

Terms & Conditions of Cigna Healthcare Online Exclusive Promo Code (“T&C”):

信諾環球網上專享優惠碼條款及細則：

1. This promotion (the “Promotion”) is organized and sponsored by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare”).
此投保優惠活動（下稱「推廣活動」）由信諾環球保險有限公司（「信諾環球」）舉辦及贊助。
2. The Promotion is applicable to all plan level of Cigna HealthFirst Elite 360 Medical Plan and Cigna VHIS Series (“Eligible Plans”), including:
此推廣活動適用於信諾尊尚 360 醫療保的所有計劃及信諾自願醫保系列（「合資格計劃」），包括：
 - Flexi Plan (Superior) with HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover
靈活計劃（優越）的港幣\$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。
 - Flexi Plan (SMM)
靈活計劃(附加保障)
 - Standard Plan
自願醫保標準計劃
3. Applicants can enjoy 15% discount (“Premium Discount”) for the first year premium when they submit Promo Code (“Promo Code”) during the enrolment of Eligible Plans.
申請人於投保合資格計劃時提交優惠碼(下稱「優惠碼」)可享 15%首年保費折扣(「保費折扣」)。
4. Subject to Clause 2I, to receive the promo code via WhatsApp, applicants must give express consent to have WhatsApp communication and any other form of Cigna Healthcare’s direct marketing in connection with this Promotion by checking the box to agree to the disclaimer after filling in their mobile number on the respective online form. The Promo Code will be sent within five minutes after the applicant agrees to the disclaimer through Cigna Healthcare’s WhatsApp account number +852 6160 3595.
根據第 2I 條，如需經 WhatsApp 獲取優惠碼，申請人需在相應的線上表格填寫手機號碼及勾選同意透過 WhatsApp 獲取優惠碼的聲明，明確批准信諾環球進行與本推廣活動相關的 WhatsApp 通訊和任何其他形式的直接行銷。優惠碼將在申請人同意其聲明內的五分鐘內經信諾環球 WhatsApp 帳號號碼+852 6160 3595 發送。
5. If the applicant has already submitted the same mobile number via online form according to Cigna Healthcare’s records, an error message will be displayed on online form to notify the applicant that the Promo Code has already been sent to this mobile number. If the applicant has not received it or needs to retrieve the promo code, they can send a message to Cigna Healthcare’s WhatsApp account number +852 6160 3595.
如果根據信諾環球的記錄，申請人已透過手線上表格提交了相同的手機號碼，則線上表格會顯示錯誤信息通知申請人其優惠碼已經發送至該手機號碼。如果申請人仍然沒有收到或需重新獲取優惠碼，可以發送信息到信諾環球的 WhatsApp 帳號號碼+852 6160 3595 來獲取。
6. Each mobile number can receive the WhatsApp Promo Code once per Eligible Plan per day
每個手機號碼每天能為同一合資格計劃獲取一次優惠碼。

7. To qualify for the Promotion, all conditions below must be satisfied:

此推廣活動只適用於符合以下所有條件的情況：

- i. Applicants must fill in the Promo Code on the respective online form ([VHIS Series](#) / [Elite360 Medical Plan](#)); and 申請人必須於相關網上表格內 ([自願醫保系列](#) / [尊尚360醫療保](#)) 的優惠碼欄中填入優惠碼；及
- ii. New applications of Eligible Plans must be received by Cigna Healthcare before the Promo Code expiration date, solely based on Cigna Healthcare's record; and 合資格計劃之投保申請必須於優惠碼有效期內提交至信諾環球，而收到申請之時間僅根據信諾環球的紀錄而定；及
- iii. Policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare within one month after the Promo Code expiration date (each an "Eligible Policy"); and 所有相關計劃之申請必須於優惠碼到期後的一個月內由信諾環球核保並簽發 (每張保單下稱「合資格保單」) 。

8. Each Eligible Policy shall only be counted once for the Promotion.

每張合資格保單於推廣期內只可參與此推廣活動一次。

9. The Premium Discount will be applied for the first year premium payable of the Eligible Policy, and cannot be used for withdrawal or exchange the amount for other purpose in any circumstances.

保費折扣只適用於合資格保單的首年應繳保費。於任何情況下，該折扣金額並不可提取或更改作其他用途。

10. The calculation of the Premium Discount is only applicable to the basic premiums and optional insurance benefits premium of the Eligible Policy. The Promotion is not applicable to any premium loading (if any) and levy.

保費折扣之計算只包括有關合資格保單的基本保費及自選保障保費。任何因核保而需附加之額外保費 (如有) 及保費徵費均不會被納入於計算本推廣活動之內。

11. For Eligible Policies of Cigna VHIS Series, only the actual paid premiums can apply for tax deductions whereas the premium refund and premium discount (if any) are not included. For details on tax deductions, please visit [www.vhis.gov.hk](#), [www.ia.org.hk](#) or [www.ird.gov.hk](#) and consult your own tax and accounting advisors for tax advice.

信諾自願醫保系列下的合資格保單可申請稅務扣減，但只限於有關保單下的實際已繳保費，而保費回贈及保費折扣 (如有) 的金額不能享有稅務扣減優惠。有關稅務扣減詳情，請參閱 [www.vhis.gov.hk](#)、[www.ia.org.hk](#) 及 [www.ird.gov.hk](#)，並向您的稅務及會計顧問徵詢稅務意見。

12. In case of cancellation of Eligible Policy during the cooling off period or policy termination, the Premium Discount will be cancelled, and value equivalent to relevant insurance premium shall not be refunded to the policy holder. The Premium Discount cannot be redeemed for cash or transferred under all circumstances.

如合資格保單於冷靜期或保障期內因保單失效或其他原因而終止，保費折扣將因而取消，該優惠同等價值之相關保費亦不會退回予保單持有人。在任何情況下，保費折扣不可折換現金或轉贈。

13. Staff & their families of Cigna Healthcare are not eligible for the Promotion.

推廣活動不適用於信諾環球員工及其家庭成員。

14. The applicant is responsible for reviewing these terms and conditions. By participating in the Promotion, the applicant agrees and accepts to be bound by these terms and conditions.

申請人有責任閱讀此等條款及細則。通過參與本推廣活動，即代表申請人同意並接受此等條款及細則的約束。

15. All application(s) for the Eligible Plan(s) 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。
16. The Promotion is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plans within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plans 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。
17. 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) 的折扣推廣活動除外 (如適用)：
- Cigna Healthcare VHIS Premium Discount Promotion
信諾環球自願醫保保費減免推廣
 - Cigna Healthcare's VHIS Hotline Enrollment Promotion
信諾環球自願醫保熱線投保推廣活動
 - Cigna Healthcare VHIS Shopping Vouchers Promotion
信諾環球自願醫保購物禮券推廣活動
18. 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, Cigna Healthcare's decision 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。
19. The terms and conditions contain general information only. It does not constitute any contract or any part thereof between Cigna Healthcare and any other party(ies). All the product information is for reference only. For details of the features, contents, terms, conditions, and exclusions of the relevant specified product, please refer to the relevant product brochure(s) and policy provision(s).
此條款及細則只載有一般資料，並不構成信諾環球與任何人士或團體所訂立任何合約或合約的任何一部份。所有產品資料只供參考。就有關產品特色、內容、條款、細則及不保事項，請參閱相關產品小冊子及保單條款。
20. The English version of the terms and conditions of the Promotion shall prevail if there is any discrepancy between the English and Chinese versions.
如是次推廣活動條款及細則之中，英文版本有任何差異，概以英文版本為準。
21. 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](#). 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.
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](#)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。