

Cigna Exclusive Offer for Cathay Pacific and Swire Group Employees – Upfront Miles Promotion

Terms and conditions

1. Cigna Exclusive Incentive Offer for Cathay Pacific and Swire Group Employees (“Promotion”) is offered by Cathay Pacific Airways Limited (“Cathay”) and Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare” or “Cigna Hong Kong”).
2. Unless otherwise defined in these terms and conditions (“Terms and Conditions”), the following capitalized terms shall have the following meanings,
 - a) “AML” means Asia Miles Limited, a wholly owned subsidiary of Cathay.
 - b) “Cathay Membership Programme” means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML.
 - c) “Member” means a current member of the Cathay Membership Programme with a membership account in good standing.
 - d) “Registration Form” means the [designated e-form](#) through which eligible participants register for the Promotion and provide their consent to Cigna Healthcare and Cathay/AML to use and transfer their personal data for direct marketing purposes.
3. The Promotion period is from 14 September 2026, 00:00 to 14 October 2026, 23:59 (both dates inclusive, Hong Kong Time, GMT+8) (“Promotion Period”).
4. The Promotion is only eligible to Cathay Pacific and Swire Group Employees and their friends and family members who are Hong Kong residents aged 18 or above, holding a valid Hong Kong Identity Card and are current member of the Cathay Membership Programme (“Eligible Participant”, “you” or “your”). By participating in the Promotion, the Eligible Participants are deemed to have read, accepted and agreed to be bound by the Terms and Conditions.
5. During the Promotion Period, the first 5,000 Eligible Participant who successfully submit the Registration Form to provide their consent to Cathay/AML and Cigna Healthcare for use and transfer of their personal data for the purpose of direct marketing (“Consent”) may receive a registration incentive of 300 Asia Miles (“Registration Incentive”).
6. For Eligible Participants who are eligible to receive the Registration Incentive, the Registration Incentive will be credited to the Eligible Participants’ Cathay Membership Programme account on or before 31 January 2027.
7. Each Eligible Participant is only entitled to receive the Registration Incentive once during the Promotion Period.
8. Cathay/AML and Cigna Healthcare may cancel or reverse the Registration Incentive credited or refuse to credit any Registration Incentive to the Eligible Participant’s Cathay Membership Programme account at their sole and absolute discretion if:
 - a) Asia Miles have been awarded to you due to any error; and/or
 - b) you fail to comply with these terms and conditions and/or the Cathay Membership Programme terms and conditions; and/or
 - c) you commit any misconduct or fraud or otherwise act illegally, dishonestly, misleadingly, deceptively or fraudulently in connection with the Cathay Membership Programme, or this Campaign under these terms and conditions.
9. The Promotion can be enjoyed in conjunction with other promotions or discounts, unless otherwise stated.
10. The Registration Incentive is not exchangeable, transferable, refundable or redeemable for cash. Any use of the Asia Miles is subject to the relevant terms and conditions imposed by Cathay/AML. Cigna Healthcare is not the owner or operator of the Asia Miles and shall not be liable in any way whatsoever in relation to any aspects for the use of the Asia Miles, including but not limited to redemption of Asia Miles, quality and supply of the redeemed services or products.

11. The Terms and Conditions are terms and conditions of this Promotion only and do not represent the full terms and conditions applicable to the Designated Product. 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) of Cigna Healthcare.
12. All information provided by you must be consistent with the record of Cathay/AML, which should be up-to-date, true, correct and complete.
13. The [Cathay Membership Programme Terms and Conditions](#) shall apply. In the event of any inconsistency between the Terms and Conditions of this Promotion and the terms and conditions of Cathay Membership Programme (including the Wellness Journey), the Terms and Conditions will prevail for all matters in relation to the Promotion.
14. Cathay is an authorized insurance agent of Cigna Healthcare, with licence no. FA3522. Cathay/AML shall not be responsible for any insurance products issued by Cigna Healthcare, or any information provided by Cigna Healthcare in relation to insurance products in connection with this Promotion or otherwise.
15. AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of Cigna Healthcare, Cathay or the Policyholders. AML only conducts the relevant administrative or clerical work. AML does not carry on, or hold out to carry on, any “regulated activities” as defined in the Insurance Ordinance.
16. The Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
17. For any dispute arising from this Promotion, Cathay and Cigna Healthcare reserve the right of final decision.
18. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions relating to the Cathay Membership Programme, including but not limited to the crediting of Asia Miles or eligibility to receive them, the English version shall prevail.
19. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the Personal Information Collection Statement of Cigna Hong Kong and Cathay Pacific Customer Privacy Notice. By participating in this Promotion, the Eligible Participants are deemed to have read, understood and agreed to be bound by the Personal Information Collection Statement of Cigna Hong Kong and Cathay Pacific Customer Privacy Notice. If you do not consent to Cigna Healthcare using and/or sharing your personal information for any of those purposes, you may exercise your opt-out right by notifying Cigna Hong Kong’s Data Protection Officer at the address provided in the Personal Information Collection Statement of Cigna Hong Kong. Should you exercise this right, Cigna Healthcare, the insurance intermediary, and/or third-party service providers will not be able to send you any direct marketing, targeted, or special offers in the future.

Cigna Exclusive Offer for Cathay Pacific and Swire Group Employees – Bonus Miles Promotion
Terms and conditions

1. Cigna Exclusive Offer for Cathay Pacific and Swire Group Employees – Bonus Miles Promotion (“Promotion”) is offered by Cathay Pacific Airways Limited (“Cathay”) and Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare” or “Cigna Hong Kong”).
2. Unless otherwise defined in these terms and conditions (“Terms and Conditions”), the following capitalized terms shall have the following meanings,
 - a) “AML” means Asia Miles Limited, a wholly owned subsidiary of Cathay.
 - b) “Asia Miles by Cathay App” refers to the application of AML that allows users to use on mobile or desktop devices.
 - c) “Cathay Membership Programme” means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML.
 - d) “Designated Product” means the Cigna Cathay Premier Health Plan.
 - e) “Eligible Policy(ies)” means a policy, including a Family Policy, issued under the Designated Product, with a Policy Inception Date on or before 31 December 2026.
 - f) “Member” means any person who is a current member of the Cathay Membership Programme.
 - g) “Policyholder(s)” means the person who is a policyholder of an Eligible Policy.
 - h) “Policy Inception Date” means the inception date of a policy as stated in the policy schedule issued by Cigna Healthcare.
 - i) “Family Policy(s)” means a family policy issued under the Designated Product under the same Policyholder for two or more family members, which include the Policyholder’s spouse (including domestic partners) and children.
 - j) “Elevated Wellness Journey” means the wellness experience available on Asia Miles by Cathay App that enables Members to participate in and/or complete activities, challenges, events, assessments and promotions.
3. The Promotion period is from 14 September 2026, 00:00 to 14 October 2026, 23:59 (both dates inclusive, Hong Kong Time, GMT+8) (“Promotion Period”).
4. The Promotion is only eligible to Cathay Pacific and Swire Group Employees and their friends and family members who are Hong Kong residents aged 18 or above, holding a valid Hong Kong Identity Card and are current member of the Cathay Membership Programme (“Eligible Participant”, “you” or “your”). By participating in the Promotion, the Eligible Participants are deemed to have read, accepted and agreed to be bound by the Terms and Conditions.
5. Eligible Members who have successfully applied to be Policyholders of the Eligible Policies shall be eligible to receive an extra 2,000 Asia Miles per Eligible Policy as a first-year reward (“First Year Mileage Reward”), subject to the condition below:
 - a) The Policyholders and all person insured(s) of the relevant Eligible Policies must not have cancelled a policy of the Designated Product in the last 12 months prior to the Policy Inception Date.
6. The First Year Mileage Reward will be credited to the Policyholders’ Cathay Membership Programme account as follows:
 - a) Eligible Policies with annual premium payment frequency: on or before 31 January 2027
 - b) Eligible Policies with monthly premium payment frequency: on or before 15 February 2027
7. Each Policyholder is only entitled to receive the First Year Mileage Reward once per Eligible Policy during the Promotion Period.
8. Cathay/AML and Cigna Healthcare may cancel or reverse the Mileage Reward credited or refuse to credit any Mileage Reward to the Policyholder’s Cathay Membership Programme account at their sole and absolute discretion if:
 - a) the relevant Eligible Policy is cancelled or terminated within 12 months after the Policy Inception Date; and/or
 - b) the relevant Eligible Policy has not had all payable premiums settled by the due date; and/or

- c) the Policyholder or any of the person(s) insured under the relevant Eligible Policy has breached any of these Terms and Conditions or has acted fraudulently or unlawfully in connection with this Promotion.
9. The Promotion can be enjoyed in conjunction with other promotions or discounts, unless otherwise stated.
10. The Mileage Reward is not exchangeable, transferable, refundable or redeemable for cash. Any use of the Asia Miles is subject to the relevant terms and conditions imposed by Cathay/AML. Cigna Healthcare is not the owner or operator of the Asia Miles and shall not be liable in any way whatsoever in relation to any aspects for the use of the Asia Miles, including but not limited to redemption of Asia Miles, quality and supply of the redeemed services or products.
11. All policy applications are made at the applicant's own discretion and are subject to Cigna Healthcare's underwriting and acceptance. Cigna Healthcare reserves the absolute right to accept or decline any policy application at its sole and absolute discretion.
12. The Terms and Conditions are terms and conditions of this Promotion only and do not represent the full terms and conditions applicable to the Designated Product. 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) of Cigna Healthcare.
13. All information provided by the Policyholder must be consistent with the record of Cathay/AML, which should be up-to-date, true, correct and complete. Cathay/AML and Cigna Healthcare assume no responsibility for any loss incurred in relation to any outdated, incorrect or incomplete information provided by the Policyholder.
14. The [Cathay Membership Programme Terms and Conditions](#) (including the Elevated Wellness Journey Terms and Conditions) shall apply. In the event of any inconsistency between the Terms and Conditions of this Promotion and the terms and conditions of Cathay Membership Programme (including the Elevated Wellness Journey), the Terms and Conditions will prevail for all matters in relation to the Promotion.
15. Cathay is an authorized insurance agent of Cigna Healthcare, with licence no. FA3522. Cathay/AML shall not be responsible for any insurance products issued by Cigna Healthcare, or any information provided by Cigna Healthcare in relation to insurance products in connection with the Promotion or otherwise.
16. AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of Cigna Healthcare, Cathay or the Policyholders. AML only conducts the relevant administrative or clerical work. AML does not carry on, or hold out to carry on, any "regulated activities" as defined in the Insurance Ordinance.
17. The Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
18. For any dispute arising from this Promotion, Cathay and Cigna Healthcare reserve the right of final decision.
19. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions as they relate to Cathay and/or AML, including the Cathay Membership Programme (such as, but not limited to, crediting of Asia Miles or eligibility to receive them), the English version shall prevail.
20. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the [Personal Information Collection Statement of Cigna Hong Kong](#) and [Cathay Pacific Customer Privacy Notice](#). By participating in this Promotion, the Eligible Members are deemed to have read, understood and agreed to be bound by the Personal Information Collection Statement of Cigna Hong Kong and Cathay Pacific Customer Privacy Notice. If you do not consent to Cigna Healthcare using and/or sharing your personal information for any of those purposes, you may exercise your opt-out right by notifying Cigna Hong Kong's Data Protection Officer at the address provided in the Personal Information Collection Statement of Cigna Hong Kong. Should you exercise this right, Cigna Healthcare, the insurance intermediary, and/or third-party service providers will not be able to send you any direct marketing, targeted, or special offers in the future.