

## Member Loyalty Program Terms and Conditions

1. "Member" refers to users who have successfully registered as member and activated the membership account on MSIG Insurance (Hong Kong) Limited ("MSIG") website or mobile application.
2. "MSIG\$" refers to points awarded to members after successful insurance plan application through MSIG website or mobile application, or through promotions.
3. "Loyalty Program" refers to the Members Loyalty Program operated by MSIG effective from 5 December 2018 00:00. Members can redeem gifts ("Rewards") with the MSIG\$ earned.

## Earning MSIG\$

4. Welcome Offer
  - a. All new Members are eligible for a welcome offer of 200MSIG\$ ("Welcome Offer"), which will be credited into Members' account automatically. Member is not required to apply any insurance plan to be eligible for the Welcome Offer.
  - b. Each new Member can only receive Welcome Offer once.
5. Earning through application of insurance plan
  - a. Member will be eligible for One (1) MSIG\$ for every HK\$1 net premium spent (after discount) **if all of the following conditions are fulfilled** ("Eligible Member"):
    - i. successfully applied any MSIG insurance plan while logged in; and
    - ii. did not choose the Asia Miles offer during application.
  - b. Any decimal place in the net premium will not be included in the calculation of MSIG\$. The eligibility for MSIG\$ may be different subject to different promotions.
  - c. MSIG\$ will be automatically credited to Eligible Member's account 14 days after the issuance of the policy document.
  - d. MSIG\$ will not be rewarded if the Member has chosen Asia Miles offer at the time of policy application. Once the policy has been issued, Member cannot change the selected offer.
  - e. MSIG\$ will not be rewarded if Eligible Member cancels the policy, including the MSIG\$ earned from any specific promotions.
6. Members-Get-Members Referral Program ("Referral Program")
  - a. "Referrer" refers to Member who own a unique referral link in the mobile application (the "Referral Link").
  - b. The Referrer can earn 300MSIG\$ per referral of friend ("Referee") if **all of the following conditions are fulfilled**:
    - i. the Referee must successfully apply as member through the Referral Link;
    - ii. the Referee must successfully apply for any insurance plan through MSIG website or mobile application; and
    - iii. the Referee has not cancelled the relevant insurance plan application and/or policy at the time the MSIG\$ is credited to the Referrer's account.
  - c. MSIG\$ earned through the Referral Program will be automatically credited to the Referrer's membership account 14 days after the Referee's successful application of insurance plan.
  - d. The Referee who successfully registered as member through the Referral Link shall be eligible for an extra HK\$30 premium discount eCoupon ("Discount eCoupon").
  - e. The Discount eCoupon can only be used to purchase first-year premium of insurance plan.

- f. The Discount eCoupon will only be issued once to the Referee. The Discount eCoupon is non-refundable, non-exchangeable and non-returnable.

#### Reward Redemption

7. Member may use MSIG\$ before the expiry date to redeem Rewards through mobile application only. Redeemed MSIG\$ will be automatically deducted from the account immediately. Deducted MSIG\$ cannot be reissued.
8. Redemption of Rewards is subject to Member having adequate MSIG\$ and is subject to stock availability.
9. MSIG reserves the right to change the required MSIG\$ for redeeming Rewards at any time. Redeemable Rewards are as follow:
  - a. eVoucher
    - i. Redeemed eVoucher will be automatically saved into "My Rewards". **The effective period is 30 days following the redemption date.** Expired eVoucher will be invalid.
    - ii. When Member confirms the use of eVoucher on the mobile application, system will generate a unique QR code and trigger a countdown timer. Member must use the eVoucher to redeem Rewards within the stipulated time.
    - iii. Once the redemption has been completed or the eVoucher is not used within the stipulated time, the eVoucher will be invalid and cannot be reused or reissued.
    - iv. MSIG is not the supplier for eVoucher. The use and redemption of eVoucher is subject to the terms and conditions imposed by the relevant supplier. Any enquiry or complaint regarding the eVoucher should be directed to the supplier. MSIG assumes no responsibility / liability in respect thereof.
    - v. The eVoucher is not convertible, redeemable for cash, transferable or returnable, and is subject to relevant terms and conditions.
  - b. Asia Miles
    - i. A valid Asia Miles membership number must be provided at the time of redemption. The submitted Asia Miles membership number must belong to the Member and cannot be changed after redemption.
    - ii. Redeemed Asia Miles will be credited to the Member's designated Asia Miles account 6 to 8 weeks upon the month of successful redemption.
    - iii. MSIG is not the supplier of Asia Miles. The use and earning of Asia Miles are subject to the terms and conditions imposed by the Asia Miles Limited ("AML"). For details, please refer to [www.asiamiles.com](http://www.asiamiles.com). Any enquiry or complaint regarding the Asia Miles, the goods redeemed by/ service relating thereto should be directed to the AML. MSIG assume no responsibility / liability in respect thereof.
    - iv. The redeemed Asia Miles are not transferrable, returnable and cannot be altered or redeemed for cash under any circumstances. Terms and conditions apply.
  - c. MSIG Cash eCoupon
    - i. Redeemed MSIG Cash eCoupon ("Cash eCoupon") will be automatically stored in Member's "MSIG Reward (eCoupon)". The effective period is 180 days from the redemption date. Expired Cash eCoupon will be invalid.

- ii. The premium discount of Cash eCoupon is only applicable to the first year premium of the policy.
  - iii. The Cash eCoupon is non-refundable, non-exchangeable and non-returnable. The Cash eCoupon will not be reissued if the Member cancelled the relevant policy.
- 10. The validity period of MSIG\$ is 18 months from the issuance date. If there is any MSIG\$ crediting activities under the Member's account within the validity period, the MSIG\$ validity period will be automatically reset to 18 months. Expired MSIG\$ will be forfeited and cannot be reissued.
- 11. The MSIG\$ records of MSIG shall prevail. Member is able to view their accumulated MSIG\$ balance online by logging into the account on website or mobile application.
- 12. MSIG\$ is non-refundable, non-exchangeable and non-returnable.
- 13. MSIG\$ reserves the right to withhold accumulated MSIG\$ if MSIG suspects there is purposively or intentionally fraud. In cases of disputes, the decision of MSIG shall be final and conclusive.
- 14. MSIG\$ is not responsible for any loss of MSIG\$ due to technological or system problems.
- 15. MSIG reserves the right to change the Terms and Condition of the Loyalty Program without prior notice.
- 16. All matters or disputes in relation to the interpretation of the Terms and Conditions shall be subject to the decision of MSIG which shall be final and binding.
- 17. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.