

指定一般保險快閃優惠條款及細則

1. 指定一般保險快閃優惠(「快閃優惠」)是由東亞銀行有限公司(「本行」)主辦。
2. 是次快閃優惠由 2025 年 11 月 11 日至 2025 年 11 月 18 日(包括首尾兩天)(「推廣期」)。
3. 客戶於推廣期內透過本行於本行保險服務網頁、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」)收取保單費用(合資格保單)，即送HK\$25 星巴克電子禮券(「電子禮券」)乙張及可自動獲取抽獎資格。

指定一般保險計劃
「密密遊」旅遊保(計劃 A 或 B)
家居綜合保
家傭綜合保(計劃 B 或 C)
智駕樂
大灣區輕鬆行(全年計劃)
海外升學保
「e優選」寵物保險計劃
「e優選」寵物門診醫療保
運動樂全保(全年計劃)
綜合意外保(年繳付費)
裝修保

4. 每一份合資格保單均可獲電子禮券乙張及一次抽獎機會。

參考例子 1：

如客戶在推廣期內成功申請及繳付一份「家居綜合保」保單，他/她將獲得1張電子禮券及1次抽獎機會。

參考例子 2：

如客戶在推廣期內成功申請及繳付一份「家居綜合保」保單和一份「智駕樂」保單，他/她將獲得2張電子禮券及 2次抽獎機會。

參考例子 3：

如客戶在推廣期內成功申請及繳付一份「家居綜合保」保單和兩份「智駕樂」保單，他/她將獲得3張電子禮券及 3次抽獎機會。

5. 是次快閃優惠中的抽獎活動將會抽出合共 20名得獎者，得獎者將獲得以下獎品：

獎品	獎品價值
友邦嘉年華電子門票兩張（每張門票 附帶10枚代幣）	HK\$300

6. 每名得獎者於抽獎活動中最多可贏取一份獎品。得獎者名單將於 2025 年 12月 18 日於本行保險服務網頁公布。
7. 友邦嘉年華電子門票兩張（「獎品」）將在推廣期結束後 2 個月內由藍十字透過電子郵件發送給得獎者。
8. 電子禮券將於推廣期結束後 3個月內由藍十字透過電子郵件發送給合資格保單客戶。
9. 獎品及電子禮券不可轉換及不能兌換現金或其他優惠。獎品及電子禮券之使用須受供應商戶之條款及細則約束。本行及藍十字不會對供應商戶提供的資料、產品或服務之質素和供應作出任何陳述或保證，亦不會就獎品及電子禮券所引起或與其有關的事宜負上任何責任。如有查詢，客戶應直接與供應商戶聯絡。
10. 獎品價值只供參考之用，本行及藍十字對其價值及其在市場真正售價之差異恕不負責。
11. 電子禮券數量有限，送完即止。
12. 於投保申請指定一般保險計劃時之電郵 及通訊地址（如適用）必須為有效。
13. 快閃優惠之抽獎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. 參加者參加是次快閃優惠即代表其了解、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快閃優惠及/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快閃優惠及/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。所有與快閃優惠有關之日期及時間(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快閃優惠，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快閃優惠。
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. 如有任何爭議，本行及藍十字所作的決定為最終及不可推翻。
此宣傳品只供參考之用。有關保險計劃詳情，請參閱相關產品單張。有關保險計劃之條款及細則及所有不保事項，請參閱保單原文。
22. 友邦嘉年華（以下簡稱“嘉年華”）由活動主辦機構傑出中國娛樂集團有限公司製作（以下簡稱“主辦方”）。門票之發放和嘉年華入場須遵守主辦方的條款及細則，這些條款及細則載於網站 www.aiacarnival.com/zh-Hant-HK/terms-conditions (“網站”) 及嘉年華入口處。主辦方保留因不可避免的情況而更改活動資訊或時間表的權利。若發生任何爭議，主辦方的決定將為最終及具約束力的決定。
23. 友邦保險（國際）有限公司 並非嘉年華主辦方，而僅為嘉年華的贊助商，不負責嘉年華的組織、營運、內容、安全或品質，包括節目資訊、日程安排、售票、設施、遊樂設施或嘉年華的任何其他方面。
24. 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 Designated General Insurance Flash Sales Offer

1. The Designated General Insurance Flash Sales Offer (the "Flash Sales Offer") is organised by The Bank of East Asia, Limited ("BEA").
2. The Flash Sales Offer runs from 11th November 2025 to 18th November 2025 (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 BlueCross (Asia-Pacific) Insurance Limited ("Blue Cross") ("Eligible Policies"). You will receive a HK\$25 Starbucks e-Voucher ("e-Voucher") and automatically qualify for a lucky draw.

Designated General Insurance Plans
Frequent Traveller Insurance (Plan A or B)
Household Protection Insurance
Domestic Helper Protection Insurance (Plan B or C)
SmartPro Drive Insurance
GBA TravelChill Insurance (Annual Plan)
Overseas Study Protection Insurance
e-Select Pet Insurance
e-Select Pet Outpatient Insurance
Sports Protection Insurance (Annual Plan)
Personal Accident Insurance (Annual Payment)
Decoration Protection Insurance

4. Each Eligible Policy will receive an e-Voucher and a lucky draw entry.

Example 1:

Customers who successfully apply and pay for a "Household Protection Insurance" policy during the Campaign Period will receive one e-Voucher and one lucky draw entry.

Example 2:

Customers who successfully apply and pay for a "Household Protection Insurance" policy and a "SmartPro Drive Insurance" policy during the Campaign Period will receive two e-Vouchers and two lucky draw entries.

Example 3:

Customers who successfully apply and pay for a "Household Protection Insurance" policy and two "SmartPro Drive Insurance" policy during the Campaign Period will receive three e-Vouchers and three lucky draw entries.

5. A total of 20 winners will be drawn under the lucky draw for the Flash Sales Offer. Each winner will receive the following prize:

Prize	Prize Value
Two AIA Carnival e-Tickets (10 tokens in each ticket)	HK\$300

6. Each winner can win one prize atmost under the lucky draw. The winners will be announced on BEA Insurance Services website on 18th December 2025.
7. The Two AIA Carnival e-tickets (the "Prize") will be delivered to the winners by Blue Cross through email within 2 months after the end of the Campaign Period.
8. The e-Voucher will be delivered to customers with eligible policy by Blue Cross through email within 3 months after the end of the Campaign Period.
9. The Prize and e-Voucher are non-transferable and cannot be exchanged for cash or other offers. Use of the Prize and e-Voucher are subject to the terms and conditions of the relevant merchants. BEA and Blue Cross are not the suppliers of the information, products, or services provided by the merchants and make no representation or guarantee as to their quality or availability. BEA and Blue Cross shall not be liable for any matters arising from or in connection with the Prize and e-Voucher. For enquiries, customers should contact the merchants directly.
10. Prize values are for reference only. BEA and Blue Cross shall not be responsible for any discrepancies between the reference value and the actual market price.
11. The e-Voucher is available while stocks last.
12. The email and correspondence address (if applicable) provided during the application for the designated general insurance products must be valid.
13. The mechanism of lucky draw under the Flash Sales Offer 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 Flash Sales Offer represents the participant's understanding of, acceptance, and willingness to comply with the terms and conditions for the Flash Sales Offer. 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 Flash Sales Offer 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 Flash Sales Offer (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 Flash Sales Offer, 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 Flash Sales Offer.
20. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. BEA and Blue Cross reserve the sole right to vary or cancel this promotional offer 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. This promotional material is for reference only. For details of the insurance plans, please refer to the relevant product leaflet. For the terms, conditions, and exclusions of the insurance plans, please refer to the original policy document.
22. The AIA Carnival ("Carnival") is produced by the Event Organiser, Great China Entertainment Group ("Organiser"). The issuance of tickets and admission to the AIA Carnival are subject to the organiser's Terms and Conditions, which are set out in the website at www.aiacarnival.com/terms-conditions ("Website") and at the Carnival entrance. The Organiser reserves the right to change the program information or schedule should unavoidable circumstances dictate. In the unlikely event of a dispute, the Organiser's decision shall be final and conclusive.
23. AIA International Limited is not the organiser for the Carnival, and is a sponsor of the Carnival only. It is not responsible for the organisation, operation, content, safety, or quality of the Carnival, including program information, schedule, ticketing, facilities, attractions, or any other aspect of the Carnival.
24. 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.

All insurance product information available here 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.