2026 Year-End Discount with Bonus Miles Offer on Cathay Rewards Annual Travel Cover
Terms and Conditions

1. This 2026 Year-End Discount with Bonus Miles Offer on Cathay Rewards Annual Travel Cover (this "**Offer**", as described in greater detail below) is organized by Cathay Pacific Airways Limited ("**Cathay**", "**us**", "**we**" or "**our**") and Chubb Insurance Hong Kong Limited ("**Chubb**").

2. This **Offer** commences on 11 November 2026 00:00 (GMT +8) and ends on 20 December 2026 23:59 (GMT +8) ("**Offer Period**").

3. The following capitalised terms used in these terms and conditions have the following meanings ascribed to them:

   "**AML**" means Asia Miles Limited, a wholly owned subsidiary of **Cathay**;

   "**Discount Code**" means the discount code "YEAREND26" that, when used in accordance with these terms and conditions, entitles an **Eligible Participant** to a 20% discount on the first-year premium of the **Eligible Policy**;

   "**Cathay Membership Programme**" means the loyalty and rewards programme operated by **AML** (as such programme may be renamed, rebranded, amended or replaced from time to time);

   "**Channel**" means the Chubb dedicated website;

   "**Eligible Policy**" means the Cathay Rewards Annual Travel Cover, an annual multi-trip travel insurance plan of **Chubb** for journey departing from Hong Kong;

   "Social Media Platform" means, as the context requires, Facebook, Instagram, Twitter, and/or any other social media platform in existence from time to time.

4. You acknowledge and agree that by purchasing the **Eligible Policy** through the **Channel** and participating in this **Offer**, you are agreeing to these terms and conditions.

5. To become an eligible participant (herein referred to as "**Eligible Participant**", "**you**" or "**your**"), you must input the **Discount Code** and **Cathay Membership Programme** membership number to purchase the **Eligible Policy** through the **Channel** during the **Offer Period**.

6. Any request to apply the **Discount Code** after policy issuance will not be accepted.

7. **Eligible Participant** will enjoy the **Offer** of:
   I. additional 3,000 miles ("**Bonus Miles**") on top of the Regular Mileage Reward ("**Regular Miles**"); and
   II. 20% off first-year premium of the **Eligible Policy**.

8. The **Bonus Miles** will be credited to the **Eligible Participant's Cathay Membership Programme** membership account within 6 to 8 weeks after the **Regular Miles** have been received.

9. The **Regular Miles** will be credited to the **Eligible Participant's Cathay Membership Programme** membership account within 14 days after the policy effective date of the **Eligible Policy**.

10. The **Offer** is made available to each **Eligible Participant** once.

11. When purchasing an **Eligible Policy** through the **Channel**, **you** must provide all requested information and ensure that all information **you** have provided is complete and accurate. **Cathay** assumes no responsibility for any liability or loss if **you** provide incorrect or incomplete information in redemption of the **Offer**.

12. This **Offer** is non-transferable, non-exchangeable, non-returnable or may not be redeemed for cash.

13. This **Offer** can be enjoyed in conjunction with the Regular Mileage Reward but cannot be enjoyed in conjunction with any other promotions, offers, discounts or vouchers.

14. The validity period of the **Discount Code** will not be extended under any circumstances.

15. The Cathay Membership Programme terms and conditions and Regular Miles offer terms and conditions apply.

16. This **Offer** may at any time be cancelled or voided, if:

    I. This **Offer** has been awarded to **you** due to any error;
    II. **Chubb** refunds any premiums paid by you in respect of the **Eligible Policy** for any reason;
    III. **You** fail to comply with these terms and conditions;
    IV. **Chubb** notifies **us** that **you** have failed to comply with the terms and conditions applicable to the **Eligible Policy** you have purchased; and/or
    V. **You** commit any misconduct or fraud or otherwise act illegally, dishonestly, misleadingly, deceptively or fraudulently in connection with the **Eligible Policy** or this **Offer** under these terms and conditions.

17. These terms and conditions are terms and conditions of this **Offer** only and do not represent the full terms of the **Eligible Policy**. For details of the features, contents, terms, conditions and exclusions of the **Eligible Policy**, please refer to the relevant brochure(s) and policy provision(s).

18. The continued participation in this **Offer** by **you** after any amendments or modifications have been made to these terms and conditions will indicate **your** acceptance of such amendments or modifications.

19. Where this **Offer** utilises, or requires the use of, any **Social Media Platform**:

    I. this **Offer** is in no way sponsored, endorsed or administered by, or associated with, any **Social Media Platform**;
    II. **you** understand that **you** are providing **your** information to **us** and not to any **Social Media Platform**; and
    III. any questions, comments or complaints about this **Offer** must be directed to **us** and not to any **Social Media Platform**.

20. **AML** is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of **Chubb**, **Cathay** or you. **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 under the Insurance Ordinance (Cap. 41).

21. The **Eligible Policy** is provided and underwritten by **Chubb**. **Cathay** is an authorised insurance agent (FA3522) of **Chubb** in Hong Kong. **Cathay** is not responsible for any insurance products issued by **Chubb**, or any information provided by **Chubb** in connection with this **Offer** or otherwise. The **Eligible Policy** is subject to the terms and conditions of the insurance policies determined by **Chubb**.

22. Your purchase of the **Eligible Policy** is subject to underwriting and approval by **Chubb**. **Chubb** reserves the right to accept or decline any application for the **Eligible Policy**.

23. Personal data collected in connection with this **Offer** shall be processed in accordance with Chubb Personal Information Collection Statement and Cathay Pacific Customer Privacy Notice.

24. In the event of any dispute regarding these terms and conditions, conduct, and all other matters relating to this **Offer**, the decision of **Cathay** and **Chubb** shall be final.

25. These terms and conditions shall be governed by the laws of Hong Kong. Any dispute that cannot be resolved between the parties will be submitted to the exclusive jurisdiction of the courts of Hong Kong.

26. In the event of any discrepancy between English and Chinese versions of these terms and conditions, the English version shall prevail.