

Terms & Conditions of Cigna Healthcare Civil Servants Medical Insurance Scheme Promotion ("T&C"):

信諾環球公務員醫療保險計劃推廣活動條款及細則：

1. This promotion (the "Promotion") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").

此優惠（下稱「推廣活動」）由信諾環球保險有限公司（「信諾環球」）舉辦。

2. The Promotion is valid from 15 December 2025 to 15 January 2026, both days inclusive (the "Promotion Period").

推廣活動由 2025 年 12 月 15 日至 2026 年 1 月 15 日止，包括首尾兩日（下稱「推廣期」）。

3. The Promotion is only applicable to Civil Servants Medical Insurance Scheme ("Eligible Plans").

推廣活動只適用於信諾環球公務員醫療保險計劃（「合資格計劃」）。

4. Each Eligible Participant can register and receive the reward once only during the Promotion Period.

每位合資格參加者在推廣期內只可登記及領取獎賞一次。

5. To qualify for the Promotion, each Eligible Participant must:

要享有此推廣活動優惠，每位合資格參加者必須：

- Must be Hong Kong Civil Servants or Non-Civil Servants employed by the Government of the Hong Kong Special Administrative Region, or staff members including contract and term staff employed by The Hong Kong Housing Authority, The Hospital Authority, or Legislative Council Secretariat;
必須為香港公務員或香港特別行政區政府聘用的非公務員，或由香港房屋委員會、醫院管理局或立法會秘書處聘用的員工（包括合約員工及定期項目員工）；
- Submit contact details via the "Contact Us" form on Cigna Healthcare's website, thereby giving their consent ("Consent") for Cigna Healthcare to use and transfer their personal data for the purpose of direct marketing, including receiving information on Cigna Healthcare promotions and news;
透過信諾環球網站上的「聯絡我們」表格提交聯絡資料，並因此提供同意（「同意」），允許信諾環球使用及轉移其個人資料作直接促銷用途，包括接收有關信諾環球推廣及最新資訊；
- Successfully complete one phone conversation with a Cigna Customer Advisor regarding the latest promotions and information;
成功完成與信諾客戶顧問就最新信諾環球的推廣和資訊進行的通話一次；

- And provide a valid Cathay membership number to Cigna Healthcare's Customer Advisor for reward fulfillment

向信諾環球的客戶顧問提供有效的國泰會員號碼以便獎賞發放。

6. Upon completion, each Eligible Participant will receive 2,000 Asia Miles as a reward. The Asia Miles reward will be credited to the Eligible Participant's account on or before 30 April 2026.

完成上述步驟的合資格參加者將獲得 2,000「亞洲萬里通」里數作為獎賞。此里數獎賞將於 2026 年 4 月 30 日或之前發放至合資格參加者帳戶。

7. During the Promotion Period, in addition to the reward mentioned in Clause 6, eligible Participants who successfully enroll in any of the following plans will receive an additional 5,000 Asia Miles:

於推廣期內，除第 6 條所述獎賞外，成功投保以下合資格計劃的合資格參加者，可獲額外 5,000「亞洲萬里通」里數獎賞：

- Cigna VHIS Series– Flexi Plan (Superior) or Cigna HealthFirst Elite 360 Medical Plan

信諾自願醫保系列靈活計劃（優越）或 信諾尊尚 360 醫療保

including HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover.

包括港幣\$15,000、港幣\$25,000、港幣\$50,000 或港幣\$75,000 自付費計劃。病房類別及受保地區選項則不限。

8. All applications must be underwritten and issued by Cigna Healthcare on or before 28 February 2026 (each an "Eligible Policy").

所有相關計劃之申請必須於 2026 年 2 月 28 日或之前經信諾環球核保並簽發（每張保單下稱「合資格保單」）。

9. Each Eligible Policy can only participate in this Promotion once, and policyholders will receive an additional 5,000 Asia Miles.

每張合資格保單於推廣期內只可參與此推廣活動一次，保單持有人可額外獲得「亞洲萬里通」5,000 里數獎賞。

10. The additional reward will be credited within 6–9 months from policy issuance or by 30 November 2026, whichever is later.

此里數獎賞將於合資格保單簽發日起計 6 至 9 個月內，或於 2026 年 11 月 30 日前發放至合資格參加者帳戶，以較遲者為準。

11. All application(s) for the Eligible Plan are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.

所有合資格計劃投保申請須經信諾環球核保及批准。信諾環球保留是否接受任何有關計劃投保申請的絕對權利。

12. The Promotion is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plan within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan during the Promotion Period.

推廣活動並不適用於推廣期之前 12 個月內已遞交申請或已生效的合資格計劃但其後撤回投保申請或取消保單，並於推廣期內再次投保合資格計劃之客戶。

13. The Promotion cannot be combined with any other promotional offer, except the following discounts for Cigna VHIS Series – Flexi Plan (Superior) (if applicable):

本推廣活動不可與其他優惠同時使用。以下適用於信諾自願醫保系列 – 靈活計劃（優越）及信諾尊尚 360 醫療保的折扣推廣活動除外（如適用）：

- Cigna Healthcare VHIS Series – Flexi Plan (Superior) and Cigna HealthFirst Elite 360 Medical Plan Premium Discount Promotion for Civil Servants

信諾環球自願醫保系列 – 靈活計劃（優越）及信諾尊尚 360 醫療保公務員專享保費減免推廣

14. If the information provided (including but not limited to Cathay membership number, name, and contact number) is duplicated, false, incorrect, incomplete, or invalid, the participant will be deemed ineligible and will not receive the mileage reward.

如所提供的資料（包括但不限於國泰會員號碼、姓名及聯絡電話）為重覆使用、不真實、不正確、不完整或無效，參加者將被視為未能符合推廣活動資格而不獲派發里數。

15. The mileage rewards under this Promotion are not exchangeable, transferable, refundable, or redeemable for cash. Any use of Asia Miles is subject to the relevant terms and conditions imposed by Cathay Pacific Airways Limited / Asia Miles Limited. Cigna Healthcare is not the owner or operator of Asia Miles and shall not be liable in any way whatsoever in relation to any aspects of the use of Asia Miles, including but not limited to redemption of Asia Miles, quality and supply of the redeemed services or products.

本推廣活動所提供的里數獎賞不可兌換、轉讓、退款或兌換現金。任何「亞洲萬里通」里數的使用均受國泰航空有限公司 / 亞洲萬里通有限公司所訂立的相關條款及細則約束。信諾環球並非「亞洲萬里通」的擁有人或營運方，並不就里數的使用承擔任何責任，包括但不限於里數兌換、兌換服務或產品的品質及供應。

16. Cigna Healthcare reserves the right to change, suspend or cancel the Promotion or change any of the terms and conditions of the Promotion at any time without prior notice. In case of any disputes, decision of Cigna Healthcare shall be final.

信諾環球保留在沒有預先通知的情況下隨時更改、暫停或取消是次推廣活動或修訂其條款及細則之權利。有關是次推廣活動的任何爭議，信諾環球保留最終決定權。

17. By participating in the Promotion, the Eligible Participants are deemed to have read, accepted and agreed to be bound by the Terms and Conditions.

參與此推廣活動即表示合資格參加者已閱讀、理解、接受並同意遵守所有條款及細則。

18. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with [the Personal Information Collection Statement of Cigna Healthcare Hong Kong](#) and [Cathay Pacific Customer Privacy Notice](#). By participating in this Promotion, the applicants are deemed to have read, understood and agreed to be bound by the Cigna Healthcare Personal Information Collection Statement. If you do not or no longer wish your personal data to be used in direct marketing, you may withdraw your consent to direct marketing by Cigna Healthcare at any time.

與此推廣活動有關的個人資料的收集、使用、儲存、披露或其他處理方面，將根據[信諾環球香港個人資料收集聲明](#)及[國泰航空客戶隱私權聲明](#)進行收集、處理或使用。參與此推廣活動即表示申請人已閱讀、理解、接受並被視為明白及同意遵守信諾環球的個人資料收集聲明。若你不同意，或日後不再希望你的個人資料被用於直接市場推廣，你可隨時撤回對信諾環球香港進行直接市場推廣的同意。