

Elevated Wellness Journey Plus Welcome Offer Terms and Conditions

1. Elevated Wellness Journey Plus Welcome Offer ("Promotion") is offered by Cathay Pacific Airways Limited ("Cathay" or "Cathay Pacific") and Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
2. Unless otherwise defined in these terms and conditions ("Terms and Conditions"), the following capitalized terms shall have the following meanings:
 - a) "2x Asia Miles Rewards" mean bonus Asia Miles awarded in addition to the base Asia Miles normally earned for an Eligible Transaction, such that the total Asia Miles earned for that transaction will be twice the base Asia Miles that would otherwise be earned.
 - b) "AML" means Asia Miles Limited, a wholly owned subsidiary of Cathay.
 - c) "Asia Miles by Cathay App" refers to the application of AML that allows users to use on mobile or desktop devices.
 - d) "Cathay Designated Credit Card Linked Extra Miles Rewards" means the 2x Asia Miles Rewards earned in respect of Eligible Transactions consisting of Card Linked Earn transactions, in accordance with these Terms and Conditions and the Additional Terms and Conditions for Cathay Designated Credit Card Linked Extra Asia Miles Rewards.
 - e) "Cathay Membership Programme" means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML.
 - f) "Cathay Shop Extra Miles Rewards" means the 2x Asia Miles Rewards earned in respect of Eligible Transactions consisting of eligible purchases made on Cathay Shop, in accordance with these Terms and Conditions and the Additional Terms and Conditions for Cathay Shop Extra Asia Miles Rewards.
 - g) "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.
 - h) "Designated Product" means the Cigna Cathay Premier Health Plan and Cigna DIY Health Plan.
 - i) "Eligible Policy(ies)" means a policy issued under the Designated Product, with a Policy Inception Date within the Promotion Period.
 - j) "Elevated Wellness Journey Member" means an individual who 1) is aged 18 or above 2) holds a valid Hong Kong Identity Card 3) has successfully registered as a Member 4) resides in Hong Kong 5) has installed the Asia Miles by Cathay App on their device and linked it to their membership account and 6) Cathay has been notified by Cigna Healthcare that the Member is insured under an Eligible Policy and the Member remains insured under and Designated Product at all times.
 - k) "Eligible Member(s)" means any Elevated Wellness Journey Member(s)
 - l) "Flight Promotion Code(s)" means the promotion code(s) provided by Cathay, which may be used when booking tickets on the official Cathay Pacific website for Cathay marketed and operated flights. Each booking made using the promotion code(s) is entitled to a discount of up to 5% off the applicable flight fare, subject to a maximum discount of HKD500 per booking.
 - m) "Eligible Transaction(s)" means (i) in relation to the Cathay Shop Extra Miles Rewards, an eligible purchase made by an Eligible Member on Cathay Shop; and (ii) in relation to the Cathay Designated Credit Card Linked Extra Miles Rewards, a Card Linked Earn transaction (as defined in the [Card Linked Earn Terms and Conditions](#)) made by an Eligible Member using an Eligible Payment Card (as defined in the [Card Linked Earn Terms and Conditions](#)) linked to the Eligible Member's Cathay Membership Programme account, in each case, completed within the designated period set out in the Additional Terms and Conditions for Cathay Shop Extra Asia Miles Rewards and the Additional Terms and Conditions for Cathay Designated Credit Card Linked Extra Asia Miles Rewards below.
 - n) "Member" means any person who is an existing member of the Cathay Membership Programme.
 - o) "Policyholder(s)" means the person who is a policyholder of an Eligible Policy.
 - p) "Policy Inception Date" means the inception date of a policy as stated in the policy schedule issued by Cigna Healthcare.
3. The Promotion period is from 1 April 2026, 00:00 to 31 December 2026, 23:59 (both dates inclusive, Hong Kong Time, GMT+8) ("Promotion Period").

4. The Promotion is only available to Eligible Members. By participating in the Promotion, the Eligible Members are deemed to have read, accepted and agreed to be bound by these Terms and Conditions.
5. During the Promotion Period, Eligible Members may enjoy the Rewards, provided that all of the following conditions are met:
 - 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. Eligible Members who meet the conditions in clause 5 above may enjoy the following rewards (collectively, the "Rewards"):
 - i. **Flight Discount Offer** : a discount of up to 5% off the applicable flight fare, subject to a maximum discount of HKD500 per booking, when booking Cathay marketed and operated flights using the Flight Promotion Code (*only applicable to NEW Elevated Wellness Journey members, i.e. Eligible Members who, according to AML's records, have not previously been registered to participate in the Elevated Wellness Journey ("NEW Eligible Member")*);
 - ii. **Cathay Shop Extra Miles Reward**: Eligible Transactions will earn 2x Asia Miles Rewards;
 - iii. **Cathay Designated Credit Card Linked Extra Miles Reward**: Eligible Transactions will earn 2x Asia Miles Rewards.

Note: Eligible Members may earn a maximum of 10,000 Asia Miles in total from the 2x Asia Miles Rewards under this Promotion, including the Cathay Shop Extra Miles Rewards and the Cathay Designated Credit Card Linked Extra Miles Rewards, in aggregate. This cap is absolute and applies per Eligible Member for the entire Promotion Period.

When using any of the above rewards, each Eligible Policy must remain valid, and the Policyholder must have paid all premiums due. The specific content of the rewards are set out in the relevant clauses below.

7. The use of the Flight Promotion Codes is subject to the Additional Terms and Conditions for Cathay Pacific Ticket Promotion Code below. Cathay will send the Flight Promotion Codes to the email address registered under the NEW Eligible Member's Cathay Membership Programme account. Each NEW Eligible Member will be issued with two (2) Flight Promotion Codes. A total quota of 1,000 Flight Promotion Codes will be available for this Promotion and on a first come first served basis while stock last.
8. The 2x Asia Miles Reward are subject to the Additional Terms and Conditions for Cathay Shop Extra Asia Miles Rewards and the Additional Terms and Conditions for Cathay Designated Credit Card Linked Extra Asia Miles Rewards below. The 2x Asia Miles Rewards will be credited directly to the Eligible Member's Cathay Membership Programme account in accordance with the designated schedule as set out in the applicable terms and conditions.
9. Cathay and Cigna Healthcare shall have full and absolute discretion to refuse to provide any Rewards under the following circumstances:
 - a) The relevant Eligible Policy has been cancelled prior to the issuance of the Reward;
 - b) Any premium due under the relevant Eligible Policy remains unpaid prior to the issuance of the Reward.
10. The Rewards are not exchangeable, transferable, refundable, or redeemable for cash. The use of the Rewards shall be subject to the Cathay Membership Programme and Cathay's relevant terms and conditions. Cigna Healthcare shall bear no responsibility for the use of the above Rewards.
11. Unless otherwise specified, this Promotion may be enjoyed concurrently with other promotions or offers.
12. Cathay shall not be liable for any loss arising from incorrect or incomplete information provided by the Members at the time of redeeming the Flight Promotion Code(s).

13. All Eligible Policy applications must be made by Eligible Members who are capable of making appropriate decisions independently. All Eligible Policy applications are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves full and absolute rights to accept or reject any Eligible Policy application.
14. These Terms and Conditions set out only the terms and conditions of this Promotion and do not represent the complete terms and conditions of the Designated Product(s). For details of the features, coverage, terms, conditions, and exclusions of the Designated Product(s), please refer to the relevant product brochure(s) and policy provisions.
15. Eligible Members must provide their correct Cathay Membership Programme number and registered email address to Cigna Healthcare at the time of purchasing the Eligible Policy in order to receive the Reward. Cathay will send an email with the Flight Promotion Code (s) to the NEW Eligible Member's email address registered in the Cathay Membership Programme. Cathay reserves the right to refuse the issuance of any Flight Promotion Code(s) due to any incorrect or missing information.
16. This Promotion is a short-term offer. To the maximum extent permitted by law, Cathay and Cigna Healthcare reserve the right to amend any of these Terms and Conditions or to terminate this Promotion at any time. Continued participation in this Promotion by Eligible Members after any such amendment or modification shall be deemed acceptance of the revised Terms and Conditions.
17. The [Terms and Conditions of the Cathay Membership Programme](#) (including the [Elevated Wellness Journey Programme Terms and Conditions](#)) shall also apply. In the event of any inconsistency, these Terms and Conditions shall prevail.
18. Cathay is an authorized insurance agent of Cigna Healthcare, with licence number FA3522. Cathay/AML shall not be responsible for any insurance products issued by Cigna Healthcare or for any information provided by Cigna Healthcare in relation to this Promotion or otherwise.
19. 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.
20. In the event of any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.
21. Cathay shall have full and absolute discretion to cancel or revoke any Asia Miles already credited, or to refuse the crediting of any Asia Miles to the Eligible Members' Cathay Membership Programme account, under the following circumstances:
 - a) The Eligible Member has failed to complete the designated registration or challenge requirements;
 - b) The information provided is incorrect, incomplete, or inconsistent with AML's records; and/or
 - c) The Eligible Member has breached these Terms and Conditions or has engaged in fraudulent or unlawful conduct.
22. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. All matters and disputes relating to this Promotion, the offers, and these Terms and Conditions shall be subject to the final decision of Cathay and Cigna Healthcare.

Additional Terms and Conditions for Cathay Pacific Ticket Promotion Code

1. Each Flight Promotion Code is only valid for a one-time usage per flight booking with ticket issued in Hong Kong and originate from Hong Kong to Cathay Pacific operating destinations. It is applicable only to flights operated by Cathay Pacific.
2. Each itinerary will originate and end in Hong Kong.
3. The Flight Promotion Code may only be used to book flight ticket through the official website www.cathaypacific.com, and any request to apply the promotion code after checkout will not be accepted.
4. The issuance time of the Flight Promotion Codes will depend on the payment date of the relevant Eligible Policy:

Payment Date of Eligible Policy	Issuance Date of Flight Promotion Codes	Redemption Period of Codes	Departure period
April 1, 2026 – June 30, 2026	On or before August 31, 2026	August 31, 2026 – November 30, 2026	August 31, 2026 – November 25, 2027
July 1, 2026 – October 31, 2026	On or before December 31, 2026	December 31, 2026 – March 30, 2027	December 31, 2026 – March 24, 2028
November 1, 2026 – December 31, 2026	On or before February 26, 2027	February 26, 2027 – May 30, 2027	February 26, 2027 – May 24, 2028

- i. The Flight Promotion Codes must be redeemed within the designated period specified in the table above (inclusive of the first and last day, Hong Kong time), will not be extended under any circumstances, and may only be used once on the official Cathay Pacific website. Any Flight Promotion Codes not used within the redemption period will be deemed void.
- ii. This Offer is only applicable to flights with departure dates falling within the designated departure period, and is limited to bookings for flights departing within 360 days from the date of ticket issuance.

5. Each Flight Promotion Code is entitled to a discount of up to 5% off the flight fare per booking, with a maximum discount of HKD500 per booking.
6. Any Flight Promotion Code(s) issued to NEW Eligible Members will not be reissued in the event of loss or damage. NEW Eligible Members shall bear responsibility to ensure that the Flight Promotion Code(s) have been successfully redeemed and are correctly displayed at the time of booking and checkout on the official Cathay Pacific website.
7. The Flight Promotion Code may not be used on flight tickets that are open-jaw, stopover, multi-city, package or booked on the Cathay Pacific mobile app and other channels.
8. 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.

9. The Flight Promotion Code will not apply to fuel surcharges, taxes, cancellation or change fees/penalties, administrative fees or other miscellaneous charges.
10. Premium Economy Class may not be available on all flight segments. Where passengers choose to switch their booking after ticket issuance to a flight not offering Premium Economy Class, Economy Class seat will be offered and no fare refund of the difference will be given.
11. Ticket rebooking and cancellation fees may apply according to cabin class and fare category. It is the passenger's responsibility to check and pay for any and all rebooking and cancellation fees that may apply.
12. Each Flight Promotion Code is not refundable or redeemable for cash or any other item.
13. The Flight Promotion Code cannot be used in conjunction with any other promotional or discount codes.
14. Tickets are on a bookable basis and are subjected to seat availability. There are variations to the number of seats for the designated fare subclass that are allocated to a particular flight, and it could be fully booked although seats may still be available in other fare subclasses in the same cabin class of travel.
15. Tickets booked with a Flight Promotion Code may be non-refundable, non-reroutable, and/or non-transferable, subject to the applicable cabin class and fare category.
16. "24-hour free cancellation" is not available for tickets booked with a promotion code.
17. In the event of any discrepancy between English and Chinese versions of these terms and conditions, the English version shall prevail.
18. In case of any dispute arising out of this promotion, the decision of Cathay Pacific shall be final and conclusive.
19. Other Cathay Pacific terms and conditions apply including without limitation, Cathay Pacific's General Conditions of Carriage and Conditions of Contract.
20. These terms and conditions are governed by the laws of Hong Kong. Any dispute that cannot be resolved between the parties shall be submitted to the exclusive jurisdiction of the courts of Hong Kong.

Additional Terms and Conditions for Cathay Shop Extra Asia Miles Rewards

1. During the Promotion Period, Eligible Members may earn 2x Asia Miles Rewards on Eligible Transactions made at Cathay Shop.
2. Eligible Members may earn a maximum of 10,000 Asia Miles in total from all 2x Asia Miles Rewards under this Promotion, including those earned from Cathay Designated Credit Card Linked Extra Miles Rewards and Cathay Shop Extra Miles Rewards, in aggregate.
3. Asia Miles may be earned on the full cash amount or the cash portion of a Miles Plus Cash purchase. If Asia Miles are used to pay for part of a purchase, Asia Miles will only be earned on the portion paid with cash, excluding taxes, import duties and clearance (if applicable).
4. Eligible Transactions that are subsequently cancelled, refunded, disputed will not be eligible for mileage accrual or rewards.
5. The 2x Asia Miles Rewards earned from Eligible Transactions will be credited directly to the Eligible Member's Cathay Membership Programme account in accordance with the following schedule:

Eligible Transaction Period	Crediting Date of 2x Asia Miles Rewards
April 1, 2026 – June 30, 2026	On or before August 31, 2026
July 1, 2026 – October 31, 2026	On or before December 31, 2026
November 1, 2026 – December 31, 2026	On or before February 26, 2027

6. [Cathay Shop Terms and Conditions](#) apply.
7. In case of any disputes, Cathay Pacific reserves the right of final decision.

Additional Terms and Conditions for Cathay Designated Credit Card Linked Extra Asia Miles Rewards

1. During the Promotion Period, Eligible Members may earn 2x Asia Miles Rewards for Eligible Transactions made with an Eligible Payment Card (as defined in the [Card Linked Earn Terms and Conditions](#)) linked to their Cathay Membership Programme account.
2. Eligible Members may earn a maximum of 10,000 Asia Miles in total from all 2x Asia Miles Rewards under this Promotion, including those earned from Cathay Designated Credit Card Linked Extra Miles Rewards and Cathay Shop Extra Miles Rewards, in aggregate.
3. Eligible Transactions that are subsequently cancelled, refunded, disputed will not be eligible for mileage accrual or rewards.
4. The 2x Asia Miles Rewards earned from Eligible Transactions will be credited directly to the Eligible Member's Cathay Membership Programme account in accordance with the following schedule:

Eligible Transaction Period	Crediting Date of Asia Miles Rewards
April 1, 2026 – June 30, 2026	On or before August 31, 2026
July 1, 2026 – October 31, 2026	On or before December 31, 2026
November 1, 2026 – December 31, 2026	On or before February 26, 2027

5. In case of disputes, the decision of Cathay Pacific shall be final.
6. [Card Linked Earn Terms and Conditions](#) apply.