

富衛旅遊保險 (全年旅遊) 由 SIM 出發推廣活動之條款及細則：

1. 富衛旅遊保險 (全年旅遊) 由 SIM 出發推廣活動 (「此推廣」) 只適用於透過 i.FWD.COM.HK (「iFWD 平台」) 網上申請由富衛保險有限公司 (「富衛保險」) 所承保的富衛旅遊保險 (全年旅遊) (「指定產品」) 。在此條款及細則約束下，客戶由 2019 年 10 月 14 日至 2019 年 12 月 31 日 (包括首尾兩天) (「推廣期」) 內透過 iFWD 平台使用推廣編號「ATFSIM」於網上形式成功投保指定產品可享受保費 7 折及免費換領「csl 亞洲漫遊數據卡 (8 日) 」 (價值 HK\$238) 一張 (「漫遊數據卡」) 。每張保單只限換領漫遊數據卡一張。
2. 申請人須符合以下條件方可享受此推廣：(1) 申請人必須年滿 18 歲；(2) 須於推廣期內成功提交申請；(3) 須於推廣期內透過 iFWD 平台使用推廣編號「ATFSIM」進行網上申請；及(4) 申請須獲富衛保險接納。
3. 上述提及之保費尚未包括保險業監管局收取的保費徵費。保費徵費會以折扣前之保費計算。有關資料，可瀏覽 <http://www.fwd.com.hk/tc/insurance-levy> 或致電富衛保險 24 小時服務熱線 3123 3123。
4. 此推廣屬限量，並以先到先得的形式供應。
5. 客戶將於保單繕發後收到電郵通知換領漫遊數據卡 (「換領電郵」) 。客戶需提供換領電郵上所載之參考編號及接收換領電郵之電郵地址於換領期限內到指定換領地點換領漫遊數據卡。
6. 漫遊數據卡的換領期限如下：

開始換領日期：	換領電郵發送後的第二個工作天
最後換領日期：	換領電郵發送後的第六十個公曆天
7. 漫遊數據卡的換領地點如下：

地址：	富衛保險綜合服務中心 香港上環德輔道中 308 號富衛金融中心 1 樓
服務時間：	星期一至六上午 9 時至晚上 7 時 星期日及公眾假期休息
8. 如遺失換領電郵，恕不重發或補發。
9. 如保單持有人於保單繕發日起計之九個月內取消旅遊保險 (全年旅遊) 之保單，富衛金融有限公司 (「富衛金融」) 及富衛保險將保留於富衛保險發還之保費中扣除所獲保費折扣之價值及漫遊數據卡之價值的權利，並無須另行通知，而保費徵費將相應按保費折扣前應退回之保費金額發還。
10. 此推廣不可更換、退回、轉換其他禮品或折換現金，或與其他推廣優惠及/或現金券同時使用。
11. 指定推廣編號可以轉讓，但不可以轉售或以換取任何形式的回報作出轉讓。

12. 有關漫遊數據卡之使用詳情及有效日期，請參閱漫遊數據卡包裝或瀏覽 <https://www.hkcs1.com/tc/8-day-asia-data-roaming-prepaid-sim-card/>。
13. 富衛金融及富衛保險並非漫遊數據卡之供應商，故此不會承擔與漫遊數據卡有關之任何責任。任何有關之爭議，客戶應直接向供應商查詢。
14. 富衛金融及/或富衛保險保留隨時修改、暫停或取消此推廣以及修訂有關條款及細則的酌情權而毋須事先通知。
15. 客戶提供之所有資料必須為真確、正確及完整，否則富衛金融及富衛保險保留權利將此推廣作廢。
16. 此推廣之參加記錄（包括但不限於日期及時間），均以富衛保險系統之記錄為準。任何因電腦及/或網絡的連接、技術問題、故障或意外而引致的遲延、遺失、錯誤或無法辨識等情況，富衛金融及富衛保險概不負責。
17. 指定產品將受其正式保單文件及條款所約束，詳情請參閱 <https://i.fwd.com.hk/tc/travel-insurance>（iFWD 平台上的旅遊保險網站）。
18. 如有任何爭議，概以富衛金融及富衛保險的決定為準。
19. 此條款及細則中英對照，如有歧義，概以英文原義為準。

重要事項：

- (i) 富衛保險乃獲保險業監管局授權在香港經營保險業務之保險公司。
- (ii) iFWD 平台由富衛金融經營，富衛金融為富衛保險委任的保險代理商。
- (iii) 此推廣由富衛金融提供及只在香港以內派發，不能詮釋為在香港以外提供或出售或遊說購買富衛保險的任何產品的要約、招攬及建議。請參閱富衛保險繕發的銷售文件、保單文件及條款。
- (iv) 此推廣優惠或宣傳材料應與相關產品小冊子同時參閱。您不應單憑此推廣優惠或宣傳材料而投保此產品。有關相關保險計劃的詳細資料及風險，請細閱其產品小冊子及保單文件。

FWD TravelCare Insurance (Annual Travel) SIM to Fly Promotion Terms and Conditions:

1. FWD TravelCare (Annual Travel) SIM to Fly Promotion (“this Promotion”) is applicable to the online application through i.fwd.com.hk/en/ (“iFWD Platform”) for FWD TravelCare (Annual Travel) (“the Designated Product”) underwritten by FWD General Insurance Company Limited (“FWD GI”). Subject to these terms and conditions, customers can enjoy **30% discount** off the premium and one “csl Asia Roaming Data Prepaid SIM Card (8 days)” (valued at HK\$238) (“Roaming Data SIM Card”) for free by successfully completing the online application of the Designated Product through iFWD Platform using the promotion code “**ATFSIM**” between 14 October 2019 and 31 December 2019 (both dates inclusive) (“the Promotion Period”). Only one Roaming Data SIM Card can be redeemed for each policy.
2. To be eligible for this Promotion, applicants must meet the following requirements:- (1) Applicants must be aged 18 or above; (2) the application must be successfully submitted during the Promotion Period; (3) the promotion code “**ATFSIM**” must be applied at the time of online application through iFWD Platform during the Promotion Period; and (4) the application must be accepted by FWD GI.
3. The premium above-mentioned does not include insurance levy to be collected by the Insurance Authority. Insurance levy is calculated based on the premium before the discount. For further information, please visit: <http://www.fwd.com.hk/en/insurance-levy> or contact FWD GI’s 24-hour Service Hotline at 3123 3123.
4. The amount of this Promotion is limited and available on a first come, first served basis while stocks last.
5. Customers will receive an email notification regarding the redemption of the Roaming Data SIM Card (“Redemption Email”) after issuance of policy. Customers must redeem the Roaming Data SIM Card by providing the reference number showing on the Redemption Email and the email address that received the Redemption Email within the redemption period at the designated redemption location.
6. Redemption period for the Roaming Data SIM Card:

Redemption Start Date:	The 2 nd working day after receiving the redemption email
Redemption End Date:	The 60 th calendar day after receiving the redemption email

7. Designated redemption location for collecting the Roaming Data SIM Card:

Address:	FWD Insurance Solutions Centre 1/F, FWD Financial Centre, 308 Des Voeux Road Central, Sheung Wan, Hong Kong
Opening Hours:	Mon - Sat: 9 am - 7 pm Closed on Sun & Public Holidays

8. The Redemption Email will not be reissued or replaced in the event of loss.
9. If the policy holder cancels the policy of TravelCare Insurance (Annual Travel) within 9 months from the policy issue date, FWD Financial Limited (“FWD Financial”) and FWD GI reserve the right to deduct the amount of the premium discount and the value of the Roaming Data SIM Card from the premium to be refunded by FWD GI without prior notice and the insurance levy paid will be refunded in proportion to the corresponding refundable premium before discount.
10. This Promotion cannot be changed, returned, exchanged for other gifts or redeemed for cash, nor used in conjunction with other promotions and/or coupon(s).

11. The promotion code is transferrable but cannot be sold nor transferred in return for any rewards in any form or manner.
12. Please refer to the package of the Roaming Data SIM Card or visit <https://www.hkcsf.com/en/8-day-asia-data-roaming-prepaid-sim-card/> concerning its terms of use and expiry date.
13. FWD Financial and FWD GI are not the service provider of the Roaming Data SIM Card and will not accept any liability in relation to the Roaming Data SIM Card. Any dispute should be made to the service provider directly.
14. FWD Financial and/or FWD GI reserve the right to amend, suspend or terminate this Promotion and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
15. All information provided by the customers must be true, correct and complete. Otherwise, FWD Financial and/or FWD GI reserve the right to forfeit this Promotion.
16. For the record of application for this Promotion (including but not limited to the date and time), FWD GI's system record shall prevail. FWD Financial and FWD GI will not be responsible for any delay, loss, error or unrecognized situation due to computer and/or Internet's connection, technical problem, malfunction or accident.
17. The Designated Product is subject to its formal policy documents and provisions. For details, please refer to <https://i.fwd.com.hk/en/travel-insurance> (TravelCare page on iFWD Platform).
18. In case of any dispute, the decision of FWD Financial and FWD GI shall be final and conclusive.
19. In the event of any inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.

Important Note:-

- (i) FWD GI is authorized by the Insurance Authority to carry on insurance business in Hong Kong.
- (ii) iFWD Platform is operated by FWD Financial. FWD Financial is an appointed insurance agency of FWD GI.
- (iii) This Promotion is provided by FWD Financial and intended to be offered in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of FWD GI outside Hong Kong. Please refer to the product brochure, policy documents and provisions issued by FWD GI for details.
- (iv) These promotional offers or promotional materials should be read in conjunction with the relevant product brochure. You should not purchase this product solely on the basis of these promotional offers or promotional materials. For details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.