

## Club Insurance Daily Smart Watch Lucky Draw Terms and Conditions

1. Club Insurance Daily Smart Watch Lucky Draw (“**Lucky Draw**”, “**Promotion**”) is organised by Club Insurance, as service brand operated by Club HKT Limited (“Club HKT”). The promotion period is from 12:00 of 27 June 2022 to 23:59 of 31 December 2022 (Hong Kong Time)(both dates inclusive)(“**Promotion Period**”).
2. To be eligible for the Lucky Draw under the Promotion, participants must fulfill the following requirements within the Promotion Period (“**Eligible Participants**”, “**Lucky Draw Eligibility**”)
  - (i) Being a valid member of The Club (“**The Club Member(s)**”), a loyalty program (“**The Club**”) operated by Club HKT (<https://www.theclub.com.hk>) and;
  - (ii) Aged 18 or above with a valid Hong Kong Identity Card and;
  - (iii) Being a policyholder of any in-force Long-term life insurance policy(ies) distributed and arranged by Club Insurance which is still in effect on the date of issuing the winning notification and the date of prize redemption (“**Eligible Policy(ies)**”, “**Eligible Policyholder**”). Policies whether applied or arranged via Wellbeing App or other platforms or sales channels of Club Insurance are entitled to the Lucky Draw Eligibility;
  - (iv) If the Eligible Policy Application by a participant is made after the commencement of the Promotion Period, the participant will receive the Lucky Draw Eligibility for such Eligible Policy Application one day after the successful submission of the Eligible Policy Application. However, the Eligible Policy Application by the participant must be approved and issued by the relevant insurer and remain in force on the date of issuing the winning notification and the date of prize redemption.
3. Successful submission of eligible policy application refers to the following (“**Eligible Policy(ies) Application**”):
  - Complete the policy application form via phone, the internet, Club Insurance, Club Wellbeing App or in person when applying for insurance and receive a confirmation notice after the policy application and;
  - Successfully submit a copy of Hong Kong Identity Card of the insured and/or policyholder.
4. Successful approval refers to the following (“**Successful Approval**”):
  - Paid the initial premium of the Eligible Policy and have not applied for a policy cancellation and premium refund and;
  - The insured and/or policyholder submitted a copy of Hong Kong Identity Card and required document(s) required for application for insurance and;
  - The Eligible Policy’s cooling-off period has expired and the Eligible Policy remains in force and effect.
5. Each Eligible Policy Application or Eligible Policy will be automatically entitled to one Lucky Draw entry.
6. If an Eligible Participant submits more than one Eligible Policy(ies) Application or/and holds more than one Eligible Policy(ies) at the same time or within the Promotion Period, the Eligible Participant will be entitled to the same number of Lucky Draw entries equivalent to the number of Eligible Policy(ies) Application or/and the Eligible Policy(ies), with no cap. (For example, if an Eligible Participant has three Eligible Policy(ies) Applications and is the owner of one Eligible Policy, he or she will be entitled to four Lucky Draw entries. Accordingly, an Eligible Policyholder can win up to four prizes.
7. The Lucky Draw will be conducted every day during the Promotion Period and the winner will be randomly selected by computer. The cut-off time for participating in the daily draw is 23:59 on the day prior to the draw day. There is one winner for each round of Luck Draw. Lucky Draws on weekends and public holidays will be postponed to the next business day. (For example, lucky draws on Saturday and Sunday will be postponed to Monday and conducted together with the lucky draw on Monday, resulting in a total of three rounds of lucky draws to be conducted on Monday.)

	Cut-off Time	Draw Time
Sun to Thur	23:59 on the day	Next business day
Fri and Sat	23:59 on the day	Next Monday
Public holidays	23:59 on the day	Next business day
Dec 31, 2022	23:59 on the day	January 3, 2023

8. Each Eligible Policy(ies) Application or Eligible Policy will be automatically enrolled in the respective round of the Lucky Draw, each non-winning Eligible Policy Application or Eligible Policy will then automatically enter the next round of the Lucky Draw, until the final round or a prize is won (whichever date is earlier).
9. There will be a total of 188 winners in the Lucky Draw. The 188 winners will be drawn from the list of Eligible Policy(ies) Applications and Eligible Policies by Club Insurance. Each Eligible Policy(ies) Application or Eligible Policy can win the prize once only. A winner of the Lucky Draw will be awarded 11,490 Clubpoints, which can only be used to redeem one smart watch of value atHK\$2,298 (Recommended Retail Price) or HK\$2,399 (Recommended Retail Price) (subject to Smart Watch model) (“Prize”) on THE Club online platform. Smart Watch colour allocation is subject to availability.
10. The Lucky Draw result (including The Club membership number of all winners) will be published in The Standard, Sing Tao Daily and Club Insurance’s official website on 11 January 2023. A list of winners of last week’s Lucky Draw will also be announced before 6:00pm every Monday on [Club Wellbeing official homepage](#).
11. Winners of the Lucky Draw will receive notification of winning via SMS and email from Club Insurance within 10 business days after each round of the Lucky Draw (“Prize Redemption Notification”). Winners of the Lucky Draw shall agree that Club Insurance will use the mobile number or email address provided by the Eligible Participants when registering as The Club Members for contact purposes.
12. Prizes not redeemed by the winners within 30 business days after receiving Prize Redemption Notification will be deemed forfeited. Clubpoints are subject to the Terms and Conditions of The Club. For details, please refer to the [Terms and Conditions](#).
13. At the time of prize redemption, winners of the Lucky Draw must log in to THE Club online platform with valid The Club membership number which shall be the same as the number used in policy application, or otherwise the winners’ entitlement to the prizes will be forfeited without prior notice. Club Insurance reserves the rights to re-verify winners’ identity after the Lucky Draw result announcements.
14. The prizes under the Promotion cannot be transferred, returned nor redeemed for cash and will not be applicable to any other existing policies or any policy conversions.

15. All prizes must be collected in Hong Kong during the specified prize redemption period as stated in the redemption notification. If a winner does not collect the Prize within the specified prize redemption period for any reason, he/she will be disqualified without further notice and the Prize will be considered as forfeited.
16. Trade Promotion Competition Licence No.: 55848-50.
17. The Insurance Plan of Club Insurance is underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD Life"). Club Insurance is a service brand operated by Club HKT Limited ("Club HKT"). Club HKT, being registered with the Insurance Authority of Hong Kong ("IA") as a licensed insurance agency (Licensed Insurance Agency Licence No. FA3548), acts as an appointed licensed insurance agency for FWD Life to distribute and arrange for insurance products and services.
18. Club Insurance is not the manufacturer/supplier of the Prizes under the Lucky Draw, and is not the agent of the manufacturer/supplier. Club Insurance will not be responsible or liable for any consequence relating to the quality, supply, delivery and the use of the Prizes. The use of the Prizes is subject to the terms and conditions imposed thereon by the manufacturer/supplier. Club Insurance shall not be responsible or liable in any way whatsoever in relation to the Prizes (including but not limited to the quality, supply, delivery and the use of the Prizes). Club Insurance will not be responsible or liable for any loss or damage directly or indirectly resulting from any use or misuse of the Prizes.
19. Manufacturers of the smart watches are not sponsors of the Lucky Draw nor are they involved in the Lucky Draw in any manner.
20. FWD Life is not the service provider of The Club related services including but not limited to the Prizes, and will not accept any liability in relation to The Club related services.
21. The promotional offer made under the Promotion in respect of the Lucky Draw is provided by Club Insurance. For any enquiries in relation to the Promotion, please contact Club Insurance Customer Service Hotline at 183 3018. For any enquiries about prize redemption, please contact Club Shopping Customer Service Hotline at 183 3000.
22. Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure. Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s). The above does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures of the relevant insurance plan, please visit FWD Life's website and refer to relevant product brochure and policy documents for more details.
23. Club HKT and Club Insurance reserve the right to interpret these Terms and Conditions. In case of any dispute, Club HKT and Club Insurance reserve the right of final decision.
24. In the event of any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

## Club Insurance每日智能手錶大抽獎條款及細則

1. 【Club Insurance 每日智能手錶大抽獎】（「抽獎活動」，「此推廣」）由 Club HKT Limited（「Club HKT」）所經營的服務品牌 Club Insurance 主辦。推廣期為 2022 年 6 月 27 日 12 時 00 分至 2022 年 12 月 31 日 23 時 59 分止（香港時間），包括首尾兩天（「推廣期」）。
2. 參加者必須於推廣期內符合以下條件方可獲得此推廣的抽獎資格（「合資格參加者」，「抽獎資格」）
  - (i) Club HKT 營運的會員獎賞計劃（「The Club」）之有效 The Club 會員（「The Club 會員」）（<https://www.theclub.com.hk>）及；
  - (ii) 年滿 18 歲或以上及持有有效香港身份證及；
  - (iii) 持有任何由 Club Insurance 所代理及安排並於發出得獎通知及領取獎品日仍然生效之長期人壽保單的保單持有人（「合資格保單」及「合資格保單持有人」），不論該保單是透過 Wellbeing App 或其他 Club Insurance 的平台或銷售渠道遞交或安排，均符合抽獎資格；
  - (iv) 如參加者之合資格保單申請是於推廣期開始後才遞交，參加者可於成功遞交合資格保單申請後的 1 天獲得就該合資格保單申請的抽獎資格，唯參加者之合資格保單申請須於發出得獎通知及領取獎品日獲得相關保險公司成功批核、發出及仍然生效。
3. 成功遞交合資格保單申請的意思如下（「合資格保單申請」）：
  - 透過電話、網上、Club Insurance、Club Wellbeing 流動應用程式或親自面談申請投保時填妥申請表格，並在申請後收到該投保申請的確認通知及；
  - 成功遞交受保人及/或保單持有人的香港身份證副本。
4. 成功批核的意思如下（「成功批核」）：
  - 已繳付合資格保單的首期保費及並沒有申請取消保單及退款及；
  - 受保人及/或保單持有人已遞交香港身份證副本及投保所需文件及；
  - 相關合資格保單的冷靜期已屆滿及該保單仍然生效。
5. 每張合資格保單申請或合資格保單將自動獲得抽獎機會一次。
6. 若合資格參加者同時或於推廣期內遞交多於一份合資格保單申請或/及持有多於一份合資格保單，合資格參加者將獲得與其合資格保單申請或/及其合資格保單同等數量的抽獎機會，不設上限。（例如：合資格參加者共有 3 合資格保單申請及是 1 張合資格保單的持有人，即會獲得 4 次抽獎機會。所以，合資格保單持有人有機會贏得最多 4 份獎品。）
7. 抽獎將於推廣期間內每日進行，以電腦隨機方式抽出得獎者。每天參加抽獎的截止時間為抽獎日前一天的 23 時 59 分。每次抽獎得獎名額為一個。週末及公眾假期會留待下一個工作天進行補抽。（例如：星期一當天將進行星期六及星期日的補抽及星期一當天的抽獎，共進行三次抽獎。）

	截止時間	抽獎時間
星期日至四	當日 23:59	下一個工作天
星期五及星期六	當日 23:59	下星期一
公眾假期	當日 23:59	下一個工作天
2022 年 12 月 31 日	當日 23:59	2023 年 1 月 3 日

8. 每張合資格保單申請或合資格保單會自動參加相關的抽獎活動，每次非得獎之合資格保單申請或合資格保單會自動進入下一次抽獎，直至最後一次抽獎完結或得獎為止（以較早的日期為準）。
9. 抽獎活動得獎總名額合共為 188 名，Club Insurance 將於合資格保單申請及合資格保單名單中抽出 188 位得獎者。每張合資格保單申請或合資格保單只限一次中獎機會。得獎者將獲得 11,490 Club 積分，積分只能用於 THE Club 線上平台換取價值 HK\$2,298（建議零售價）或 HK\$2,399（建議零售價）的智能手錶乙隻（視乎智能手錶型號）（「獎品」）。智能手錶顏色分配視乎供應情況而定。
10. 抽獎結果（包括所有得獎者的 The Club 會員號碼名單）將於 2023 年 1 月 11 日刊於 The Standard，星島日報及在 Club Insurance 官方網站上公佈。同時，Club Wellbeing 官方網站會每星期一下午 6 時前公布上週得獎者名單。
11. 抽獎活動得獎者將於每次抽獎後的 10 個工作天內收到由 Club Insurance 以短訊及電郵方式發出得獎通知（「兌換獎品通知」）。抽獎活動得獎者需同意 Club Insurance 將根據合資格參加者登記成為 The Club 會員時所提供的手提電話號碼或電郵地址進行聯絡。
12. 得獎者須在收到兌換獎品通知後的 30 個工作天內換領獎品，逾期未換領獎品將視為無效。Club 積分受 The Club 之條款及細則約束，詳情請參閱其條款及細則。
13. 抽獎活動得獎者於換取獎品時必須以有效的 The Club 會員號碼登入 THE Club 線上平台，而該 The Club 會員號碼必須與投保時所使用的相同，否則其得獎資格將被取消而不作另行通知。Club Insurance 保留於抽獎結果刊登後再次核實得獎者身份之權利。
14. 此推廣下之獎品不可轉讓、退回及兌換現金，及將不適用於任何其他現有保單或任何保單轉換。
15. 所有獎品必須根據領獎通知標明的領獎限期內在香港領取。不論任何原因，得獎者如沒有在指定領獎限期內領取獎品，其得獎資格將會被取消而不作另行通知，獎品亦將被視為放棄。
16. 推廣生意的競賽牌照號碼：55848-50。
17. Club Insurance 的保險計劃是由富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）（「富衛人壽」）承保。Club Insurance 為 Club HKT Limited（「Club HKT」）所經營的一個服務品牌。Club HKT 為香港特別行政區保險業監管局（「IA」）下的持牌保險代理機構（持牌保險代理牌照號碼：FA3548），亦獲富衛人壽之委任為持牌保險代理機構，代理及安排保險產品及服務。
18. Club Insurance 並非本抽獎活動之獎品製造/供應商，亦非製造/供應商的代理。Club Insurance 不會對獎品之質素、供應、派送及與使用獎品有關事宜之任何後果負責。所有獎品之使用須受個別製造/供應商所訂定之所有條款及條件規限。Club Insurance 毋須就獎品的任何問題（包括但不限於其品質、供應、派送、及使用有關事宜）負上任何責任。對任何因使用或不當使用該獎品而直接或間接引致的任何損失或損害 Club Insurance 概不承擔任何法律責任或責任。

19. 智能手錶生產商不是本抽獎活動的贊助商，亦沒有參與有關本抽獎活動的任何事宜。
20. 富衛人壽並非與 The Club 相關之服務（包括但不限於獎品）之服務供應商，及不會承擔與 The Club 相關之服務有關之任何責任。
21. 此推廣下有關抽獎活動的推動優惠由 Club Insurance 提供。有關此推廣之查詢，請致電 Club Insurance 客戶服務熱線 183 3018 聯絡。有關領獎查詢，請致電 Club Shopping 客戶服務熱線 183 3900 聯絡。
22. 任何推廣優惠或宣傳材料應與相關產品小冊子同時參閱。客戶不應單憑任何推廣優惠或宣傳材料而投保相關保險產品。上述資料不包括相關保險計劃的完整條款及細則。有關相關保險計劃的完整條款及細則、詳細資料及主要風險詳情，請瀏覽富衛人壽網站細閱相關產品小冊子及保單文件。
23. Club HKT 及 Club Insurance 對本條款及細則擁有絕對解釋權。如有任何爭議，Club HKT 及 Club Insurance 將擁有最終決定權。
24. 本條款及細則的中英文版本如有任何差異，一概以英文版本為準。