



Overseas Study Protection Insurance

Terms and Conditions and Other Important Notes

1. To qualify for the Premium Discount, customer must submit application for an Overseas Study Protection Insurance plan through Cyberbanking between 1st July and 30th September 2022, both dates inclusive, and the relevant policy must be successfully issued by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross").
2. The Premium Discount cannot be enjoyed in conjunction with any other promotional or discount offers for the same insurance product, unless otherwise specified.
3. The Bank of East Asia, Limited ("BEA") and Blue Cross reserve the sole right to vary or cancel this promotional programme and/or amend or alter the terms and conditions at any time without prior notice. In the event of any dispute, the decision of BEA and Blue Cross shall be final and conclusive.
4. This marketing material is for reference only. For details of the insurance plan, please [click here](#). For the exact terms and conditions of the insurance plan and the full list of exclusions, please refer to the policy.
5. Should there be any discrepancy between the English and the Chinese versions of this marketing material, the terms and conditions and other important notes, the English version shall apply and prevail.

This insurance plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited (藍十字(亞太)保險有限公司) ("Blue Cross"), a member of the BEA Group. The Bank of East Asia, Limited ("BEA") is an appointed insurance agency of Blue Cross. This insurance plan is a product of Blue Cross but not BEA. All benefits payable under this insurance plan 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; however any dispute over the contractual terms of the product should be resolved between Blue Cross and the customer directly.

Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of The Bank of East Asia, Limited and a member of the BEA Group. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

All insurance product information available on this website is not and shall not be construed as an offer to sell or a provision of insurance products to any person in any jurisdiction outside Hong Kong or a solicitation to such person to buy insurance products.