

**Zurich FlyAway Travel Insurance Plan - Single Trip and Annual Trip Travel Plan Exclusive Discount Offer  
Exclusive Discount for Citi PremierMiles Cardholder:**

**Terms & Conditions:**

1. Unless otherwise specified, the promotion period of the Offer (as defined in Clause 2) starts from June 23, 2026 and ends on September 23, 2026 (both dates inclusive) ("Promotion Period").
2. To be eligible to enjoy additional 5% premium discount on purchasing the FlyAway Travel Insurance Plan Single Trip and first policy year of Annual Trip Travel Plan ("Offer"), the applicants ("Eligible Customers") must be the cardholder of a valid Citi PremierMiles Card issued by Citibank (Hong Kong) Limited ("Citi").
3. Only Eligible Customers who made their applications on the designated application portal of Zurich Insurance Company Ltd ("Zurich") by entering promo code ("PM2026") during the Promotion Period will be entitled to the Offer.
4. The Offer is applicable to the Premier Plan, Ordinary Plans and Option Benefits (applicable to Single Trip only) under the FlyAway Travel Insurance Plan Single Trip and Annual Trip Travel Plan.
5. The Offer can be used in conjunction with other promotions or discounts.
6. The Offer is not transferable, cannot be redeemed for cash or exchanged for other products.
7. The applicable premium discount will be displayed upfront during the insurance application. The premiums indicated on Citi's Travel Insurance webpage and Zurich's application portal refer to the after-discount price.
8. For detailed features, terms, conditions and exclusions of the FlyAway Travel Insurance Plan, please refer to the product factsheet(s) and policy wording(s).
9. FlyAway Travel Insurance Plan Single Trip and Annual Trip Travel Plan is underwritten by Zurich. Zurich reserves the right to change any terms and conditions of this Offer without advance notices. All promotional offers are valid only when the insurance products under promotion are available for application. In the event of any disputes or any matters in connection with the Offer, Zurich's decision shall be final.
10. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

## **Zurich Ideal Home Plan – First Year 20% Premium Exclusive Discount for Citi PremierMiles Cardholder**

### **Terms & Conditions:**

1. Unless otherwise specified, the promotion period of the Offer (as defined in Clause 2) starts from June 23, 2026 and ends on September 23, 2026 (both dates inclusive) (“Promotion Period”).
2. To be eligible to enjoy 20% premium discount of Zurich Ideal Home Plan first policy year (“the Offer”), the applicants (“Eligible Customers”) must be the cardholder of a valid Citi PremierMiles Card issued by Citibank (Hong Kong) Limited (“Citi”).
3. Only Eligible Customers who made their applications on the designated application portal of Zurich Insurance Company Ltd (“Zurich”) by entering promo code (“PM2026”) during the Promotion Period will be entitled to the Offer.
4. The Offer is not transferable, cannot be redeemed for cash or exchanged for other products.
5. The applicable premium discount will be displayed upfront during the insurance application. The premiums indicated on Citi’s Home Insurance webpage and Zurich’s application portal refer to the after-discount price.
6. For detailed features, terms, conditions and exclusions of the Zurich Ideal Home Plan, please refer to the product brochure(s) and policy wording(s).
7. Zurich Ideal Home Plan is underwritten by Zurich. Zurich reserves the right to change any terms and conditions of this Offer without advance notices. All promotional offers are valid only when the insurance products under promotion are available for application. In the event of any disputes or any matters in connection with the Offer, Zurich’s decision shall be final.
8. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

### **This Plan is underwritten by Zurich Insurance Company Ltd**

#### **Disclaimers:**

1. The above information is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions of FlyAway Travel Insurance Plan and Zurich Ideal Home Plan, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.
2. The above information is provided by Zurich Insurance Company Ltd.
3. You are not required to purchase FlyAway Travel Insurance Plan or Zurich Ideal Home Plan, and you may choose to cover your insurance needs from other sources.
4. Zurich Insurance Company Ltd is the insurance underwriter of FlyAway Travel Insurance Plan and Zurich Ideal Home Plan and is solely responsible for all approvals, coverage, compensations and any other related matters of these plans.
5. Zurich Insurance Company Ltd is a company incorporated in Switzerland with limited liability and its principal place of business in Hong Kong is at 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong.
6. Zurich Insurance Company Ltd is not a subsidiary or an affiliate of Citibank (Hong Kong) Limited or Citibank, N.A. or Citigroup Inc.
7. All matters and disputes related to this promotion will be subjected to the final decision of Zurich Insurance Company Ltd which reserves the right to amend relevant terms and conditions without prior notice.

8. Zurich Insurance Company Ltd is the authorized insurer in Hong Kong and the above information is not intended to solicit business outside Hong Kong.
9. The general insurance product mentioned above is not offered to individual resident outside HKSAR.
10. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.

**Citibank (Hong Kong) Limited – Important Notes from the insurance agent:**

1. Citibank (Hong Kong) Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an appointed insurance agent of Zurich Insurance Company Ltd (the "Insurance Company") for distribution of general insurance products in the Hong Kong SAR.
2. 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.
3. Insurance products are products and obligations only of the Insurance Company but 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.
4. In respect of any 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 the 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 product should be resolved directly between you and the Insurance Company.
5. All insurance applications are subject to Insurance Company's underwriting and acceptance.
6. The Insurance Company is responsible for providing insurance coverage and handling claims of their insurance products.
7. 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.
8. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
9. For any policy service enquiries, please call Zurich customer service hotline (852) 2903 9338.
10. In case of any discrepancy between the English and Chinese versions of the content, the English version shall prevail.

From January 1, 2018, the Insurance Authority (IA) started collecting a premium levy from policy holders of all new or in-force life insurance policies and general insurance policies. For further information, please visit at [www.ia.org.hk/en](http://www.ia.org.hk/en)

**General Terms & Conditions:**

- 1 Unless otherwise specified, Cardholders are required to state their intention to enjoy the offer(s) to the respective merchant prior to payment and settle the whole payment by respective Eligible Cards in order to enjoy the offer(s) from the respective merchant. For the avoidance of doubt, the promotion is not applicable to the following types of transactions: any transactions that are subject to cancellation, charge-back, return of goods and/or refund; any autopay, unposted transactions or any other payment transactions as specified by Citibank from time to time; all payment via eWallet or third party payment applications/ platforms (include but not limited to Payme, Apple Pay, Google Pay, Samsung Pay, WeChat Pay and AlipayHK), reloads of eWallet or Octopus Automatic Add-Value Service; or any other type of transaction as determined by Citibank from time to time.
- 2 Unless otherwise specified, Cardholders are required to input designated promo code prior to payment (if applicable) and settle the whole payment by respective Eligible Cards in order to enjoy the offer(s) from the respective merchant. Citibank is not liable for and will not indemnify for the failure of using the promo code as it has expired; is invalid or cancelled; its quota has been used up; fails to be used; or fails to be used due to technical factors; and any other possible reasons.
- 3 Unless otherwise specified, the offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
- 4 Availability of the offers is subject to offer or service availability, account status checking and final acceptance by Citibank and the respective merchants' absolute discretion. Photos, product specifications and prices are for reference only.
- 5 Citibank shall not be responsible for any matters in relation to the provision of the related products or services. The respective merchants are solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
- 6 Citibank and the respective merchants reserve the right to suspend, amend and/or terminate the offer(s) and change these Terms and Conditions from time to time without prior notice. Citibank and the respective merchant accept no liability for such suspension, amendment and/or termination.
- 7 All matters and disputes are subject to the final decision of Citibank and the respective merchants.
- 8 In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these Terms and Conditions, these Terms and Conditions shall apply and prevail.
- 9 Other Terms and Conditions apply, please inquire the details with the respective merchants.
- 10 (a) The referenced document/these materials provide information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and/or Citibank, N.A. Hong Kong Branch and/or Zurich in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This referenced document/these materials are not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the services or investments or offers referred to in this referenced document/these materials are available to persons resident in any country where the provision of such services or investments or offers would be contrary to local law or regulation.  
(b) Without prejudice to the generality of sub-clause (a), the Promotion/Offer is not applicable to:

(i) Individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka, Peru, Turkey, United Arab Emirates and Bangladesh;

(ii) Individuals with permanent residency in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, and United Kingdom.

- 11 In case of any fraud/abuse/reversal or cancellation of transactions in respect of which any offer was awarded, Citibank and Zurich reserve the right to cancel or reverse the offer/award without prior notice.
- 12 No person other than Citibank, Zurich and eligible Cardholders will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
- 13 These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

## 蘇黎世「傲遊悠」旅遊保障計劃單次及全年旅遊保險折扣優惠(Citi PremierMiles 信用卡的客戶專享)

### 條款及細則：

1. 除非另有說明，此優惠（定義見條款 2）的推廣期由 2026 年 6 月 23 日開始直至 2026 年 9 月 23 日（包含首尾兩天）（「推廣期」）。
2. 客戶（「合資格客戶」）必須為花旗銀行（香港）有限公司（「花旗」）發行的有效 Citi PremierMiles 信用卡的客戶才可享有「傲遊悠」旅遊保障計劃單次及首年之全年旅遊計劃的額外 95 折保費優惠（「優惠」）。
3. 在推廣期期間，合資格客戶需透過指定的蘇黎世保險有限公司（「蘇黎世」）申請網站投保及輸入推廣編碼（「PM2026」）才可獲得此優惠。
4. 優惠適用於「傲遊悠」旅遊保障計劃單次及全年旅程計劃的尊貴計劃、標準計劃及附加保障（只適用於單次旅遊保障）。
5. 優惠可與其他優惠或折扣同時使用。
6. 優惠不可轉讓他人、兌換現金或轉換其他產品。
7. 花旗旅遊保險網頁和蘇黎世申請網站上顯示的保費價格皆為折後的價格。
8. 有關於「傲遊悠」旅遊保障計劃的保障範圍，條款，細則和不承保事項，詳情請參閱產品小冊子和保單內容。
9. 「傲遊悠」旅遊保障計劃單次及全年旅遊計劃由蘇黎世承保，蘇黎世保留在沒有預先通知的情況下更改此推廣活動條款及細則的權利。所有推廣優惠僅在指定保險產品可供投保時有效。如有任何爭議或任何與推廣有關的事項，蘇黎世將保留最終決定權。
10. 如果中英文版本的條款及細則之間存在任何差異，則以英文版本為準。

## 「理想家居保障計劃」- 首年保費 8 折優惠(Citi PremierMiles 信用卡的客戶專享)

### 條款及細則：

1. 除非另有說明，此優惠（定義見條款 2）的推廣期由 2026 年 6 月 23 日開始直至 2026 年 9 月 23 日（包含首尾兩天）（「推廣期」）。
2. 客戶（「合資格客戶」）必須為花旗銀行（香港）有限公司（「花旗」）發行的有效 Citi PremierMiles 信用卡的客戶才可享有「理想家居保障計劃」（「此保險計劃」），方可獲享首個保單年度保費 8 折優惠（「優惠」）。
3. 在推廣期期間，合資格客戶需透過指定的蘇黎世保險有限公司（「蘇黎世」）申請網站投保及輸入推廣編碼（「PM2026」）才可獲得此優惠。
4. 優惠不可轉讓他人、兌換現金或轉換其他產品。
5. 花旗家居保險網頁和蘇黎世申請網站上顯示的保費價格皆為折後的價格。
6. 有關於理想家居保障計劃的保障範圍、條款、細則和不承保事項，詳情請參閱產品小冊子和保單內容。
7. 理想家居保障計劃由蘇黎世承保。蘇黎世保留在沒有預先通知的情況下更改此推廣優惠條款及細則的權利。所有推廣優惠僅在指定保險產品可供投保時有效。如有任何爭議或任何與推廣有關的事項，蘇黎世將保留最終決定權。

8. 如果中英文版本的條款及細則之間存在任何差異，則以英文版本為準。

此計劃由蘇黎世保險有限公司承保  
聲明：

1. 以上資料只供參考之用，並不構成保險合約的一部分，有關有關蘇黎世「傲遊悠」旅遊保障計劃及理想家居保障計劃的內容細則及不承保事項將詳列於保單之內，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。
2. 以上資料由蘇黎世保險有限公司提供。
3. 閣下並非必須投保蘇黎世「傲遊悠」旅遊保障計劃或理想家居保障計劃。閣下可透過其他途徑按其向閣下提供的條件選擇購買合適閣下保險需要的產品。
4. 蘇黎世保險有限公司為蘇黎世「傲遊悠」旅遊保障計劃及理想家居保障計劃之承保人，全面負責所有批核、保障及賠償及一切相關事宜。
5. 蘇黎世保險有限公司是於瑞士註冊成立之有限公司，在香港其主要營業地址為香港港島東華蘭路 18 號港島東中心 25-26 樓。
6. 蘇黎世保險有限公司並非花旗銀行（香港）有限公司、花旗銀行或 Citigroup Inc.之聯營或附屬機構。
7. 蘇黎世保險有限公司保留對此推廣活動之條款及細則之修訂權利，而在作出修訂前毋須作出任何通知。如對本推廣活動有任何爭議，蘇黎世保險有限公司將保留一切最終決定權。
8. 蘇黎世保險有限公司為香港獲授權保險人，以上資料不旨在在香港以外招攬生意。
9. 上述提及的一般保險產品不適用於非居住於香港的個人客戶。
10. 如本文件之英文版與中文版有任何歧異，一概以英文版為準。

花旗銀行（香港）有限公司 – 為保險代理之重要注意事項：

1. 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，並獲蘇黎世保險有限公司（「保險公司」）委任為持牌保險代理人。
2. 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。
3. 保險產品是保險公司之產品和責任，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。
4. 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），閣下可與花旗銀行（香港）有限公司根據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。
5. 所有投保申請以保險公司的核保及接納為準。
6. 保險公司全權負責其保險產品的承保、保險範圍、處理索償和售後服務。
7. 花旗銀行（香港）有限公司並不會為閣下提供任何法律、會計或稅務意見。閣下應就有關閣下的情況獲取閣下之專業顧問之意見。
8. 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）。

9. 如欲獲得進一步保單詳情，請致電蘇黎世顧客服務熱線 (852) 2903 9338。
10. 如本文件之英文版與中文版有任何歧異，一概以英文版為準。

由 2018 年 1 月 1 日起，所有保單持有人均需向保險業監管局為其新繕發及現行香港保單繳付的每筆保費繳交徵費。有關保費徵費詳情，請瀏覽 [www.ia.org.hk/tc](http://www.ia.org.hk/tc)。

#### 一般條款及細則 (如適用)

- 1 除特別註明外，客戶須於簽賬前向有關商戶示意表明享有有關優惠，並以有關認可卡全數簽賬方可享優惠。為免產生疑問，優惠不適用於以下類別的交易：所有涉及被取消、正在進行索償、退貨及/或退款等之交易；所有自動轉賬、或未誌賬的交易、或其他不時由花旗銀行指定的方法進行的任何繳費交易；所有以電子錢包或第三方支付程式付款的簽賬（包括但不限於Payme, Apple Pay、Google Pay、Samsung Pay、WeChat Pay及Alipay HK）及所有電子錢包增值交易；及八達通自動增值服務交易；花旗銀行不時決定之任何其他交易類別。
- 2 除特別註明外，客戶須於簽賬前輸入有關優惠碼(如適用)，並以有關認可卡全數簽賬方可享網購優惠。對於因下列原因而導致有關優惠碼未能使用，花旗銀行概不負責亦不作賠償，包括優惠碼已過期；無效或已被取消；名額已滿；未能成功使用；技術問題；以及任何其他可能原因。
- 3 除特別註明外，優惠不可與其他優惠、折扣或優惠券同時使用、不可轉讓予其他人、不可兌換現金或其他優惠。
- 4 優惠須受貨品或服務供應、賬戶審查及批核、依花旗銀行及有關商戶之最終決定權而定。圖片、產品資料及價錢只供參考。
- 5 花旗銀行不負責一切有關貨品或服務事宜。任何有關貨品或服務之責任，一概由有關商戶負責。
- 6 花旗銀行及有關商戶保留隨時暫停、修改及/或終止優惠以及更改此條款及細則之權利而毋須另行通知。花旗銀行及有關商戶對此暫停、修改及/或終止概不承擔任何責任。
- 7 如有任何爭議，花旗銀行及有關商戶保留最終決定權。
- 8 如中英文條款有所差異，一概以英文版本為準。如宣傳資料與此條款及細則有任何歧義，則以此條款及細則為準。
- 9 須受其他條款及細則約束，詳情請向有關商戶查詢。
- 10 (a) 此參考文件 / 此等資料提供有關在香港的花旗銀行(香港)有限公司及 / 或花旗銀行香港分行及 / 或蘇黎世所提供的賬戶及金融服務的資訊及使用途徑。它不構成，亦不應被詮釋為，向居住於香港以外地區人士的服務提供、邀約或招攬。此參考文件 / 此等資料不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用；而此參考文件所述的任何服務或投資或優惠，均不提供予居住於任何提供該等服務或投資會違反當地法律或法規的國家的人士。  
(b) 在不影響第 (a) 項一般原則下，此推廣 / 優惠不適用於：  
(i) 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、巴西、紐西蘭、牙買加、厄瓜多爾、斯里蘭卡、秘魯、土耳其、阿聯酋及孟加拉之居民；  
(ii) 擁有歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島及英國永久居留權的人士。
- 11 如有任何詐騙 / 濫用 / 撤銷或取消已獲授優惠之交易，花旗銀行及蘇黎世保留權利取消或撤銷優惠 / 獎賞而毋須事先通知。

- 12 除花旗銀行、蘇黎世及合資格客戶外，任何人士均無權根據《合約（第三者權利）條例》強制執行或享有此條款及細則之利益。
- 13 此條款及細則受香港特別行政區法律管轄並按其詮釋。