

**Rewards for everyone!**  
**Apply for an**  
**eligible policy to get a chance to win a Dyson Purifier Cool Autoreact!**

**Terms and Conditions for "AIA iEasy Protect Policy Application Lucky Draw" Promotion ("Promotion"):**

1. The Promotion starts from May 3, 2022 to June 30, 2022, both dates inclusive ("**Promotion Period**").
2. The Promotion is only applicable to persons who (i) are Citigold, Citi Priority, Citibanking, Citi Plus customers; (ii) are principal cardholders of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card (excluding Citi Cash Back American Express Card), Citi Rewards Card (excluding Citi Rewards UnionPay Card), Citi Octopus Platinum Card, Citi HKTVmall Card, Citi Plus Card and Citi Clear Card (each an "**Eligible Card**") issued by Citibank (Hong Kong) Limited ("**Citibank**" or the "**Bank**"); and (iii) have made a successful application for AIA iEasy Protect policy ("**Eligible Policy**") to be conducted by AIA International Limited (incorporated in Bermuda with limited liability, "**AIA**") over the phone or via Citi Mobile® App within the Promotion Period. ("**Eligible Clients**"):
3. Each Eligible Client will be entitled to one lucky draw chance. Winners of the lucky draw will be drawn randomly by computer ("**Winners**").
4. A Total of 20 Winners will be drawn and will be rewarded with the following prize ("**Prize**") as illustrated under the table below:

	Prize	Total Quantity
First 20 Winners Drawn	Dyson Purifier Cool Autoreact TP7A (Value: HK\$4,480)	20

5. Each Winner can only enjoy the Prize once. Winners will be announced and notified on or before August 31, 2022 by SMS. A prize redemption letter will be sent to the Winner's registered address according to the Bank's record. The Winners are required to present the prize redemption letter and the relevant documents required to redeem the Prize at the designated redemption center within a specified collection period. If a Winner fails to collect the Prize within the specified collection period for whatever reason, he/she will be disqualified without further notice and the Prize will be considered as forfeited. For further details, please refer to the prize redemption letter.
6. All the Eligible Clients (excluding the first 20 Winners) will be entitled to one set of HK\$600 FORTRESS Gift Coupon (the "**Coupon**") once under the Promotion. No lucky draw is needed for the Coupon. Such Eligible Clients will be notified on or before August 31, 2022 by SMS. A coupon redemption letter will be sent to their registered address according to the Bank's record. They are required to present the coupon redemption letter and the relevant documents required to redeem the Coupon at the designated redemption center within a specified collection period. If they fail to collect the Coupon within the specified collection period for whatever reason, they will be disqualified without further notice and the Coupon will be considered as forfeited. For further details, please refer to the coupon redemption letter.
7. No Prize or Coupon will be offered if the Eligible Client cancels the issued Eligible Policy within the cooling off period.
8. At the time when the Winners are announced and notified by SMS and until the Prize or Coupon is redeemed, each Winner's or Eligible Client's Eligible Card must be valid and in good standing, and the issued Eligible Policy must be effective. Otherwise, the Prize or the Coupon shall be forfeited absolutely and shall not be awarded to the Winners or Eligible Clients through any other means.

9. The prize redemption letter or coupon redemption letter issued to the Winners/Eligible Clients will not be reissued in the event of any loss or damage, or delivery failure (such as due to an invalid correspondence address, or failure to receive the delivery when delivered by recorded delivery).
10. The Prize or the Coupon received from the Promotion cannot be returned, refunded or exchange for other items and are not replaceable in the event of any loss or damage.
11. The Prize and the Coupon are subject to terms and condition of the relevant suppliers.
12. Any photos and product descriptions posted on website regarding the Promotion are for reference only. The provision of any products or services is at the absolute discretion of the relevant suppliers. Neither Citibank nor AIA is the supplier of the Prize or the Coupon and shall not be liable for any responsibilities regarding the availability and quality of them. Any disputes arising from the Prize or the Coupon shall be resolved between the Winners/Eligible Clients and the relevant suppliers directly.
13. US Persons are not eligible to the Promotion.
14. The Promotion is not applicable to individual residents in European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man and United Kingdom. This material is not intended as a recommendation or an offer or solicitation for the purchase or sale of any of the insurance products to such individuals. Please consult a bank representative for details.
15. The Bank reserves the right to suspend, amend and terminate the Promotion and change these Terms and Conditions from time to time without any liability and without prior notice. In case of any dispute, the Bank's decision shall be final and conclusive.
16. The Promotion is offered by Citibank. AIA shall not be responsible for any of the same.
17. This promotion material is for distribution in Hong Kong only.
18. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**Important Disclaimer:**

1. This material contains general information only. It does not constitute any offer, recommendation or solicitation of insurance products. Customers must complete the required medical needs analysis before applying for AIA iEasy Protect. For detailed features, terms and conditions, exclusions and key product risks of any insurance products, please refer to the relevant product brochures and policy provisions.
2. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (the "Insurance Company").
3. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
4. Insurance products are products and obligations of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
5. 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 you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However, any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.

6. All insurance applications are subject to Insurance Company's underwriting and acceptance.
7. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
8. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
9. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
10. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.

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# 人人有賞！

## 申請特選保單參加大抽獎，有機會贏走 Dyson 二合一空氣清新機！

### 「投保 AIA「合心易」保障計劃大抽獎」之條款及細則(「推廣」):

1. 推廣期為 2022 年 5 月 3 日至 2022 年 6 月 30 日(「推廣期」)，包括首尾兩天。
2. 此推廣活動只適用於 (i) Citigold、Citi Priority、Citibanking 及 Citi Plus 客戶；(ii)花旗銀行(香港)有限公司(「花旗銀行」或「本行」)所發行之 Citi Prestige 信用卡、Citi PremierMiles 信用卡、Citi Cash Back 信用卡(Citi Cash Back American Express Card 除外)、Citi Rewards 信用卡(Citi Rewards 銀聯信用卡除外)、Citi 八達通白金信用卡、Citi HKTVmall 信用卡、Citi Plus 信用卡及 Citi Clear 信用卡(「認可信用卡」)之主卡之持卡人;(iii) 並於推廣期內透過 Citi Mobile® App 或友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)(「AIA」)進行的電話來電，成功申請 AIA「合心易」保障計劃(「合資格計劃」，「計劃申請」)(「合資格客戶」)。
3. 每位合資格客戶獲得一次抽獎機會，得獎者將由電腦隨機抽出(「得獎者」)。
4. 此推廣抽出共 20 位得獎者，得獎者將獲得以下獎賞(「獎賞」):

	獎賞	數量
首 20 名抽出得獎者	Dyson 二合一空氣清新機 TP7A 乙部 (價值：HK\$4,480)	20

5. 每位得獎者只享有一份獎賞，本行將於 2022 年 8 月 31 日或之前以短訊通知得獎者並郵寄獎賞換領信至得獎者於本行記錄上的地址。得獎者須於指定時間內到指定換領中心出示此獎賞換領信及相關所須資料以領取獎賞。不論任何原因，得獎者如沒有在指定領獎限期內領取獎品，其得獎資格將會被取消而不作另行通知，獎品亦將被視作被沒收。詳情請參閱獎賞換領信內容。
6. 所有合資格客戶(首 20 位得獎者除外)亦將獲得 HK\$600 豐澤禮券乙套(「禮券」)，禮券無須進行抽獎。本行將於 2022 年 8 月 31 日或之前以短訊通知客戶並郵寄禮券換領信至客戶於本行記錄上的地址。客戶須於指定時間內到指定換領中心出示此禮券換領信及相關所須資料以領取禮券。不論任何原因，客戶如沒有在指定領獎限期內領取獎品，其得獎資格將會被取消而不作另行通知，禮券亦將被視作被沒收。詳情請參閱禮券換領信內容。
7. 如合資格客戶於冷靜期期間取消已繕發之合資格計劃保單，則不可獲享獎賞及或禮券。
8. 於本行以短訊通知得獎者及送出獎賞或禮券時，客戶之認可信用卡之賬戶必須為有效及信用狀況良好，並且合資格計劃必須為有效。否則客戶將會被視作放棄有關之獎賞及或禮券，而本行將不會透過任何途徑發放有關獎賞及或禮券。
9. 如遺失、損毀、或於郵寄途中遺失(如因通訊地址無效，或未有領取掛號郵件而導致的無法派遞)，已發出之獎賞換領信或禮券換領信將不會補發予得獎者/合資格客戶。
10. 於此推廣所獲得之獎賞或禮券不可退回、不可兌換其他物品、不可退回成現金或換取其他優惠。如有遺失/損壞，恕不補發。
11. 獎賞及禮券受商戶條款及細則約束。
12. 任何在網頁上有關此推廣的圖片及產品資料只供參考。任何貨品或服務之供應，需依指定商戶之最終決定權而定。本行或 AIA 並非獎賞及禮券的供應商，並對於其供應商所提供的有關獎品數量和有效期概不承擔任何責任。由獎品引起的任何爭議均由得獎者和供應商直接解決。
13. 美籍人士將不適用於此獎賞或禮券。

14. 此推廣不適用於居住於歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國的個人客戶。此頁面並不旨在對該類個人客戶構成任何買賣保險產品的建議、銷售或招攬。詳情請與本行職員查詢。
15. 本行保留權利隨時暫停、更改或終止此推廣及更改有關條款及細則，並毋須另行通知。如對本獎賞或禮券有任何爭議，本行保留一切最終決定權。
16. 此推廣活動由花旗銀行提供。AIA 並不負責任何推廣優惠。
17. 此宣傳單張只於香港派發。
18. 本條款及細則之中英文版本如有差異，一概以英文版本為準。

#### 重要聲明：

1. 此文件只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保「合心易」保障計劃之前，客戶須完成所需的醫療需要分析。所有產品資料只供參考。就有關保險產品特色、內容、條款、細則及不保事項，請參閱相關產品簡介及保單條款。
2. 花旗銀行（香港）有限公司已於保險業監管局登記為持牌保險代理機構，並獲友邦保險（國際）有限公司（「保險公司」）委任為持牌保險代理人。
3. 花旗銀行（香港）有限公司只限於分銷保險產品，而花旗銀行（香港）有限公司對有關產品提供的任何事項概不負責。
4. 保險產品只是保險公司之產品和責任，而並非花旗銀行（香港）有限公司之責任。保險產品並非花旗銀行（香港）有限公司、花旗銀行或花旗集團或其任何附屬公司或聯屬公司或任何本地政府機構的銀行存款或責任，亦非由其提供保證或承保。
5. 對於閣下與花旗銀行（香港）有限公司因由花旗銀行（香港）有限公司以保險公司代理人身分銷售的任何保險產品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的中心職權範圍），閣下可能與花旗銀行（香港）有限公司根據香港適用的規則進行金融糾紛調解計劃程序。然而，對於有關產品的合約條款的任何爭議應由閣下與保險公司直接解決。
6. 所有保險申請以保險公司的核保及接納為準。
7. 保險公司全權負責其保險計劃的所有批核、承保賠償及與保險產品有關的戶口更新。
8. 花旗銀行（香港）有限公司並無提供法律、會計或稅務意見。閣下應就有關閣下的情況獲取閣下個人專業顧問之意見。
9. 閣下應細閱所提供之有關產品資料並諮詢獨立意見（如有需要）。
10. 如欲獲得進一步保單詳情，請聯絡銀行的有關持牌職員或保險公司。

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