

Promotion Terms and Conditions of Zurich FlyAway Travel Insurance Plan

1. The promotion period is from 29 November 2022 to 30 April 2023, both days inclusive (“**Promotion Period**”).
2. Unless otherwise specified, this promotion is offered to customers who are principal cardholders (“**Eligible Customers**”) of a valid Visa or Master credit card (“**Eligible Card**”) issued by Citibank (Hong Kong) Limited (“**Citibank**”) and use an Eligible Card to purchase Zurich FlyAway Travel Insurance Plan (“**Eligible Policy**”).
3. During the Promotion Period, Eligible Customers can enjoy the below promotional offer:
 - i. 30% premium discount on purchasing the Zurich FlyAway Travel Insurance Plan Single Trip Travel Plan; or
20% premium discount on purchasing the Zurich FlyAway Travel Insurance Plan Annual Travel Plan; and
 - ii. HK\$50 credit card spending rebate for every HK\$100 premium paid after applying premium discount (“**Credit Card Spending Rebate**”), where the Credit Card Spending Rebate is capped at HK\$500 maximum.

Period of Insurance (Days of Travel)	Single Trip Ordinary Travel Plan			Single Trip Premier Travel Plan		
	Original Premium (HK\$)	30% Discounted Premium (HK\$)	Credit Card Spending Rebate (HK\$)	Original Premium (HK\$)	30% Discounted Premium (HK\$)	Credit Card Spending Rebate (HK\$)
1	120	84	0	160	112	50
2	130	91	0	180	126	50
3	140	98	0	190	133	50
4	145	102	50	210	147	50
5	160	112	50	240	168	50
6	175	123	50	270	189	50
7	190	133	50	290	203	100
8	200	140	50	300	210	100
9	215	151	50	320	224	100
10	235	165	50	340	238	100
15	290	203	100	460	322	150
20	365	256	100	560	392	150

Period of Insurance	Annual Ordinary Travel Plan			Annual Premier Travel Plan		
	Original Premium (HK\$)	20% Discounted Premium (HK\$)	Credit Card Spending Rebate (HK\$)	Original Premium (HK\$)	20% Discounted Premium (HK\$)	Credit Card Spending Rebate (HK\$)
1 year	1,400	1,120	500	1,980	1,584	500

4. The Credit Card Spending Rebate will be credited to the account of the Eligible Card by 30 June 2023.
5. If an Eligible Customer owns more than 1 Eligible Card, the Credit Card Spending Rebate will be credited to the Eligible Card’s account which is valid and with the highest card transaction amount based on Citibank’s system record during the period from July 2022 to December 2022.
6. Customer must be a Hong Kong citizen or resident holding a valid HKID card.
7. US Persons are not eligible to this promotional offer.
8. This promotion offer is not applicable to individual residents of the 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 insurance products to such individuals. Please consult a bank representative for details.

9. This promotion cannot be transferred to another person nor exchanged for cash.
10. In case of any fraud/abuse, reversal or cancellation of credit card premium payment transactions, Citibank reserves the right to debit from the account of Eligible Card an equivalent amount of the Credit Card Spending Rebate awarded under this promotion without prior notice.
11. Citibank reserve the rights to amend these Terms and Conditions at any time without prior notice.
12. All matters and disputes will be subject to the final decision of Citibank.
13. This promotion material is for distribution in Hong Kong only.
14. In case of 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, 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. This insurance plan is only valid for trip departing from and returning to Hong Kong, and only valid for conventional leisure travel or business travel without any manual work.
4. Zurich Insurance Company Ltd is the insurance underwriter of FlyAway Travel Insurance 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, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for Zurich Insurance Company Ltd (the "Insurance Company").
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 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 solely responsible for the underwriting, insurance coverage, claims handling and after sales service in connection with its 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 document, 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