Zurich Motor Insurance 2:1 Miles Reward with Bonus Miles Campaign
Terms and Conditions

1. This Zurich Motor Insurance 2:1 Miles Reward with Bonus Miles Campaign (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. These terms and conditions apply to the awarding of Asia Miles by Zurich to customers who are Members (as defined below) who purchase Zurich Motor Insurance (as defined below) through the Zurich Dedicated Websites (as defined below) (herein referred to as "**you**" or "**your**").

3. This Offer commences on 1 November 2026, 00:00 and ends on 31 December 2026, 23:59 (both days inclusive, Hong Kong Time, GMT+8) (the "**Promotion Period**").

4. You acknowledge and agree that by requesting for the award of Asia Miles in connection with your purchase of the Zurich Motor Insurance through the Zurich Dedicated Websites and participating in this Offer, you are agreeing to these terms and conditions and any amendments or variations to these terms and conditions.

5. 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);

   "**Comprehensive Plan**" refers to the motor policy inclusive of the "Third Party Only Plan", in addition covering the Insured against loss of or damage to the motor car and/or its spare parts whilst thereon, and more, subject to access.

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

"**Third Party Only Plan**" refers to the motor policy option which the Insurer shall indemnify the legal liability of an Insured and/or any Insured Driver (if applicable) in respect of: (i) death of or bodily injury to any person; and/or (ii) damage to property of third party; where such death or bodily injury or property damage arises out of an accident caused by or in connection with the motor car subject to access. subject to access;

"**Regular Mileage Award**" means the standard Asia Miles awarded for Zurich General Insurance policies outside the scope of this Offer, as described in the Terms and Conditions Regarding the Award of Asia Miles in Relation to Purchases of Zurich General Insurance Products.

'**Zurich Dedicated Website**" means the Zurich Motor Insurance;

"**Zurich General Insurance**" means the general insurance products offered and designated by Zurich, as set out on the Zurich Dedicated Websites.

6. To become an eligible participant ("**Eligible Participant**", "**you**" or "**your**") for the offer under this Campaign (the "**Campaign Offer**"), you must:

   I. be a Member;
   II. be at least 18 years of age; and
   III. have successfully purchased the Zurich Motor Insurance through the Zurich Dedicated Website and the insurance policy is successfully issued during the Promotion Period.

7. Eligible Participants who successfully purchase Zurich Motor Insurance through the Zurich Dedicated Website and whose insurance policy is successfully issued during the Promotion Period will be eligible to receive:
   I. for the Comprehensive Plan, 8,000 bonus miles and one (1) Asia Mile for every two (2) Hong Kong dollars you paid for the Zurich Motor Insurance premium per policy; or
   II. for the Third Party Only Plan, 3,500 bonus miles and one (1) Asia Mile for every two (2) Hong Kong dollars you paid for the Zurich Motor Insurance premium per policy,

   (collectively, the "**Miles Reward**").

8. When purchasing the Zurich Motor Insurance through the Zurich Dedicated Websites, you must provide all requested information, and ensure that all information you have provided is complete and accurate. Such information

includes your Cathay Membership Programme membership number, your surname and your first name as registered in your Cathay Membership Programme membership account. Zurich and Cathay/AML will not be liable if you fail to receive Asia Miles due to incorrect or incomplete information provided.

9. The Asia Miles for the subscription to the Zurich Motor Insurance will be awarded by Zurich to you.

10. If you are eligible to receive Asia Miles under these terms and conditions, then the Asia Miles for Motor Insurance will be credited within 6-8 weeks following the end of the policy's cooling-off period.

11. Each Member is only entitled to receive this Offer once per Zurich Motor Insurance policy in accordance with these Terms and Conditions.

12. The Zurich Motor Insurance policies are provided and underwritten by Zurich. 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 otherwise. Zurich Motor Insurance policies are subject to the terms and conditions of the insurance policies determined by Zurich.

13. AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of Zurich, 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. If your Zurich Motor Insurance policy is cancelled or terminated, you will not be eligible to receive any Asia Miles in connection with the Zurich Motor Insurance policy.

15. This Offer is not transferable, exchangeable, returnable or redeemable for cash, and cannot be used in conjunction with the Regular Mileage Award and other promotional offers unless otherwise specified.

16. 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. Zurich refunds any premiums you paid to Zurich on the Zurich Motor 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. Zurich notifies us that you have failed to comply with the terms and conditions applicable to the Zurich Motor Insurance 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 Zurich Motor Insurance, the Cathay Membership Programme, or this Offer under these terms and conditions.

17. Your purchase of the Zurich Motor Insurance is subject to underwriting and approval by Zurich. Zurich reserves the right to accept or decline any application for the Zurich Motor Insurance.

18. These terms and conditions are terms and conditions of this Offer only and do not represent the full terms of the Zurich Motor Insurance. For details of the features, contents, terms, conditions and exclusions of the Zurich Motor Insurance, please refer to relevant product brochure(s) and policy provision(s).

19. All matters and disputes relating to this Offer and these terms and conditions are subject to Cathay's and Zurich's final decision.

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

21. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.

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

23. Personal data collected in connection with this Offer shall be processed in accordance with Zurich privacy policy and Cathay/AML privacy policy.