

Terms & Conditions

1. The promotion period of the MSIG Members Referral Reward Up Campaign (the "Referral Campaign") is between 13 Mar 2019 15:00 and 30 May 2019 (both days inclusive) (the "Promotion Period").
2. To be eligible to participate in the Referral Campaign, a referrer must fulfil all of the following requirements (the "Referrer"):
 - i. successfully registered as member and activated the membership account on MSIG Insurance (Hong Kong) Limited ("MSIG") website or mobile application; and
 - ii. holds a referrer unique referral link (the "Referral Link").
3. To be eligible for the referral rewards under the Referral Campaign ("Referral Reward"), the Referrer must refer a person (the "Referee") within the Promotion Period and fulfil all of the following requirements ("Successful Referral"):
 - i. the Referee must successfully apply as member and activate the account through the Referrer's 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 of reward fulfilment.
4. The Referrer will be eligible for the designated Referral Reward upon reaching the respective number of successful referrals tier:

No. of Successful Referrals	Basic Reward	Bonus Reward
2 – 3	MSIG\$300 for each Successful Referral	Häagen-Dazs™ Single Scoop eVoucher
4 – 5		Hong Kong Airport Express Train Tickets - Hong Kong Station Round trip (QR code)
6 or above		\$200 Mannings Cash Coupon

5. Basic Reward will be automatically credited to the Referrer's membership account within 14 days after the Referee's successful application of insurance plan.
6. Redemption email for Bonus Reward Häagen-Dazs™ Single Scoop eVoucher and Hong Kong Airport Express Train Tickets will be sent to eligible Referrers' registered email address within 6 - 8 weeks after the end of the Promotion Period. Redemption email for Bonus Reward \$200 Manning Cash Coupon will be sent to eligible Referrers' registered email address within 2 weeks after the end of the Promotion Period. The Referrer should reply and provide mailing address. The Cash Coupon will be mailed to the provided mailing address within 6-8 weeks after the end of the Promotion Period. Please refer to the redemption email for the Referral Reward redemption method and the terms and conditions.
7. The Referee who successfully registered as member through the Referral Link shall be eligible for an extra HK\$30 premium discount eCoupon ("Discount eCoupon"). The Discount eCoupon can only be used to purchase first-year premium of insurance plan.
8. The Discount eCoupon will only be issued once to the Referee. The Discount eCoupon is non-refundable, non-exchangeable and non-returnable.
9. Referrer and Referee cannot be the same person.
10. MSIG is not the supplier for the Bonus Rewards coupons. The use and redemption of Bonus Reward coupons is subject to the terms and conditions imposed by the relevant supplier.

Any enquiry or complaint regarding the Bonus Reward coupons should be directed to the supplier. MSIG assumes no responsibility / liability in respect thereof.

11. The Bonus Reward is not convertible, redeemable for cash, transferable or returnable, and is subject to relevant terms and conditions.
12. MSIG reserves the right to change the Terms and Condition of the Loyalty Program without prior notice.
13. 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.
14. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.