

## Cigna Cathay Premier Health Plan - Flight Credits Promotion Terms and conditions

1. Unless otherwise defined in these terms and conditions ("**Terms**"), capitalised terms in these Terms shall have the following meaning:
  - a) "**Asia Miles by Cathay App**" refers to the application of AML that allows users to use on mobile or desktop devices.
  - 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 Asia Miles by 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.
  - j) "**Flight Credits**" means the discount worth HK\$1,500 provided by Cathay that can be used to book travel on flights marketed and operated by Cathay.
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 April 2024, 00:00 and ends on 30 June 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 Policy Holder ("**Eligible Participant**") 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, the first 200 Eligible Participants who have successfully applied for the Eligible Policy may receive a discount code worth HKD1,500 to be used towards Cathay marketed and operated flights per Eligible Policy subject to paragraphs 6 and 7 ("**Offer**").
6. The Eligible Participant is eligible for the Offer if the person insured of the Eligible Policy is at the age of 18 or above on the Policy Inception Date and has completed at least one goal on the Wellness Journey within 14 days of the Policy Inception Date ("**Required Goal**").

7. If the person insured of the Eligible Policy is below age of 18 on the Policy Inception Date, the person insured is not required to complete the Required Goal for the Eligible Participant to be eligible for the Offer.
8. Cathay/AML will send a confirmation email with an unique discount code (“**Discount Code**”) worth HKD1,500 that Eligible Participant can apply towards the purchase of eligible Cathay marketed and operated flights purchased on Cathay’s official website to the Eligible Participant’s email address registered in the Cathay Membership Programme. The timing for the Eligible Participant to receive the Discount Code varies depending on the payment frequency of the Eligible Policy:
  - a) Annual premium payment : within 6-8 weeks after cooling off period;
  - b) Monthly premium payment: within 7 months after the cooling off period.
9. Each Eligible Policy must be in force and all due premiums shall have been settled by the Policy Holder when the Discount Code is sent to the Eligible Participant.
10. The Discount Code is valid for at least 5 months counting from the discount code issuance date and the validity will not be extended under any circumstance. The Discount Code can be used once on Cathay’s official website. For further details of the Discount Code, please refer to the Additional Terms and Conditions for Discount Code below.
11. The Discount Code issued to the Eligible Participant will not be re-issued in case of loss or damage. It shall be the Eligible Participant’s sole responsibility in ensuring the Discount Code has been successfully redeemed and reflected at checkout when booking flight tickets on Cathay’s official website.
12. Cathay/AML assumes no responsibility for any loss if participant provides incorrect or incomplete information in redemption of the Discount Code.
13. These Terms contain terms and conditions of the Offer only and do not represent the terms of 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).
14. Each Eligible Participant is required to provide the correct Cathay Membership Programme number and registered email address to Cigna Healthcare when they apply for the Eligible Policy in order to receive the Offer. Cathay/AML reserves the right to refuse sending out the Discount Code of the Offer if any information provided to Cigna Healthcare is incorrect or required information is missing.
15. By participating in the Offer, each Eligible Participant agrees and accepts to be bound by these Terms.
16. 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.
17. This is a short-term Offer. To the maximum extent permitted by law, Cathay/AML and Cigna Healthcare reserve the right to amend any of these Terms or terminate the Offer

at any time without prior notice. The continued participation in the promotion by an Eligible Participant after any amendments or modifications have been made will indicate his or her acceptance of such amendments or modifications to these Terms.

18. All matters and disputes relating to the Offer, and these Terms, will be subject to the final decision of Cathay/AML and Cigna Healthcare.
19. 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.
20. Cathay is an authorized insurance agent (FA3522) of Cigna Healthcare, and Cathay/AML are not 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 Offer or otherwise.
21. These Terms shall be governed by and construed in accordance with the laws of Hong Kong SAR.
22. If there is any inconsistency or conflict between the English and Chinese versions of these Terms, the English version shall prevail.
23. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the Cigna Healthcare Personal Information Collection Statement and Cathay/AML privacy policy. By participating in this Promotion, you confirm your understanding and agree to the [Cigna Healthcare Personal Information Collection Statement](#) and [Cathay/AML privacy policy](#).

### **Additional Terms and Conditions for Discount Code**

1. These terms and conditions are further to and comprise part of the Cathay x Cigna Premier - Flight Discount Code Promotion Terms and Conditions.
2. To redeem the Discount Code, passengers must login to their Cathay Membership Programme account through the official website [www.cathaypacific.com](http://www.cathaypacific.com) and book flight ticket(s) and enter the Discount Code at checkout. Any attempt to apply the Discount Code after checkout will not be accepted.
3. The Discount Code is only applicable to flights marketed and operated by Cathay.
4. The Discount Code only applies to flight ticket(s) for travel originating from Hong Kong to any destinations.
5. Only one Discount Code can be used in each booking. Any remaining balance of Flight Credits after checkout shall be considered forfeited per booking.
6. Open-jaw, stopover, multi-city, package tickets or tickets booked through Cathay mobile app and other channels are not eligible.
7. The Discount Code is not exchangeable, transferrable, returnable or redeemable for cash, or used in conjunction with other promotion offers.

8. The Discount Code will not apply to fuel surcharges, taxes, cancellation or change fees/penalties, administrative fees or other miscellaneous charges.
9. Premium Economy Class may not be available on all flight segments. Where passengers choose to change their booking after ticket issuance to a flight not offering Premium Economy Class, Economy Class seat may be offered and no fare refund of the difference will be given.
10. Fares displayed include taxes and carrier-imposed surcharges. All fares, government taxes and fees, and surcharges are subject to change at any time. For ticket cancellations, where applicable, the Hong Kong International Airport Construction Fee will be refunded without any administration fees.
11. Other Cathay terms and conditions applicable to Cathay flights and relevant flight-related services apply.