

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. The promotion period is between 11 December 2018 and 10 January 2019 (both days inclusive) (the "Promotion Period").
4. During the Promotion Period, Member will be eligible for One (1) MSIG\$ for every HK\$1 net premium spent (after discount) ("Regular MSIG\$") and extra 400MSIG\$ ("Bonus MSIG\$") if all of the following conditions are fulfilled ("Eligible Member"):
 - a. successfully applied iTravel Plus (Single Travel) or iTravel Plus (Annual) through MSIG mobile application while logged in; and
 - b. did not choose the Asia Miles offer during application.
5. Any decimal place in the net premium will not be included in the calculation of MSIG\$.
6. Regular MSIG\$ will be automatically credited to Eligible Member's account 14 days after the issuance of the policy document; Bonus MSIG\$ will be automatically credited to Eligible Member's account 14 days after the Promotion Period.
7. 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.
8. Regular and Bonus MSIG\$ will not be rewarded if Eligible Member cancels the policy.
9. The earning and redemption of MSIG\$ are subject to the MSIG\$ Member Loyalty Program Terms and Conditions. For details, please refer to the [terms and conditions](#).
10. MSIG\$ is not responsible for any loss of MSIG\$ due to technological or system problems.
11. MSIG reserves the right to change the Terms and Condition of the Loyalty Program without prior notice.
12. 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.
13. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.