2025 Year-End Discount Promotion on Cathay Rewards Annual Travel Cover Terms and Conditions

1. This 2025 Year-End Discount Promotion 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 6 January 2026 00:00 (GMT +8) and ends on 30 January 2026 23:59 (GMT +8) ("**Offer Period**").

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

   "**Campaign Code**" means the discount code "Yearend25" that, when used in accordance with these terms and conditions, entitles an Eligible Participant to a 25% discount on the first-year premium of the Eligible Policy;

   "**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; and

   "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 Eligibly 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 Campaign Code to purchase the Eligible Policy through the Channel during the Offer Period.

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

7. 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 Campaign Code.

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

9. 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.

10. The validity of the Campaign Code will not be extended under any circumstances.

11. 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.

12. 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).

13. These terms and conditions apply to the Offer of a 25% discount on the first-year premium of the Eligible Policy by Cathay and Chubb to customers who purchase the Eligible Policy, through the Channel and application of the Campaign Code.

14. 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.

15. 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.

16. 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.

17. 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.

18. Personal data collected in connection with this Offer shall be processed in accordance with Chubb Privacy Policy and Cathay Pacific Customer Privacy Notice.

19. 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.

20. 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.

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

2025 Year-End Discount with Bonus Miles Promotion on Cathay Rewards Annual Travel Cover
Terms and Conditions

1. This 2025 Year-End Discount with Bonus Miles Promotion 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 6 January 2026 00:00 (GMT +8) and ends on 30 January 2026 23:59 (GMT +8) ("**Offer Period**").

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);"**Campaign Code**" means the discount code "Yearend25" that, when used in accordance with these terms and conditions, entitles an Eligible Participant to a 25% discount on the first-year premium of the Eligible Policy;

   "**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;

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

   "**Vantage Pass**" means Cathay's flight ticket promotion on two round-trip flights on Business (applicable to sub-class 'I') or Premium Economy (applicable to sub-class 'E') for the same adult passenger in one ticket for travel from Hong Kong to eligible destinations. and

   "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. To become an eligible participant (herein referred to as "**Eligible Participant**", "**you**" or "**your**"), you must:
   I. input the Campaign Code, Cathay membership number, and the Cathay booking reference number of the Vantage Pass booking ("**Member and Booking Details**") to purchase the Eligible Policy through the Channel during the Offer Period; and
   II. purchased a Vantage Pass during 8 December 2025 00:00 (GMT +8) to 18 December 2025 23:59 (GMT +8).

5. Eligible Participant will enjoy the Offer of:
   I. additional 1,000 miles ("**Bonus Miles**") on top of the Regular Mileage Reward ("**Regular Miles**"); and
   II. 25% off first-year premium of the Eligible Policy.

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

7. The Regular Miles will be credited to the Eligible Participant's Account within 7 days after the policy effective date of the Eligible Policy.

8. The Offer is made available to each Eligible Participant of the Eligible Policy once.

9. Any request to apply the Campaign Code, Member and Booking Details after policy issuance will not be accepted.

10. 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.

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

12. 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.

13. The validity of the Offer will not be extended under any circumstances.

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

15. 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.

16. 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).

17. 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.

18. 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.

19. 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.

20. The Eligible Policy 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 Eligible Policy is subject to the terms and conditions of the insurance policies determined by Chubb.

21. 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.

22. Personal data collected in connection with this Offer shall be processed in accordance with Chubb Privacy Policy and Cathay Pacific Customer Privacy Notice.

23. 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.

24. 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.

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