優惠及推廣的一般條款及細則：

1. 富衛健康站（FWD Health Hub）（「此網站」）由富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限責任公司）（「富衛」）擁有及經營。此網站是一個健康服務銷售平台，而當中商品及服務由指定合作夥伴或保健及醫療服務供應商（「合作夥伴或商戶」），故亦受有關合作夥伴或商戶的條款及細則約束。
2. 此網站的內容，包括產品、服務及價格或會不時更改而不作另行通知。
3. 合資格 yuu 會員（「會員」）於此網站購買商品及／或服務（無效、已取消或已退款的交易及任何指定不合資格項目除外）（每項為「合資格交易」），可賺取相關優惠及推廣所指定的 yuu 積分（「積分」）。
4. 會員應保留交易收據及／或訂單編號，直至有關的積分成功存入會員賬戶。
5. 會員須於付款時提供正確的 yuu 會員賬號。如因會員提供錯誤或不完整的會員賬號而導致積分未能成功存入，富衛概不負責。
6. 會員根據本條款及細則所列優惠及推廣賺取的所有積分，將於相關合資格交易成功完成當日起計 6 個月內存入該會員的 yuu 賬戶。
7. 實際存入時間可能會因應 yuu 和富衛的工作流程（包括核實、對賬及付款結算）而有所延遲。如會員申請退款或取消有關交易，會員將不可憑該交易賺取任何積分。
8. 會員所賺取的積分不可於此網站兌換現金或其他現金等值的商品及／或服務。
9. 所有商品及／或服務均由有關合作夥伴或商戶直接提供予會員。富衛並非該等商品及／或服務的供應商，亦不就其描述或質素作出任何陳述、保證或擔保。富衛不會就該等商品及／或服務所引致或與其相關的任何事宜承擔責任；有關合作夥伴或商戶須就其提供的商品及／或服務承擔全部責任。
10. 如對網站內容、商品、體檢中心服務或其他相關事宜有任何查詢，請聯絡醫結客戶服務團隊（熱線：+852 3002 0830／電郵：fwdbodycheck@mediconcen.com）。
11. 富衛保留取消任何會員因濫用優惠及推廣或其他不當行為而獲得的積分之權利。

12. 富衛將根據與個人資料相關的所有適用法律和法規持有和/或處理所收集的任何個人資料。
13. 富衛保留隨時修訂、暫停或終止此網站或優惠及推廣，及解釋或修改相關條款及細則的權利，而毋須另行通知。如有任何爭議，將以富衛之最終決定為準。
14. 以下優惠及推廣須受有關商品或服務的條款及細則約束。如有關商品或服務的條款及細則與本條款及細則有任何歧異，就相關優惠及推廣而言，概以本條款及細則為準。
15. 如本條款及細則的中文版本與英文版本有任何歧異，概以英文版本為準。

優惠一. 有關「每消費 HK$1 賺取 1 yuu 積分」推廣的條款及細則：

1. 會員於此網站完成合資格交易，每消費 HK$1 可賺取 1 yuu 積分。

優惠二. 有關「接收有關服務及推廣訊息賺取 500 yuu 積分」推廣的條款及細則：

1. 會員於完成合資格交易的付款程序時，如同意接收富衛發送的關於富衛健康站(FWD Health Hub)最新服務資訊、使用紀錄、推廣訊息或資料，並同意富衛根據其收集個人資料聲明第 3 段使用該會員的個人資料，可額外獲取 500 yuu 積分。詳情請參閱富衛的收集個人資料聲明：https://healthhub.fwd.com.hk/docs/FWD_HealthHub_PIC_ZH.pdf。

優惠三. 有關「限時迎新禮遇」推廣的條款及細則：

1. 由即日起至 2026 年 12 月 31 日（包括首尾兩日），會員於此網站完成合資格交易可享額外 40,000 yuu 積分。

General Terms and Conditions for the Offer(s) and Promotion(s):

1. FWD Health Hub (the "Website") is owned and operated by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD"). The Website is a health services sales platform. The products and services are provided by designated partners or health and medical service providers ("Partners or Merchants") and are also subject to applicable terms and conditions of the relevant Partners or Merchants.
2. The content available on the Website, including products, services and prices may be changed from time to time without prior notice.
3. An eligible yuu member ("Member") who purchases products and/ or services through the Website, excluding any invalid, cancelled or refunded transaction and any designated excluded item (each an "Eligible Transaction"), may earn the yuu Points specified under the relevant offers and promotions ("Points").
4. Members should retain their transaction receipt and/ or order reference number until the related Points have been successfully credited to their yuu account.
5. Members must provide the correct yuu membership number at the time of payment. FWD shall not be liable if yuu Points cannot be successfully credited due to an incorrect or incomplete yuu membership number provided by a Member.
6. All Points earned under the offer(s) and promotion(s) set out in these terms and conditions will be credited to the Member's yuu account within 6 months from the date on which the relevant Eligible Transaction is successfully completed.
7. The actual Points crediting time may vary depending on the duration of the verification process, reconciliation and payment settlements processes between yuu and FWD. If a Member requests a refund or cancels the relevant transaction, the Member will not be eligible to earn any Points from that transaction.
8. Points earned by Members cannot be exchanged for cash or any cash-equivalent products or services on the Website.
9. All products and/or services are provided directly to Members by the relevant Partners or Merchants. FWD is not the supplier or provider of such products or services and makes no representation, warranty or guarantee concerning their description or quality. FWD accepts no liability for any matter arising from or relating to such products or services, for which the relevant Partners or Merchants shall be solely responsible.
10. For any enquiries regarding the website content, products, health check centre services or other related matters, please contact the MediConCen Customer Service Team (Hotline: +852 3002 0830 / Email: fwdbodycheck@mediconcen.com).
11. FWD reserves the right to disqualify any Member from earning Points if the Member abuses any offer or promotion or engages in any other improper conduct.

12. Any personal data collected will be held, handled and/ or processed by FWD in accordance with all applicable laws and regulations pertaining to personal data.
13. FWD reserves the right to amend, suspend or terminate the Website or the offer(s) and promotion(s), and to interpret or amend the relevant terms and conditions at any time without prior notice. In the event of any dispute, FWD's decision shall be final.
14. The following offer(s) and promotion(s) are subject to the terms and conditions for the relevant products or services. If there is any inconsistency between the terms and conditions applicable to the relevant products or services and these terms and conditions, these terms and conditions shall prevail in relation to the offers and promotions.
15. In case there are any discrepancies between the Chinese and English versions of these terms and conditions, the English version shall prevail.

Offer 1. Terms and Conditions for the "Earn 1 yuu Point for every HK$1 spent":

1. Members who complete an Eligible Transaction on the Website can earn 1 yuu Point for every HK$1 spent.

Offer 2. Terms and Conditions for the "Earn 500 yuu Points by Opting in to Receive Service and Promotional Communications" Promotion:

1. When completing payment for an Eligible Transaction, Members who consent to receive from FWD the latest service information, usage records, promotional messages or information relating to FWD Health Hub, and who consent to FWD's use of their personal data in accordance with paragraph 3 of FWD's Personal Information Collection Statement, can earn an additional 500 yuu Points. For details of the Personal Information Collection Statement, please visit https://healthhub.fwd.com.hk/docs/FWD_HealthHub_PIC_EN.pdf.

Offer 3. Terms and Conditions for the "Limited-Time Welcome Offer":

1. From now to 31 December 2026, both dates inclusive, Members who complete an Eligible Transaction on the Website can earn an additional 40,000 yuu Points.

优惠及推广的一般条款及细则：

1. 富卫健康站（FWD Health Hub）（「此网站」）由富卫人寿保险（百慕达）有限公司（于百慕达注册成立之有限责任公司）（「富卫」）拥有及经营。此网站是一个健康服务销售平台，而当中商品及服务由指定合作伙伴或保健及医疗服务供应商（「合作伙伴或商户」），故亦受有关合作伙伴或商户的条款及细则约束。
2. 此网站的内容，包括产品、服务及价格或会不时更改而不作另行通知。
3. 合资格 yuu 会员（「会员」）于此网站购买商品及／或服务（无效、已取消或已退款的交易及任何指定不合资格项目除外）（每项为「合资格交易」），可赚取相关优惠及推广所指定的 yuu 积分（「积分」）。
4. 会员应保留交易收据及／或订单编号，直至有关的积分成功存入会员账户。
5. 会员须于付款时提供正确的 yuu 会员账号。如因会员提供错误或不完整的会员账号而导致积分未能成功存入，富卫概不负责。
6. 会员根据本条款及细则所列优惠及推广赚取的所有积分，将于相关合资格交易成功完成当日起计 6 个月内存入该会员的 yuu 账户。
7. 实际存入时间可能会因应 yuu 和富卫的工作流程（包括核实、对账及付款结算）而有所延迟。如会员申请退款或取消有关交易，会员将不可凭该交易赚取任何积分。
8. 会员所赚取的积分不可于此网站兑换现金或其他现金等值的商品及／或服务。
9. 所有商品及／或服务均由有关合作伙伴或商户直接提供予会员。富卫并非该等商品及／或服务的供应商，亦不就其描述或质素作出任何陈述、保证或担保。富卫不会就该等商品及／或服务所引致或与其相关的任何事宜承担责任；有关合作伙伴或商户须就其提供的商品及／或服务承担全部责任。
10. 如对网站内容、商品、体检中心服务或其他相关事宜有任何查询，请联络医结客户服务团队（热线：+852 3002 0830／电邮：fwdbodycheck@mediconcen.com）。
11. 富卫保留取消任何会员因滥用优惠及推广或其他不当行为而获得的积分之权利。

12. 富卫将根据与个人资料相关的所有适用法律和法规持有和/或处理所收集的任何个人资料。
13. 富卫保留随时修订、暂停或终止此网站或优惠及推广，及解释或修改相关条款及细则的权利，而毋须另行通知。如有任何争议，将以富卫之最终决定为准。
14. 以下优惠及推广须受有关商品或服务的条款及细则约束。如有关商品或服务的条款及细则与本条款及细则有任何歧异，就相关优惠及推广而言，概以本条款及细则为准。
15. 如本条款及细则的中文版本与英文版本有任何歧异，概以英文版本为准。

优惠一. 有关「每消费 HK$1 赚取 1 yuu 积分」推广的条款及细则：

1. 会员于此网站完成合资格交易，每消费 HK$1 可赚取 1 yuu 积分。

优惠二. 有关「接收有关服务及推广讯息赚取 500 yuu 积分」推广的条款及细则：

1. 会员于完成合资格交易的付款程序时，如同意接收富卫发送的关于富卫健康站 (FWD Health Hub)最新服务资讯、使用纪录、推广讯息或资料，并同意富卫根据其收集个人资料声明第 3 段使用该会员的个人资料，可额外获取 500 yuu 积分。详情请参阅富卫的收集个人资料声明：https://healthhub.fwd.com.hk/docs/FWD_HealthHub_PIC_SC.pdf。

优惠三. 有关「限时迎新礼遇」推广的条款及细则：

1. 由即日起至 2026 年 12 月 31 日（包括首尾两日），会员于此网站完成合资格交易可享额外 40,000 yuu 积分。