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.

Terms and Conditions Regarding the Award of Asia Miles in Relation to Purchases or Renewals of Chubb Travel Insurance

1. This offer for Chubb Travel Insurance (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. These terms and conditions apply to the awarding of Asia Miles by Cathay to customers who are Members (as defined below) who purchase or renew Chubb Travel Insurance (as defined below) through the Chubb Website (as defined below) (herein referred to as "**you**" or "**your**").

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

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

   "**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);

   "**Member**" means a current member of the Cathay Membership Programme with a membership account in good standing;

   "**Chubb Travel Insurance**" means the Cathay Rewards Annual Travel Cover for an annual multi-trip travel insurance cover for journey departing from Hong Kong;

   "**Chubb Website**" means https://hk.chubbpremiertravel.com/cathay/hk-en/home.html;

4. You must meet the following requirements to be eligible to receive Asia Miles in connection with your purchase or renewal of the Chubb Travel Insurance ("**Eligibility Requirements**"):
   I. you must be a Member;
   II. you must be at least 18 years of age; and
   III. you must have purchased or renewed the Chubb Travel Insurance through the Chubb Website.

5. To request an award of Asia Miles in connection with your purchase or renewal of the Chubb Travel Insurance, you must fill in your Cathay Membership Number in the "Personal Details" page during first enrollment on the Chubb Website.

   i.) After fulfilling the requirements in accordance with these terms and conditions, you will be eligible to receive the applicable amount of Asia Miles as set out in the table below, based on the type of insurance plan that has been purchased or renewed:

Destination / Cover Type	Individual plan (per policy)	Couple plan (per policy)	Family plan (per policy)
Asia Pacific	1,000 Asia Miles	2,000 Asia Miles	2,000 Asia Miles

Worldwide excluding the US, Canada &Cuba	1,500 Asia Miles	3,000 Asia Miles	3,000 Asia Miles
Worldwide excluding Cuba	1,500 Asia Miles	3,000 Asia Miles	3,000 Asia Miles

ii.) The applicable Asia Miles will be awarded to your Cathay Membership Programme membership account within fourteen (14) days of the policy effective date or renewal date (where applicable) if Cathay is satisfied that you have complied with all requirements under these terms and conditions.

6. This Offer is made available once to each purchase or renewal of Chubb Travel Insurance policy.

7. This Offer to award Asia Miles in connection with the purchase of Chubb Travel Insurance is not transferable, exchangeable, returnable or redeemable for cash, and cannot be used in conjunction with other promotional offers.

8. If your Chubb Travel Insurance policy is cancelled, terminated or expired before your journey departure, you will not be eligible to receive any Asia Miles in connection with the Chubb Travel Insurance policy.

9. You must ensure that all information provided during the insurance purchase or renewal process on the Chubb Website is complete, accurate and consistent. This may include, but is not limited to, your Cathay Membership Programme membership number and your surname and first name. If the information provided does not match the records in your Cathay Membership Programme membership account, Asia Miles will not be credited to your account. Cathay and AML will not be liable if you fail to receive Asia Miles due to your incorrect, incomplete or inconsistent information provided.

10. You acknowledge and agree that by requesting for the award of Asia Miles in connection with your purchase or renewal of the Chubb Travel Insurance through the Chubb Website and participating in this Offer, you are agreeing to these terms and conditions and any amendments or variations to these terms and conditions.

11. The Chubb Travel Insurance is provided and underwritten by Chubb. Cathay is an authorised insurance agent (FA3522) of Chubb in Hong Kong. Cathay/AML are not responsible for any insurance products issued by Chubb, or any information provided by Chubb in connection with this Offer or otherwise. The Chubb Travel Insurance is subject to the terms and conditions of the insurance policies as determined by Chubb.

12. Cathay and AML may at any time cancel or reverse Asia Miles credited or refuse to credit any Asia Miles to your Cathay Membership Programme membership account if without limitation:

    I. Asia Miles have been awarded to you due to any error;
    II. Chubb refunds any premiums you paid to Chubb on the Chubb Travel Insurance policy for any reason;
    III. you fail to comply with these terms and conditions and/or the Cathay Membership Programme terms and conditions;
    IV. Chubb notifies us that you have failed to comply with the terms and conditions applicable to the Chubb Travel Insurance policy you have

purchased or renewed; and/or

V. you commit any misconduct or fraud or otherwise act illegally, dishonestly, misleadingly, deceptively or fraudulently in connection with the Chubb Travel Insurance, the Cathay Membership Programme, or this Offer under these terms and conditions.

13. 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 in the Insurance Ordinance.

14. Cathay reserves the right to amend or vary these terms and conditions from time to time.

15. Personal data collected in connection with this Offer shall be processed in accordance with Cathay Pacific Customer Privacy Notice.

16. The Cathay Membership Programme Terms and Conditions apply. To the extent there is any inconsistency, these terms and conditions shall prevail.

17. 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.

18. 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.

19. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.