



Promotion Terms and Conditions for Zurich Lifestyle Insurance Plan - Limited Time Extra Offer: HK\$100 Supermarket Coupon:

1. The promotion period is from 1 May 2023 to 30 June 2023, both days inclusive ("Promotion Period").
2. This promotion is exclusive to the customers ("Eligible Customers") of Citibank (Hong Kong) Limited ("Citi").
3. To be eligible to enjoy HK\$100 supermarket coupon ("Offer"), Eligible Customers must successfully purchase Zurich Lifestyle Insurance Plan ("Plan") during the Promotion Period, the policy of the Plan must be effective at the time of delivery of the Offer and there is no outstanding premium.
4. The Offer will be emailed to the policyholder's email address by Zurich Insurance Company Ltd. ("Zurich") on or before 31 October 2023.
5. The Offer cannot be redeemed for cash or exchanged for other products.
6. The use of the supermarket coupon is subject to the terms and conditions imposed by the supermarket coupon supplier.
7. In case of any enquiry and dispute in relation to the supermarket coupon, Eligible Customers should deal with the supermarket coupon supplier directly.
8. Citi and Zurich are not the provider of the services or products provided pursuant to the Offer, and make no representation or warranty in relation to the same. Citi and Zurich will not be liable to the Eligible Customers in respect of the services or products provided pursuant to the Offer.
9. Zurich Lifestyle Insurance Plan is underwritten by Zurich. Zurich reserves the right to change any terms and conditions of this promotion 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 this promotion, Zurich's decision shall be final.
10. The above information does not constitute any part of the Plan.
11. For detailed features, terms, conditions and exclusions of the Plan, please refer to the product brochure(s) and policy wording(s).
12. 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 Zurich Lifestyle 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. You are not required to purchase Zurich Lifestyle Insurance Plan and you may choose to cover your insurance needs from other sources.
4. Zurich Insurance Company Ltd is the insurance underwriter of Zurich Lifestyle 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.

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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

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

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