

## “Shield for Miles Lucky Draw” Terms and Conditions

1. “Shield for Miles Lucky Draw” (“**Lucky Draw**”) is brought to you by Cathay Pacific Airways Limited (“**Cathay**”, “**we**”, “**our**” or “**us**”).
2. By participating in this Lucky Draw, participants are deemed to have accepted and agreed to be bound by these Terms and Conditions.
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;

“**Cathay/AML**” means Cathay and AML collectively;

“**Cathay Membership Programme**” means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML;

“**Chubb**” means Chubb Insurance Hong Kong Limited;

“**Cigna Healthcare**” means Cigna Worldwide General Insurance Company Limited;

“**Entry**”/“**Entries**” means eligible entries to the Lucky Draw that can be earned by Eligible Participants (as defined below);

“**Member**” means a current member of the Cathay Membership Programme with a membership account;

“**Promotion Period**” means the period from now to 15 July 2026, 23:59 (both dates inclusive, Hong Kong Time, GMT+8);

“**Registration Form**” means the [designated registration electronic form \(https://wellness.cathaypacific.com/insform/en\\_HK/lucky-draw-form\)](https://wellness.cathaypacific.com/insform/en_HK/lucky-draw-form) that must be completed during the Promotion Period if a Member wishes to participate in the Lucky Draw;

“**Zurich**” means Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability).

4. To become an eligible participant for the Lucky Draw (“**Eligible Participant**”, “**you**” or “**your**”, you must meet the following criteria:
- Be 18 years of age or above;
  - Physically present in Hong Kong;
  - Be a Member; and
  - Successfully register for the Lucky Draw during the Promotion Period by filling in and submitting the [Registration Form](https://wellness.cathaypacific.com/insform/en_HK/lucky-draw-form) ([https://wellness.cathaypacific.com/insform/en\\_HK/lucky-draw-form](https://wellness.cathaypacific.com/insform/en_HK/lucky-draw-form)) with the following details:
    - i. Full name (as shown on passport);
    - ii. Cathay Membership Programme membership number;
    - iii. A valid Hong Kong mobile number; and
    - iv. Email address.
5. During the Promotion Period, Eligible Participants who complete the Registration Form will be entitled to one (1) Lucky Draw Entry. You may also complete the following designated missions (each, a “Mission”; collectively, “**Missions**”) to earn additional Entries into the Lucky Draw:

<b>Mission</b>	<b>Requirement</b>	<b>Number of Entries in reward</b>
Mission 1	Provide consent to Cathay/AML transferring personal data to Cigna Healthcare for direct marketing purposes in the Registration Form.	10 times
Mission 2	Apply any one of the following: <ul style="list-style-type: none"> <li>• <a href="#">Cathay Rewards Travel Cover</a></li> <li>• <a href="#">Zurich Breezy Home Insurance Plan</a></li> <li>• <a href="#">Zurich Helpersafe Domestic Helper Insurance Plan</a></li> <li>• <a href="#">Zurich Breezy Care Personal Accident Insurance Plan</a></li> </ul>	30 times
Mission 3	Apply of any one of the following: <ul style="list-style-type: none"> <li>• <a href="#">Cathay Rewards Annual Travel Cover</a></li> <li>• <a href="#">Zurich Private Motor Car / EV Insurance Plan</a></li> </ul>	50 times
Mission 4	Become an eligible policyholder* of the following insurance plan: <ul style="list-style-type: none"> <li>• <a href="#">Cigna Cathay Premier Health Plan</a></li> </ul> <p><i>* Eligible Members who are policyholders of the Cigna Cathay Premier Health Plan and whose policy is in-force as of 15 July 2026 (“Eligible Policyholders”)</i></p>	100 times

During the Promotion Period, you can earn more Entries to the Lucky Draw by completing different Missions. The more Missions you complete, the higher the bonus multiplier applied to your Entries (“**Bonus Multiplier**”):

Number of Missions Completed	Bonus Multiplier
Complete any 2 Missions	x 2
Complete any 3 Missions	x 5
Complete all 4 Missions	x 10

6. Consent to Cathay/AML’s use and transfer of personal data to Cigna Healthcare for the purpose of direct marketing is required for receiving the registration incentive of 100 Asia Miles (“**Registration Incentive**”). The Lucky Draw will offer a total of 30,000 Registration Incentive with 3,000,000 Asia Miles.
7. For the avoidance of doubt, the Bonus Multiplier applies only when different Missions are completed; it will not be applied when an Eligible Participant completes the same Mission more than once. Eligible Participants shall be entitled to the specified number of Entries for the relevant Mission once only. No additional Entries shall be granted, even if the Eligible Participant applies for two or more different insurance products within the same Mission.
  - Example: Applying for both Cathay Rewards Travel Cover and Zurich Breezy Home Insurance Plan (both under Mission 2) would entitle an Eligible Participant to a total of 30 Entries to the Lucky Draw
8. Eligible Members who are policyholders of the Cigna Cathay Premier Health Plan and whose policy is in-force as of 15 July 2026 (“Eligible Policyholders”), will be entitled to a total of one-hundred (100) entries.
9. Each Eligible Participant may submit the Registration Form to enter the Lucky Draw only once during the Promotion Period. Once the Registration Form has been submitted, all information provided on the Registration Form cannot be modified. Duplicate submissions and any untrue, incorrect, incomplete or invalid information provided (including but not limited to the email address and mobile number) will result in disqualification from this Lucky Draw.
10. During the Promotion Period, each Eligible Participant will receive Entries to the Lucky Draw based on the number of Missions completed. Each Eligible Participant may receive up to 1,901 Entries in total.

Example:

Complete 4 Missions

10 + 30 + 50 + 100 Entries = 190 Entries

190 Entries x 10 (Bonus Multiplier) = 1900 Entries

Including the 1 Entry you receive upon registration, you can enjoy up to 1,901 Entries in total.

11. By participating in this Lucky Draw, you are deemed to have accepted and agreed to be bound by these Terms and Conditions.
12. For Eligible Participants who are qualified to receive the Registration Incentive, the Registration Incentive will be credited to their Cathay Membership Programme accounts on or before 30 September 2026.
13. The winners of this Lucky Draw (“**Winners**”) will receive the following prizes (a total of 403 prizes), each referred to as a “**Prize**”, collectively, “**Prizes**”):

#	Prize	Quota	Note
#1	476,000 Asia Miles	1	Equivalent to the Asia Miles required to redeem 2 round trip tickets from Hong Kong to any destination in Business Class
#2	128,000 Asia Miles	1	Equivalent to the Asia Miles required to redeem up to 2 round trip tickets from Hong Kong to Japan in Business Class
#3	112,000 Asia Miles	1	Equivalent to the Asia Miles required to redeem up to 2 round trip tickets from Hong Kong to Bangkok in Business Class
#4	5000 Asia Miles	100	NIL
#5	1000 Asia Miles	300	NIL
Total	1,516,000 Asia Miles	403	

14. Winners will be drawn randomly among the Eligible Participants by a computer system on 7 August 2026.
15. Each member may win only one Prize in this Lucky Draw.
16. The results of the Lucky Draw will be published in The Standard and Sing Tao Daily on 14 August 2026. Prizes will be credited to the Winners' Cathay Membership Programme accounts on or before 14 September 2026.
17. Winners are required to provide proof of eligibility as required by Cathay/AML, including but not limited to membership status, residential address and age. All information provided by the **Eligible Participants** must be accurate, up-to-date, true, and complete in accordance with the records of **Cathay/AML** to qualify for the **Prize**. Failure to provide satisfactory proof or submission of false eligibility information will result in forfeiture of the Prize. When collecting the prize, any winner under the age of 18 will be disqualified and replaced with reserved winner.
18. If the Lucky Draw cannot proceed due to reasons beyond Cathay/AML's control (for example, computer virus, mobile network failure, tampering, unauthorized intervention, fraud, or technical failures (as may be applicable), Cathay/AML will use our best efforts to notify you as soon as reasonably possible.
19. Cathay/AML do not accept any responsibility or liability for any problems or technical malfunctions of any communication network, or any late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected registrations, claims or correspondence, whether due to error, omission, alteration, tampering, deletion, theft, transmission interruption, communications failure, or otherwise, as may be applicable.
20. To the extent permitted by law, Cathay/AML and/or their agents, employees, contractors and representatives shall not be responsible or liable to compensate the Winners in any circumstances, and shall not be liable any loss, damage, personal injury or death arising out of or in connection with the claiming or receipt of Prizes, except where such loss, damage, injury or death is caused by the negligence of Cathay/AML and/or their agents, employees, contractors, or representatives.
21. Prizes are not exchangeable, transferable, refundable or redeemable for cash. Any use of the Prize is subject to the relevant terms and conditions imposed by Cathay/AML.
22. Cathay is an authorized insurance agent of Cigna Healthcare, Chubb and Zurich in Hong Kong, with licence no. FA3522. Cathay/AML shall not be responsible for any

insurance products issued by Cigna Healthcare, Chubb and Zurich or any information provided by these insurers in relation to the insurance products in connection with the Lucky Draw or otherwise. These Terms and Conditions are not an insurance policy or a contract of insurance. The insurance products are subject to the relevant terms and conditions determined by the respective insurer.

23. AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of Cigna Healthcare, Chubb, Zurich, Cathay or you. AML only conducts 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).
24. Any promotional offer(s) or material(s) should be read in conjunction with the relevant policy wording(s). Before application, please confirm you understand the insurance product’s features and that it fits your need(s). Eligible Participants should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s) which does/do not contain the terms and conditions of the relevant insurance plan. For terms and conditions, coverage details and exclusions of the comprehensive plan, please refer to the relevant policy wording(s).
25. Cathay/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 or mistake;
  - ii. Cigna Healthcare, Chubb, and/or Zurich refund any premiums you paid under the related policy for any reason.
  - iii. you fail to comply with these Terms and Conditions and/or the Cathay Membership Programme’s terms and conditions;
  - iv. Cigna Healthcare, Chubb, and Zurich shall notify us if you fail to comply with the terms and conditions governing the insurance policies issued by Cigna Healthcare, Chubb, and Zurich under the related policy you purchased; and/or
  - v. you commit any misconduct or fraud, or otherwise act illegally, dishonestly, misleadingly, deceptively, or fraudulently in connection with the insurance policies issued by Cigna Healthcare, Chubb, and Zurich, the Cathay Membership Programme, or this lucky draw under these Terms and Conditions.
26. Your application for insurance products is subject to underwriting and approval by the respective insurers. The insurers reserve the right to accept or decline any application for the insurance products. For clarity, the following products are underwritten by their respective insurers:

- a) Cigna Healthcare: Cigna Cathay Premier Health Plan
- b) Chubb: Cathay Rewards Travel Cover; Cathay Rewards Annual Travel Cover
- c) Zurich: Zurich Breezy Home Insurance Plan; Zurich Helpersafe Domestic Helper Insurance Plan; Zurich Breezy Care Personal Accident Insurance Plan; Zurich Private Motor Car / EV Insurance Plan

27. These Terms and Conditions are governed by and shall be interpreted in accordance with 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.

28. The [Cathay Membership Programme Terms and Conditions](#) shall apply. In the event of any inconsistency between the terms and conditions of this Lucky Draw and Cathay Membership Programme, the Terms and Conditions of this Lucky Draw shall prevail for all matters arising out of or in connection with this Lucky Draw.

29. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Lucky Draw shall be processed in accordance with the [Personal Information Collection Statement of Cigna Hong Kong](#) and [Cathay Pacific Customer Privacy Notice](#). By participating in this Lucky Draw, you are deemed to have read, understood and agreed to be bound by the Personal Information Collection Statement of Cigna Hong Kong and Cathay Pacific Customer Privacy Notice. If you do not consent to Cigna Healthcare using and/or sharing your personal information for any of those purposes, you may exercise your opt-out right by notifying Cigna Healthcare's Data Protection Officer at the address provided in the Personal Information Collection Statement of Cigna Hong Kong. Should you exercise this right, Cigna Healthcare, the insurance intermediary, and/or third-party service providers will not be able to send you any direct marketing, targeted, or special offers in the future.

30. For any matter or dispute arising out of or in connection with this Lucky Draw or these Terms and Conditions, the decision of Cathay shall be final.

31. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.

Trade Promotion Competition Licence No.: 61339-52 (Only Applicable to Lucky Draw)