



Household Protection Insurance

Terms and Conditions and Other Important Notes

1. To qualify for the 20% premium discount and HK\$50 supermarket voucher (the “Promotional Offers”), customers must apply for a Household Protection Insurance plan through Cyberbanking between 1st July to 31st December, 2022 (both dates inclusive) and the relevant policy must be successfully issued by Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”).
2. The HK\$50 supermarket voucher (the “Supermarket Voucher”) will be delivered to eligible customers by ordinary post within 2 months from the application date.
3. The Supermarket Voucher is non-replaceable and cannot be exchanged for cash or other offers. Use of the Gift Coupon is bound by the terms and conditions issued by the participating merchant. The Bank of East Asia, Limited (“BEA”) and Blue Cross make no representation or guarantee as to the quality and availability of the products, services, or information provided by the participating merchant. BEA and Blue Cross shall not be liable for any matters arising from or in connection with the Supermarket Voucher. Customers should direct any queries to the participating merchant.
4. The Supermarket Voucher is available while stocks last. The Supermarket Voucher will not be re-issued in case of loss or damage.
5. The Promotional Offers cannot be enjoyed in conjunction with any other promotional or discount offers for the same insurance product, unless otherwise specified.
6. 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.
7. This marketing material is for reference only. For details of the insurance plan, please refer to the relevant product leaflet. For the exact terms and conditions of the insurance plan and the full list of exclusions, please refer to the policy.
8. 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.

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