴付保费（月缴保费方式需连续缴交满7个月保费），可获港币300元指定超市之电子购物礼券。
3. 特选客户必须于投保「个人意外保障计划」时提供有效电邮地址。
4. 以年缴方式缴付保费的保单，安达保险将于保单签发后3个月内将电子购物礼券电邮至提供的电邮地址；以月缴方式缴付保费的保单，安达保险将于保单签发后及特选客户连续缴交7个月保费后的3个月内将电子购物礼券电邮至提供的电邮地址。而该保单必须于电子购物礼券发出时仍然生效及已清缴保费，特选客户方可获赠礼券。如欲查询，请致电安达保险之客户服务热线 (+852) 3191 6668（星期一至五，上午9时至下午5时30分；星期六、日及公众假期休息）。
5. 电子购物礼券不可转换、不可兑换及不可更改。电子购物礼券如有遗失或到期后未使用，概不补发。
6. 电子购物礼券数量有限，送完即止。如电子购物礼券送罄，恒生银行及安达保险保留随时以其他礼品取代之权利。而该礼品之价值及种类可能与电子购物礼券不相同。如有争议，恒生银行及安达保险保留最终决定的权利。
7. 恒生银行及安达保险并非电子购物礼券之供应商，故不会承担与电子购物礼券有关之任何责任。一切与电子购物礼券相关之产品及服务之质素及供应情况，概由电子购物礼券之供应商负责。一切有关电子购物礼券之争议或投诉，均应由客户与电子购物礼券之供应商自行解决。有关电子购物礼券之使用详情，请参阅供应商电子购物礼券之条款及细则。
8. 若保单在首个保单年度内取消，恒生银行保留从客户之任何恒生银行信用卡或银行账户内扣除相等于已获赠电子购物礼券之价值的金额，而不会作任何事先通知。

### 「家庭雇佣保障计划」特选客户推广优惠之条款及细则：

1. 「家庭雇佣保障计划」特选客户推广优惠包括保费折扣优惠和港币50元电子购物礼券优惠。
2. 此推广优惠只适用于现在及／或过去3个月内未曾以保单持有人身份持有、续保或取消「家庭雇佣保障计划」之特选客户。
3. 有关推广优惠之详情，特选客户应参阅相关条款及细则。
4. 同一保障计划经不同投保方法可享的推广优惠或有不同，恒生银行有限公司（「恒生银行」）及安达保险香港有限公司（「安达保险」）保留修订或取消有关推广优惠之条款及细则之权利，恕不另行通知特选客户。如有任何争议，恒生银行及安达保险保留最终决定的权利。
5. 此推广优惠不适用于恒生银行及其附属公司之职员，或有资格享有恒生银行职员优惠之人士。
6. 除另有注明外，此推广优惠不可与其他推广优惠同时使用。
7. 除客户、恒生银行（包括其继承人及受让人）及安达保险（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
8. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
9. 本条款及细则受现行监管规定约束。

### 有关保费折扣优惠之条款及细则：

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 于推广期内特选客户可享首年保费85折优惠。保费折扣优惠只适用于经恒生个人e-Banking的指定连结于安达保险网页成功投保「家庭雇佣保障计划」之特选客户。

**有关港币50元电子购物礼券优惠之条款及细则：**

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 特选客户于推广期内登入恒生个人e-Banking的指定连结以保单持有人身份于安达保险网页成功投保「家庭雇佣保障计划」，并以年缴方式缴付保费，可获港币50元指定超市之电子购物礼券。
3. 特选客户必须于投保「家庭雇佣保障计划」时提供有效电邮地址。
4. 安达保险将于保单签发后3个月内将电子购物礼券电邮至提供的电邮地址。而该保单必须于电子购物礼券发出时仍然生效及已清缴保费，特选客户方可获赠礼券。如欲查询，请致电安达保险之客户服务热线 (+852) 3191 6668（星期一至五，上午9时至下午5时30分；星期六、日及公众假期休息）。
5. 电子购物礼券不可转换、不可兑换及不可更改。电子购物礼券如有遗失或到期后未使用，概不补发。
6. 电子购物礼券数量有限，送完即止。如电子购物礼券送罄，恒生银行及安达保险保留随时以其他礼品取代之权利。而该礼品之价值及种类可能与电子购物礼券不相同。如有争议，恒生银行及安达保险保留最终决定的权利。
7. 恒生银行及安达保险并非电子购物礼券之供应商，故不会承担与电子购物礼券有关之任何责任。一切与电子购物礼券相关之产品及服务之质素及供应情况，概由电子购物礼券之供应商负责。一切有关电子购物礼券之争议或投诉，均应由客户与电子购物礼券之供应商自行解决。有关电子购物礼券之使用详情，请参阅供应商电子购物礼券之条款及细则。
8. 若保单在首个保单年度内取消，恒生银行保留从客户之任何恒生银行信用卡或银行账户内扣除相等于已获赠电子购物礼券之价值的金额，而不会作任何事先通知。

**「钟点家佣保障计划」推广优惠之条款及细则：**

1. 「钟点家佣保障计划」推广优惠包括保费折扣优惠。
2. 此推广优惠只适用于现在及／或过去3个月内未曾以保单持有人身份持有、续保或取消「钟点家佣保障计划」之客户。
3. 有关推广优惠之详情，客户应参阅相关条款及细则。
4. 同一保障计划经不同投保方法可享的推广优惠或有不同，恒生银行有限公司（「恒生银行」）及安达保险香港有限公司（「安达保险」）保留修订或取消有关推广优惠之条款及细则之权利，恕不另行通知客户。如有任何争议，恒生银行及安达保险保留最终决定的权利。
5. 此推广优惠不适用于恒生银行及其附属公司之职员，或有资格享有恒生银行职员优惠之人士。
6. 除另有注明外，此推广优惠不可与其他推广优惠同时使用。
7. 除客户、恒生银行（包括其继承人及受让人）及安达保险（包括其继承人及受让人）以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
8. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。
9. 本条款及细则受现行监管规定约束。

**有关保费折扣优惠之条款及细则：**

1. 此优惠之推广期为2023年7月10日至2024年6月30日（包括首尾两天）（「推广期」）。
2. 于推广期内客户可享首年保费85折优惠。保费折扣优惠只适用于经恒生银行网页、恒生个人流动理财服务應用程式或恒生个人e-Banking于安达保险网页成功投保「钟点家佣保障计划」之客户。

中英文版本如有任何不一致之处，概以英文版本为准。

以上一般保险保障计划(「本计划」)由安达保险香港有限公司(「安达保险」) 承保，该承保公司已获保险业监管局授权在香港特别行政区经营，并受其监管。安达保险保留最终保单批核权。恒生银行有限公司(「恒生银行」)已于保险业监管局注册为保险代理机构(牌照号码: FA3168)及获安达保险授权分销本计划。本计划为安达保险而非恒生银行之产品。投保本计划须向安达保险支付保费，安达保险会向恒生银行就销售本计划提供佣金及业绩奖金，而恒生银行目前所采取之销售员工花红制度，已包含员工多方面之表现，并非只著重销售金额。

对于恒生银行与客户之间因销售过程或处理有关交易而产生的合资格争议（定义见金融纠纷调解计划的金融纠纷调解中心的职权范围），恒生银行须与客户进行金融纠纷调解计划程序；然而，对于有关产品的保单合约条款、核保、理赔及保单服务的任何争议应由安达保险与客户直接解决。

有关适用保障、条款及不保事项，请参阅保单合约。本文件中的资料仅为简短摘要，只作参考用途。