

Terms & Conditions – Wellness Journey Bonus Miles Reward on or before 31 January 2024

1. Unless otherwise defined in these terms and conditions (“**Terms**”), capitalised terms in these Terms shall have the following meaning:
 - a) “**Cathay App**” means the Cathay lifestyle mobile app.
 - b) “**Cathay Membership Programme**” means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML.
 - c) -“**Designated Product**” means the Cigna Cathay Premier Health Plan.
 - d) “**Eligible Policy**” means a policy issued under the Designated Product, with a Policy Inception Date within the Promotion Period.
 - e) “**Member**” means any person who is a member of the Cathay Membership Programme.
 - f) “**Policy Holder**” means the person who is a legal holder of an Eligible Policy for himself.
 - g) “**Policy Inception Date**” means the inception date of a policy.
 - h) “**Wellness Journey**” means the wellness journey available on the Cathay App that enables Members to participate in and/or complete activities, challenges, events, assessments and promotions.
 - i) “**Wellness Journey Participant**” means a Member who has signed up for, and is participating in, the Wellness Journey.
2. This promotion, as further described in paragraph 5 of these Terms (“**Promotion**”) is organised by Cathay Pacific Airways Limited (“**Cathay**”), Asia Miles Limited (“**AML**”) (Cathay and AML collectively are, “**Cathay/AML**”) and Cigna Worldwide General Insurance Company Limited (“**Cigna Healthcare**”).
3. The Promotion commences on 1 Nov 2023, 00:00 and ends on 31 Jan 2024, 23:59 (both days inclusive, Hong Kong Time, GMT+8) (the “**Promotion Period**”).
4. In addition to the criteria set out in paragraphs 6 and 7, the Promotion is only available to a Member who satisfies the following criteria:
 - a) is aged 18 years or older;
 - b) holds a valid Hong Kong Identity Card; and
 - c) resides in Hong Kong.
5. During the Promotion Period, Cathay/AML and Cigna Healthcare are offering the Policy Holder (“**Eligible Participant**”) an extra 5,000 Asia Miles per Eligible Policy (“**Bonus Miles Reward**”) subject to paragraphs 6 and 7.
6. The Eligible Participant is eligible to earn the Bonus Miles Reward under this Promotion if the person insured of the Eligible Policy at the age of 18 or above on the Policy Inception Date has completed at least one goal on the Wellness Journey within 14 days of the Policy Inception Date (“**Required Goal**”).
7. To avoid doubt, if the person insured is below age of 18 on the Policy Inception Date, the Eligible Participant will also be eligible to earn the Bonus Miles Reward under this Promotion.

8. The Bonus Miles Reward will be credited to the Cathay Membership Programme account (“**Account**”) of the Eligible Participant.
9. If Cathay/AML determines that an Eligible Participant is eligible under these Terms to be awarded with the Bonus Miles Reward, the Bonus Miles Reward will be credited to that Eligible Participant's Account within 8-10 weeks from the end of the cooling off period (as specified in the product brochure for the relevant Eligible Policy).
10. For details of the features, contents, terms, conditions and exclusions of the Designated Product, please refer to relevant product brochure(s) and policy provision(s).
11. This Bonus Miles Reward is not exchangeable, transferable, returnable or redeemable for cash.
12. Eligible Participants are responsible for reviewing these Terms. By participating in this Promotion, the Eligible Participant agrees and accepts to be bound by these Terms.
13. All applications for the Designated Product are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
14. Other than as set out in these Terms, the Bonus Miles Reward cannot be redeemed in conjunction with any other offer, promotion or discount.
15. This is a short-term Promotion. To the maximum extent permitted by law, Cathay/AML and Cigna Healthcare reserve the right to amend any of these Terms or terminate this Promotion at any time without prior notice.
16. All matters and disputes relating to the Promotion, and these Terms and Conditions, will be subject to the final decision of Cathay/AML and Cigna Healthcare.
17. The Cathay Membership Programme [Terms and Conditions](#) (including the Wellness Journey Terms and Conditions) shall also apply. To the extent there is any inconsistency, these Terms shall prevail.
18. Cathay is an insurance agent of Cigna Healthcare, and Cathay/AML are not responsible for any insurance products issued by Cigna Healthcare in connection with this Promotion or otherwise.
19. These Terms shall be governed by and construed in accordance with the laws of Hong Kong SAR.
20. If there is any inconsistency or conflict between the English and Chinese versions

of these Terms, the English version shall prevail.

21. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the Cigna Healthcare privacy policy linked in the [Form](#) and Cathay/AML privacy policy which can be found [here](#).