

Complimentary Smart Protection Terms and Conditions

1. This promotion runs from 25 April 2025 to 24 April 2026 (“**Promotion Period**”), both dates inclusive.
2. Smart Protection (“**Protection**”) is underwritten and provided by bolttech Insurance (Hong Kong) Company Limited (“**bolttech Insurance**”) in accordance with its terms and conditions (“**Policy Provision**”) and is distributed and arranged by HKT Financial Services (IA) Limited (“**HKTIA**”). HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong (“**IA**”) (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agency for bolttech Insurance. Club Care is the service brand operated by HKTIA.
3. Club HKT Limited (“**Club HKT**”) is the policyholder of the Protection and does not represent HKTIA or bolttech Insurance. Club HKT and all affiliates of such entities (other than HKTIA) are not arranging for any contract of insurance, carrying on any insurance activities or other regulated activities (as defined under the Insurance Ordinance) in respect of the Protection or the promotion. Club HKT and all affiliates of such entities (other than HKTIA) have no involvement in the provision, distribution or arrangement of the Protection. For any enquiries in relation to the Protection and the promotion, please contact Club Care Customer Service Hotline at 8209 0098 directly.
4. These Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Protection is provided by bolttech Insurance. Any information in respect of the Protection given herein is subject to the respective policy provisions, the product brochure, and the related terms and conditions (“**Policy Documents**”). In the event of any inconsistencies between these Terms and Conditions and the Policy Documents, the Policy Documents will prevail.
5. The Protection provides coverage of Property All Risks Insurance Policy which insures the Insured Electronics Product against accidental damage, subject to the exclusions and Terms and Conditions of Policy Provision and the Policy Documents.
6. The Protection is applicable only to Insured Electronic Product(s) purchased by The Club members who are Principal and/or Supplementary cardholders of valid Citi The Club Credit Cards (“**Eligible Cards**”) issued by Citibank (Hong Kong) Limited. The Club is a loyalty programme operated by Club HKT. “Insured Electronic Product(s)” means (i) designated electronic products that are dependent on electric currents or electromagnetic fields to work (including accessories of these designated electronic products (whether these accessories are dependent on electric currents or electromagnetic fields to work or not) bearing a “Smart Protection” label (i.e. ) which are purchased on The Club Shopping & Reward Platform (<https://shop.theclub.com.hk/>) or The Club Mobile Application (collectively, “**The Club Online Platform**”), and (ii) with the price of each designated electronic product as stated on the electronic invoice issued by The Club (available under the section named “My Orders” of the relevant The Club member’s account on The Club Online Platform) being not less than HK\$300. In order to enjoy the complimentary Protection, The Club member must login on to The Club Online Platform using a valid The Club membership account linked to an Eligible Card that is registered under his or her name, checkout and complete the purchase of the Insured Electronic Products using an Eligible Card on The Club Online Platform.
7. The insured must be a Hong Kong resident with age of 18 or above.
8. The protection period is 12-month commencing from the delivery date of the Insured Electronic Product, as stated on The Club’s electronic invoice under “My Orders”.
9. Renewal is not available after the expiration of the protection period.
10. There is no limit on the number of repairs and reimbursements. The benefit amount of each reimbursement is up to 70% of the repair cost paid. In case of total loss scenario (as determined by bolttech Insurance), the benefit amount is up to 70% of the electronic invoice price of the Insured Electronic Product. The total maximum claim amount of each and every Insured Electronic Product is limited to HK\$20,000 or the invoice price stated on the electronic invoice (issued by The Club) of the Insured Electronic Product, whichever is lesser, during the 12- month protection period.
11. The following supporting documents shall be submitted for claim:
 - Electronic invoice issued by The Club of the Insured Electronic Product.
 - Photos showing the extent of damage to the Insured Electronic Product being the subject of claim.
 - Inspection / Service Report
 - Original Repair or Replacement Quotation / Invoice / Receipt.
 - Police Loss Memo / Copy of Police Statement, if applicable.
 - Incident report from the building management or authority showing the date, circumstances of Incident and its cause of loss or damage, if applicable.
 - Return of damaged item if needed.
 - Completed and signed claim form

12. The Insured has to pay the deductible HK\$100 or 30% of “loss” whichever is greater for each and every loss. In case of total loss scenario, “loss” refers to the invoice price of the Insured Electronic Product on the electronic invoice issued by The Club. Otherwise, “loss” refers the repair cost of the Insured Electronic Product.
13. If bolttech Insurance considers that an Insured Electronic Product is repairable, bolttech Insurance may reimburse the repair cost (after deducting deductible). Payout will be available for collection in the form of cheque, bank transfer or through 7-Eleven shops. If bolttech Insurance considers that the claim is a total loss scenario or the Insured Electronic Product is irreparable, bolttech Insurance may pay the benefit amount in the form of The Club e-Voucher. Under such circumstances, the benefit amount will not be provided in cash or any other form.
14. In general, total loss is a situation where the repair cost of the Insured Electronic Product exceeds its invoice price stated on the electronic invoice issued by The Club. bolttech Insurance has the final decision on determining the claim is total loss or not.
15. Major exclusions include, without limitation:
 - Damage caused by defective product, wear and tear and electrical and mechanical breakdown.
 - Burglary, robbery or theft loss
 - Drones and related accessories
 - Any loss or damage covered under manufacturer’s original warranty or repairer’s warranty or any other warranty in effect.

For details, please refer to Policy Documents

16. Please refer to the Policy Documents for details about the Protection, including but not limited to definitions, coverage, exclusions and claim procedure.
17. The Protection cannot be transferred, returned nor redeemed for cash, and will not be applicable to any other existing policies or any policy conversions.
18. For the details of bolttech Insurance Personal Information Collection Statement (“**PICS**”), please refer to <https://www.bolttechinsurance.hk/en/privacy-notice>. Your personal data will be collected, processed, used and/or otherwise handled according to the PICS.
19. HKT Financial Services (IA) Limited (“**HKTIA**”), a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability), offering a wide range of life insurance and general insurance products under the brand of Club Care. HKTIA (Licensed Insurance Agency Licence No.: FA2474) being registered with the Insurance Authority of Hong Kong (“**IA**”) as a licensed insurance agency, acts as an appointed licensed insurance agency for bolttech Insurance to arrange for the Protection and provide related services.

Disclaimer

1. The information of the Protection in these Terms and Conditions gives only an outline of the terms and conditions of the insurance cover and does not contain the full Terms and Conditions of the relevant insurance plan. These Terms and Conditions are not an offer for subscription of any insurance product. For full terms and conditions, details and risk disclosures and exclusions of the Protection, please refer to relevant Policy Documents (including, without limitation, the Policy Provision and Important Notes) or call Club Care Customer Service Hotline at 8209 0098 for more details.
2. bolttech Insurance reserves the right to make the final right of approval and decision of all matters relating to the Protection and take full responsibility for all related coverage and claims matters. Any disputes over the terms of the Protection shall be resolved directly between the insured person and bolttech Insurance. HKTIA’s role is limited to distributing and arranging certain insurance policies of bolttech Insurance (including the Protection) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance products. The Protection is a product and the obligations of bolttech Insurance and not of HKTIA.
3. HKTIA and bolttech Insurance reserve the right to amend, suspend or terminate this promotion and to amend the relevant terms and conditions of this Protection at their sole discretion at any time without prior notice. All decisions made by HKTIA and/or bolttech Insurance shall be final and binding.
4. The “Citi The Club Credit Card Clubpoints Rebate Program” is subject to its Terms and Conditions and Clubpoints rebates are subject to respective caps. For details, please visit: <https://www.citibank.com.hk/english/credit-cards/pdf/citi-the-club/terms-and-conditions.pdf>. Citi The Club Credit Card is issued by Citibank (Hong Kong) Limited (“**Citibank**”). Please see Citibank’s website or contact Citibank via CitiMobile®App’s Messaging Service for more details or enquiries on credit card information. The Club loyalty program is subject to The Club Terms and Conditions. For details, please visit <https://www.theclub.com.hk/en/terms-and-conditions.html>. Please visit The Club website or contact The Club CS Hotline

at 183 3000 for more details or enquiries relating to The Club. These promotions do not constitute any invitation or inducement to make a deposit with Club HKT Limited or any other person.

5. In case of any discrepancies between the Chinese and English versions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

借定唔借？還得到先好借！

免費電子商品意外保障條款及細則

1. 此優惠推廣期由 2025 年 4 月 25 日至 2026 年 4 月 24 日（包括首尾兩日）（「**推廣期**」）。
2. 電子商品意外保障（「**保障計劃**」）由保特保險（香港）有限公司（「**保特保險**」）根據其保單條款（「**保單條款**」）承保及提供，並由 HKT Financial Services (IA) Limited（「**HKTIA**」）代理及安排。HKTIA 為香港特別行政區保險業監管局（「**IA**」）下的持牌保險代理機構（持牌保險代理牌照號碼：FA2474），為保特保險之委任的持牌保險代理機構。Club Care 為 HKTIA 所經營的一個服務品牌。
3. Club HKT Limited（「**Club HKT**」）為此保障計劃的保單持有人並不代表 HKTIA 或保特保險。Club HKT 沒有就此保障計劃、推廣或以其他方式從事任何保險活動或其他受規管活動（定義見《保險業條例》），Club HKT 沒有參與此保障計劃之保單條款、代理或安排。如對保障計劃有任何查詢，請直接致電 Club Care 客戶服務熱線 8209 0098。
4. 此推廣之條款及細則並非保單或保險合約。有關保障計劃的所有資訊均由保特保險提供。在此所列有關保障計劃的任何資訊均受保障計劃的相關保單條款、產品小冊子以及相關條款和細則（「**保單文件**」）約束。倘若這些條款和及細則與保單文件有任何不一致之處，一切均以保單文件為準。
5. 在保單條款的不保事項及條款規限下，此保障計劃提供 Property All Risks Insurance Policy 下的保障，即承保受保電子產品因意外而導致的損毀保障。
6. 此保障計劃只適用於持有由花旗銀行（香港）有限公司發行的有效 Citi The Club 信用卡（「**合資格卡**」）之主卡及/或附屬卡的 The Club 會員購買的受保電子產品。The Club 是 Club HKT 營運的會員獎賞計劃。「受保電子產品」指 (i) 購自 The Club 購物及獎賞平台（「**The Club**」）上產品類別中依賴電流或電磁場驅動的指定電子產品，包括此等指定電子產品的配件（不論此等配件是否需要依賴電流或電磁場驅動）並標有「電子商品意外」的標籤（i.e. ）並於 The Club 網上購物平台（<https://shop.theclub.com.hk/>）或 The Club 手機應用程式上購買（統稱為「**The Club 網上平台**」），及 (ii) 每件指定電子產品必須在 The Club 發出電子收據上的所列之價錢不少於港幣 300 元（可在 The Club 網上平台會員帳戶的「我的訂單」部分查看）。為免費享受保障計劃，The Club 會員必須於結賬前以已連結其名下 Citi The Club 信用卡之有效 The Club 會員帳戶登入 The Club 網上平台，並在 The Club 網上平台上使用合資格卡購買受保電子產品並成功結帳。
7. 受保人必須為十八歲或以上之香港居民。
8. 保障期為由 The Club「我的訂單」內的電子收據上所載的受保電子產品的派件日期起計 12 個月有效。
9. 保障期完結後不設續保。
10. 維修和賠償次數不限，每次可獲高達 70% 已支付維修費用之現金賠償。如屬全損情況（由保特保險決定），賠償額高達 70% 受保電子產品於電子收據上所載的價錢。於 12 個月保障期內每件受保電子產品的最高總賠償金額為港幣 20,000 元或受保電子產品於電子收據（由 The Club 發出）上的所列之價錢，以較低者為準。
11. 索償時須提供：
 - 由 The Club 發出的受保電子產品之電子收據。
 - 有關索償的受保電子產品之相片以顯示損毀程度。
 - 檢查報告。
 - 維修或重置報價單 / 發票 / 收據正本。
 - 警方報告 / 警方所錄的口供副本（如適用）。
 - 管業處或有關當局之事件報告以證明有關財物之遺失或損毀的事發日期、事件經過及其成因(如適用)。
 - 退回損壞的物品（如有需要）。

- 已填妥及簽署的索償表。

12. 就每宗索償，受保人須繳付港幣 100 元或該「損失」之 30%（以較高者為準）的自負額。如屬全損情況，「損失」指受保電子產品於 The Club 發出的電子收據上所列之價錢。在其他情況下，「損失」指受保電子產品的維修費用。
13. 如保特保險認為受保電子產品可以進行維修，保特保險會賠償維修費（須扣減自負額）。賠償款項將通過支票方式或銀行轉賬或通過 7-Eleven 商舖以供領取。當保特保險認為索償屬全損情況或受保電子產品無法維修，保特保險將會以 The Club 電子優惠券作為賠償。在此情況下，賠償不會以現金或任何其他形式提供。
14. 一般而言，當維修費用高於受保電子產品之電子收據（由 The Club 發出）上所列之價錢時稱為全損情況。保特保險對該索償是否屬於全損情況擁有最終決定權。
15. 主要不保事項為：
 - 因產品設計缺陷、自然損耗及機械或電力故障而導致的損壞。
 - 因爆竊、搶劫或盜竊而遺失電子產品。
 - 無人機及有關配件。
 - 屬製造商原廠保養、維修商保養或其他任何有效保養保障範圍內的事項。

詳情請參閱保單條款。

16. 有關此保障計劃的詳情，包括但不限於定義、承保範圍、不保事項、索償程序等，請參閱此保障的保單條款。
17. 此保障計劃不可轉讓、退回或折換現金，及並不適用於任何現有保單及任何保單轉換。
18. 有關保特保險之收集個人資料聲明，詳情載於 <https://www.bolttechinsurance.hk/en/privacy-notice>。你的個人資料將會被收集，處理，應用和/或在其他情況下根據保特保險之收集個人資料聲明所載處理。
19. HKT Financial Services (IA) Limited（「**HKTIA**」）為香港電訊集團（香港電訊有限公司是一家於開曼群島註冊成立的有限公司）旗下的全資附屬公司，以 Club Care 品牌代理多元化的人壽保險及一般保險產品。HKTIA（持牌保險代理機構牌照號碼：FA2474）已於保險業監管局登記為持牌保險代理機構，並獲保特保險委任為持牌保險代理機構。HKTIA 將作為保險中介人，安排保障計劃及提供相關服務。

免責條款

1. 此條款及細則下的保障計劃資訊僅概述保障範圍之條款及細則摘要，並不包含相關保障計劃的完整條款及細則。此條款及細則並非任何保險產品之認購要約。有關保障計劃的完整條款、詳細資料、主要風險及不保項目，請細閱其保單文件（保單條款及重要事項）或致電 Club Care 客戶服務熱線 8209 0098 了解更多。
2. 此保障計劃提供之任何申請批核或理賠及由該申請可能產生之任何爭議，保特保險保留最終決定權。有關保障計劃的保險條款的任何爭議，將由受保人與保特保險直接議決。HKTIA 之角色只限於安排保特保險某些保險產品（包括保障計劃），而 HKTIA 對有關產品（包括保障計劃）提供的任何事項概不承擔任何責任。此保障計劃為保特保險之產品和責任，而非 HKTIA。
3. HKTIA 及保特保險根據其獨有酌情權保留隨時修改、暫停或取消此推廣及此保障計劃及修訂有關條款及細則的權利而毋須事先通知。HKTIA 及/或保特保險就此保障計劃的任何爭議保留最終決定權及具約束力。
4. Citi The Club 信用卡之 Club 積分簽賬回贈計劃受其產品條款及細則約束，Club 積分回贈受回贈上限所限制，詳情請瀏覽：<https://www.citibank.com.hk/chinese/credit-cards/pdf/citi-the-club/terms-and-conditions.pdf>。Citi The Club 信用卡由花旗銀行（香港）有限公司（「花旗銀行」）發行。請參閱花旗銀行網站、透過 CitiMobile® App「Messaging 服務」或聯絡花旗銀行以了解更多詳情或查詢相關信用卡資訊。The Club 會員獎賞計劃受 The Club 條

款及細則約束，詳情請瀏覽：<https://www.theclub.com.hk/zh/terms-and-conditions.html>。請瀏覽 The Club 網站或聯絡 The Club 客戶服務熱線 183 3000 了解或查詢更多有關 The Club 及 Club Shopping 的詳情。此推廣活動不構成向 Club HKT Limited 或任何其他人進行存款的邀請或誘因。

5. 若中英文版本存有任何差異，一概以英文版本為準。

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