

Exclusive Double Asia Miles Reward Offer for Selected Members

Purchasing Cathay Custom Home Plan

Terms and conditions

1. This Exclusive Double Asia Miles Reward Offer for Selected Members Purchasing Cathay Custom Home Plan Launch Double Up Offer (this “**Offer**”, as described in greater detail below) is organized by Cathay Pacific Airways Limited (“**Cathay**”) and Zurich Insurance Company Ltd (“**Zurich**”) (a company incorporated in Switzerland with limited liability).
2. This Offer commences on 1 September 2026, 00:00 and ends on 31 October 2026, 23:59 both days inclusive, Hong Kong Time, 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);

“**Coverage Summary**” means the coverage summary available at Zurich’s website at <https://info.zurich.com.hk/policy/ZHM-CPX-002-08-2026.pdf>;

“**Zurich Dedicated Websites**” means the [Cathay Custom Home Plan Webpages](#);

“**Channels**” means the Zurich Dedicated Websites.

4. To become an eligible participant (“**Eligible Participant**”, “**you**” or “**your**”) for the offer under this Offer, you must:
 - I. be a Member;
 - II. be at least 18 years of age;
 - III. receive an invitation email from Cathay with a designated campaign code “**CATHAYDIY**” and link to the Channels; and
 - IV. have successfully purchased the Cathay Custom Home Plan through the Channels and the insurance policy is successfully issued during the Promotion Period.
5. The Eligible Participants who successfully purchased the Cathay Custom Home Plan through the Channels and the insurance policy is successfully issued during the Promotion Period will receive one (1) Asia Miles for every two (2) Hong Kong Dollars you paid for the Cathay Custom Home Plan premium per policy, subject to the applicable [Terms and Conditions](#) (“**Regular Miles**”).

6. In addition to the Regular Miles, Eligible Participants who fulfil all eligibility requirements under this Offer will receive one (1) additional Asia Mile for every two (2) Hong Kong Dollars of eligible premium paid for the qualifying Cathay Custom Home Plan policy ("**Bonus Miles**").
7. Accordingly, Eligible Participants who qualify for both Regular Miles and Bonus Miles under this Offer will receive a total of one (1) Asia Mile for every one (1) Hong Kong Dollar of eligible premium paid for the qualifying Cathay Custom Home Plan policy.
8. If you are eligible to receive the Miles Reward, the Regular Miles will be awarded to you by Zurich and AML will arrange for the Asia Miles to be credited to your Cathay Membership Programme membership account within 7 days after the policy effective date. Bonus Miles will be credited within 6-8 weeks after the end of the Offer Period.
9. Each Eligible Participant can only enjoy this Offer once during the Offer Period.
10. The Cathay Custom Home Plan is underwritten and arranged by Zurich. Cathay is the policy holder of this Protection Plan. For details, please visit Zurich's website: [Coverage Summary](#). Cathay is an authorised insurance agent (License No. FA3522) of Zurich in Hong Kong, and Cathay/AML are not responsible for any insurance products issued by Zurich, or any information provided in relation to insurance products in connection with this Offer or the Zurich Lifestyle Protection Plan.
11. These terms and conditions are not an insurance policy or a contract of insurance. All information in respect of the Home Insurance Plan is provided by Zurich. Any information in respect of the Home Insurance Plan given herein is subject to the policy provisions of Home Insurance Plan and the related terms and conditions. In the event of any inconsistencies between these terms and conditions and the Coverage Summary, the Coverage Summary will prevail.
12. For terms and conditions, coverage details and exclusions of the Home Insurance Plan, please refer to relevant [Coverage Summary](#).
13. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Coverage Summary. Before application, please confirm you understand the Cathay Custom Home Plan's features and that it fits your need (s). Eligible Participant should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s) which do not contain the terms and conditions of the relevant insurance plan. For terms and conditions, coverage details and exclusions of the Cathay Custom Home Plan, please refer to relevant [Coverage Summary](#).
14. Unless otherwise stated, the Offer cannot be used in conjunction with any other promotional or discount offer and are non-transferable or exchangeable for cash or other products.
15. Zurich and 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;
 - II. you fail to comply with these terms and conditions and/or the Cathay Membership Programme terms and conditions;
 - III. you commit any misconduct or fraud or otherwise act illegally, dishonestly, misleadingly, deceptively or fraudulently in connection with Zurich Lifestyle Protection Plan, the Cathay Membership Programme, or this Offer under these terms and conditions.
16. 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).
17. Zurich reserves the right to refuse or disqualify any person who in Zurich’s reasonable opinion has breached any of these terms and conditions. Zurich reserves the right of final decision for any person’s entitlement to the Cathay Custom Home Plan.
18. By participating in this Offer, you hereby agree, understand, accept these terms and conditions.
19. In case of any dispute, the decision of Zurich and Cathay/ AML shall be final and conclusive on all matters related to this Offer.
20. Personal data collected in connection with this Offer shall be processed in accordance with [Zurich Privacy Policy](#) and [Cathay/AML Privacy Policy](#).
21. The Cathay Membership Programme [Terms and Conditions](#) apply. To the extent there is any inconsistency, these terms and conditions shall prevail.
22. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
23. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.