

一般保險大抽獎條款及細則

1. 一般保險大抽獎（「抽獎活動」）是由東亞銀行有限公司（「本行」）主辦。
2. 是次抽獎活動由 2026 年 2 月 12 日至 2026 年 4 月 30 日（包括首尾兩天）（「推廣期」）。
3. 客戶於推廣期內透過本行保險服務網頁、東亞手機銀行或東亞網上銀行成功遞交申請以下指定一般保險計劃並成功獲藍十字（亞太）保險有限公司（「藍十字」）收取保費（「指定一般保險計劃」），即可自動獲取抽獎資格（「合資格客戶」）及獲得以下所列之指定抽獎次數。

指定一般保險計劃	指定抽獎次數
大灣區旅遊樂全保	1
旅遊樂全保	1
家傭綜合保	2
運動樂全保	2
綜合意外保	2
大灣區輕鬆行	3
家居綜合保	3
家居綜合保+ (2026年2月26日起接受投保)	4
「密密遊」旅遊保	4
「e優選」寵物門診醫療保	4
裝修保	4
「e優選」寵物保險計劃	5
工作假期保	5
海外升學保	5
智駕樂	6

4. 合資格客戶如以同一投保人身份投保多於一份指定一般保險計劃保單，可根據指定一般保險計劃保單數目之總數獲取以下所列之抽獎倍數：

指定一般保險計劃保單數目	抽獎倍數
2	2 倍
3	3 倍
4 或以上	4 倍

參考例子：

如客戶在推廣期內成功申請及繳付「旅遊樂全保」保單和「智駕樂」保單，他/她將獲得共 14 次抽獎機會。

計算如下：

(旅遊樂全保 (即 1 次) + 智駕樂 (即 6 次)) × 抽獎倍數 (即 2 倍) = 14 次抽獎機會

5. 是次抽獎活動將會抽出合共 8 名得獎者，得獎者可因應抽獎結果而獲得以下獎品：

	獎品	獎品價值	得獎名額
大獎	藍十字尊享：香港迪士尼樂園公司會籍 1 位 會籍一年有效期內無限次免費進入香港迪士尼樂園及其他獨家禮遇	約 HK\$5,000	3
二獎	香港迪士尼好萊塢酒店藝彩廚餐廳自助晚餐 2 位	約 HK\$1,500	5

6. 每名得獎者可贏取最多一份獎品。得獎者名單將於 2026 年 6 月 15 日於本行保險服務網頁公布。
7. 獎品將在推廣期結束後 3 個月內以電郵或平郵通知得獎者有關領取安排。詳情請參閱獎賞領取通知。得獎者如未能於指定時間內領取獎賞，該獎賞將被視作放棄，本行亦不提供任何補償。
8. 客戶於投保申請合資格保險計劃時之電郵及通訊地址（如適用）必須為有效。
9. 獎品不可兌換現金、轉售或退回，亦不可轉換為其他物品，而一旦遺失或損壞亦不會獲得補發。
10. 獎品之使用受相關供應商的條款及細則約束。
11. 本行非獎品之產品供應商，故不會對獎品之質素及供應作出任何陳述或保證，亦不會就獎品所引起或與其有關的事宜負上責任。得獎者如對獎品有任何查詢或投訴，請直接與相關供應商聯絡。獎品圖片/價值只供參考之用，本行對其價值及其在市場真正售價之差異恕不負責。
12. 獎品只限於香港特別行政區領取。

13. 抽獎活動之機制將由本行安排的電腦系統計算並隨機抽出得獎者，本行之記錄及計算結果為最終及不可推翻。
14. 參加者參加是次抽獎活動即代表其了解、接受及願意遵守本行就有獎活動所訂立的條款及細則及接受本行擁有此等條款及細則所述的權利。如有任何違反此等條款及細則、以不誠實手法參加或進行抽獎活動及/或造假者，本行有權立即取消其得獎資格，而不作任何通知。
15. 本行保留隨時更改或取消此抽獎活動及/或修改或修訂此等條款及細則之權利，而無須事前通知。如有任何爭議，本行所作的決定為最終及不可推翻。
16. 因任何電腦、網路等技術問題而引致參加者所遞交的資料有任何遲延、遺失、錯誤、無法辨識等情況，本行概不負上任何責任。所有與抽獎活動有關之日期及時間 (包括但不限於參加日期及時間等) 均以本行的系統報告為準。本行保留作最終決定的權利。
17. 如發現參加者以任何方式入侵及/或以修改電腦程式的方式參加此抽獎活動，本行有權取消該參加者的得獎資格，並由該參加者承擔一切相關責任及後果。
18. 除合資格參加者及本行以外，並無其他人士有權按《合約(第三者權利)條例》(香港法例第 623 章) 強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
19. 本行員工不可參加是次抽獎活動。
20. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
21. 此等條款及細則之中英文版本如有歧異，以英文版本為準。

上述一般保險計劃由友邦保險控股有限公司之子公司 -- 藍十字 (亞太) 保險有限公司 (Blue Cross (Asia-Pacific) Insurance Limited) (「藍十字」) 承保。以上資料並不包含保單的完整條款及細則，且只供參考之用。有關詳盡條款及細則及所有不保之事項，概以保單為準。東亞銀行有限公司 (「本行」) 為藍十字之獲委任保險代理商。上述一般保險計劃是藍十字而非本行的產品。上述一般保險計劃所發放的利益須承受藍十字的信貸風險。



對於本行與客戶之間因銷售過程或處理有關交易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），本行須與客戶進行金融糾紛調解計劃程序。

藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與 Blue Cross and Blue Shield Association 及其任何關聯公司或持牌人並無任何關聯。

載於此處的所有保險產品資料並不構成亦不應被詮釋為向香港境外之任何人士出售、提供或游說購買任何保險產品

Terms and Conditions of General Insurance Lucky Draw

1. The General Insurance Lucky Draw ("Lucky Draw") is organised by The Bank of East Asia, Limited ("BEA").
2. The Lucky Draw is from 12th February, 2026 to 30th April, 2026 (both dates inclusive) (the "Campaign Period").
3. Customers who have successfully submitted the application for the following designated general insurance plans through the BEA Insurance Services webpage, BEA Mobile or BEA Online during the Campaign Period with the relevant policy premium successfully collected by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") ("Designated General Insurance Plans ") will be automatically be eligible to the Lucky Draw ("Eligible Customer") and entitled to the designated number of lucky draw entry as illustrated in the table below.

Designated General Insurance Plans	Designated Number of Lucky Draw Entry
GBA Travel Protection Insurance	1
Travel Protection Insurance	1
Domestic Helper Protection Insurance	2
Sports Protection Insurance	2
Personal Accident Insurance	2
GBA TravelChill Insurance	3
Household Protection Insurance	3
Household Protection Plus (apply accept application from 26 February 2026)	4
Frequent Traveller Insurance	4
e-Select Pet Outpatient Insurance	4
Decoration Protection Insurance	4
e-Select Pet Insurance	5
Working Holiday Protection Insurance	5
Overseas Study Protection Insurance	5
SmartPro Drive Insurance	6

4. Eligible Customers who have applied for more than one Designated General Insurance Plans policy under the same applicant will be entitled to have the multiplier applied on the aggregate number of lucky draw entry as illustrated in the table below:

No. of Designated General Insurance Plans Policy	Lucky Draw Entry Multiplier
2	2 times
3	3 times
4 or above	4 times

For example:

If a customer has successfully applied and paid for a Travel Protection Insurance plan and SmartPro Drive Insurance plan during the Campaign Period, then he/she will get 14 lucky draw entries in total.

Calculation as below:

(Travel Protection Insurance (i.e. 1 entry) + SmartPro Drive Insurance (i.e. 6 entries)) x Lucky Draw Entry Multiplier (i.e. 2 times) = 14 lucky draw entries

5. The Lucky Draw will have 8 winners in total and will receive the prize as illustrated in the table below according to the lucky draw result:

	Prize	Prize Value	No. of Winner(s)
Grand Prize	Blue Cross' Privilege: Hong Kong Disneyland Corporate Membership for 1 Person (Multiple free entry to Hong Kong Disneyland within the 1-year membership term and other exclusive benefits)	Around HK\$5,000	3
2nd Prize	2 Persons' dinner buffet at Ink & Plate located in Disney's Hollywood Hotel	Around HK\$1,500	5

6. Each winner can win one prize at most. The winners will be announced on BEA Insurance Services website on 15th June, 2026.
7. Prize winners will be notified of the prize collection arrangements within 3 months after the end of the Campaign Period by email or surface mail. For details, please refer to the prize collection notification. If the Winner fails to collect the prize within the specified time, the prize will be deemed forfeited and BEA will not provide any compensation.
8. Customers' email and corresponding address (if applicable) provided during the application for the Designated General Insurance Plans must be valid.

9. The prize is not redeemable for cash, not for resale and cannot be refunded, or cannot exchange for other items. The prize is not replaceable in the event of any loss or damage.
10. The use of the prize is subject to terms and conditions of the relevant suppliers.
11. BEA is not the supplier of the prizes and makes no representation or guarantee as to the quality and availability of the prizes provided by the suppliers. BEA shall not be liable for any matters arising from or in connection with the prizes provided by the suppliers. Winners should direct any queries or complaints to the relevant suppliers. The illustration/value of the prizes solely serve as reference and BEA shall not be liable for any price or market value difference.
12. The prizes can only be collected in the Hong Kong Special Administrative Region.
13. The Lucky Draw mechanism is computed by BEA's computer system where the winners will be drawn by random. BEA's record and computed results are final and conclusive.
14. Participation in the Lucky Draw represents the participant's understanding of, acceptance, and willingness to comply with the terms and conditions for the Lucky Draw. In case of any breach of these terms and conditions, or any dishonest conduct and/or acts of counterfeit, BEA reserves the sole right to immediately cancel the participant's entitlement to a prize without prior notice.
15. BEA reserves the sole right to vary or cancel the Lucky Draw and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
16. BEA shall not be responsible for any matters arising from or in connection with the submission, delay, loss, or transmission error of any information of the participant due to technical problems, including but not limited to any computer or internet network problems. All relevant dates and times of the Lucky Draw (including but not limited to the date and time of participation) will be based on the information as recorded in BEA's computer systems. BEA reserves the sole and absolute right to make final and conclusive decisions.
17. If a participant is found to have adopted any way to invade and/or modify the computer program to participate in the Lucky Draw, BEA reserves the sole right to cancel the participant's entitlement to any reward. The participant will bear all related responsibilities, liabilities, and consequences.
18. No person other than the Eligible Customers or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
19. BEA Staff are ineligible to participate in the Lucky Draw.

20. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

The above general insurance plans are underwritten by Blue Cross (Asia-Pacific) Insurance Limited (藍十字 (亞太) 保險有限公司) ("Blue Cross"), a subsidiary of AIA Group Limited. The above information does not contain the full terms & conditions of the policy and is for reference only. Please refer to the policy for the exact terms & conditions and the full list of policy exclusions. The Bank of East Asia, Limited ("BEA") is an appointed insurance agency of Blue Cross. The above general insurance plans are products of Blue Cross but not BEA. All benefits payable under the above general plans are subject to the credit risk of Blue Cross.

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 BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.

Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

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