

Club Care 1 Million Clubpoints Lucky Draw - Terms and Conditions

1. Club Care 1 Million Clubpoints Lucky Draw (the “**Lucky Draw**”, “**Promotion**”) is organised by Club Care, as a service brand operated by HKT Financial Service (IA) Limited (“**HKTIA**”). The promotion period is from 00:00 of 28 Aug 2023 to 23:59 of 24 November 2023 (Hong Kong Time) (both dates inclusive)(“**Promotion Period**”). Eligible Members are required to register their Eligible Registration (as defined below) within the Promotion Period in order to get the Lucky Draw chance(s). All registration and related information shall be based on the record of Club Care’s server.
2. To be eligible for the Lucky Draw, The Club members must fulfill the following requirements and register their eligible registration during the Promotion Period (“**Eligible Members**”).
 - (i) Being a valid member of The Club (“**The Club Member(s)**”), a loyalty programme The Club operated by Club HKT Limited (“**The Club**”) (<https://www.theclub.com.hk>) with a valid and activated The Club membership account; and
 - (ii) Be aged 18 or above with a valid Hong Kong Identity Card.

HKTIA staff who are The Club members are eligible to participate in the Lucky Draw.
3. Eligible Members must use their The Club membership account to login and single sign-on to Club Care Website and submit the Registration Form (“**Form**”) (<https://clubcare.theclub.com.hk/EarnYourHealthRewards/en>) to complete the Lucky Draw registration within the Promotion Period (“**Eligible Registration**”). Upon completion of registration, Club Care will send an SMS to acknowledge receipt of the registration via the mobile no. you provided on the Form. Eligible Members who satisfy the requirements under clause 2 can register to get 1 Lucky Draw chance. Eligible Members can also get additional Lucky Draw chances (“**Bonus Chance(s)**”) by completing the following missions within the Promotion Period:
 - (i) 5 additional Bonus Chances for users of Club Wellbeing App (“**App**”) who earn a minimum of 5 Clubpoints through the App within the Promotion Period (based on The Club’s record) (“**Bonus Chance i**”)
 - (ii) 10 additional Bonus Chances for The Club Members making any purchase with valid payment methods (“**Eligible Order(s)**”) on The Club Shopping & Rewards platform (<https://shop.theclub.com.hk/>) or The Club mobile app during Promotion Period (“**Bonus Chance ii**”)
 - (iii) 20 additional Bonus Chances for applicant of any life insurance policy of FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“**FWD Life**”) which was applied through the Club Care Website at www.clubcare.theclub.com.hk (“**Club Care Website**”) during Promotion Period (“**Eligible Policy Application**”) (“**Bonus Chance iii**”).

Note: The Club membership number being used in the Eligible Order for Bonus Chance ii and / or Eligible Policy Application for Bonus Chance iii must match the Club membership number in the Eligible Registration. Each Eligible Member can only register for each Bonus Chance once.
4. Eligible Member is required to complete Eligible Registration for each applicable Bonus Chance to get the respective amount of Lucky Draw chances, which can be registered on the same Form, If an Eligible Member is eligible for additional Bonus Chance(s) subsequent to submitting the first Form, a subsequent Form may be submitted. In case of more than one registration for Bonus Chance ii and iii, Club Care will base on the latest submission record show in Club Care server to verify the Eligible Registration. As an example, if Eligible Member registered himself / herself on Club Care as a) The Club member, b) App user who earn Clubpoints via the App during Promotion Period, c) The Club Member holding one Eligible Order and d) The Club Member holding one Eligible Policy Application, he / she will be entitled to an aggregate of a) 1 Lucky Draw chance, b) 5 chances as Bonus Chance i, c) 10 chances as Bonus Chance ii and d) 20 chances as Bonus Chance iii, i.e. maximum 36 Lucky Draw chances in total.
5. There are 1,328 prizes in a total of 1,000,000 Clubpoints in this Promotion with the prize tiering as follows:

Tier	No. of winners	Prize (Each winner)	Tier	No. of winners	Prize (Each winner)
1 st	8	50,000 Clubpoints	4 th	100	1,000 Clubpoints
2 nd	10	20,000 Clubpoints	5 th	200	500 Clubpoints
3 rd	10	10,000 Clubpoints	6 th	1,000	100 Clubpoints

6. The winners of the Lucky Draw will be randomly selected by computer on 12 December 2023. Each Eligible Member can win only once, regardless of the number of Lucky Draw chances he / she has. (**"Winning Eligibility"**)
7. The Lucky Draw result (including The Club membership number) will be published on The Standard, Sing Tao Daily and Club Care Website on 21 December 2023 (**"Announcement Date"**).
8. Club Care will verify the identity of the winners and the winners must meet the below winning requirements (**"Winning Requirements"**):
 - (i) Valid The Club Member; and
 - (ii) Users of the App who earn a minimum of 5 Clubpoints through the App within the Promotion Period (If applicable for Bonus Chance i); or
 - (iii) Eligible Order on Club Shopping has not been cancelled, refunded, exchanged or returned (If applicable for Bonus Chance ii); or
 - (iv) Policy Application on Club Care has been approved, issued and remains in force, and no application has been made for policy cancellation or refund and that the cooling-off period has been expired (if applicable for Bonus Chance iii).
9. Upon the confirmation of the Winning Requirement, Lucky Draw winners will receive Winning Notification (**"Winning Notification"**) via SMS and email to the mobile no. and email address you have provided in the Registration Form from Club Care within 10 business days after the Announcement Date. Lucky Draw winners shall provide Club Care the mobile number or email address as registered under The Club Member accounts for verifying and/or purposes in connection to this in case of any suspicion by Club Care towards winners' fulfilment of the winning requirements.
10. Prizes / Clubpoints will be automatically credited to winners' registered The Club account within 10 business days after receiving the Winning Notification. The Club loyalty programme and Clubpoints are subject to the Terms and Conditions of The Club. For details, please refer to the Terms and Conditions (<https://www.theclub.com.hk/en/terms-and-conditions.html>)
11. 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.
12. HKTIA and The Club shall not be liable for any loss arising out of or in connection with the participation in the Luck Draw including but not limited to failure to participate in the Luck Draw or loss of chance to get the prize, whether directly or indirectly, arising from the following reasons to the extent permitted by applicable laws:
 - i) any system, platform, software, application, server or connection failure, error, delay, omission, interruption, transmission delay, computer virus or error, other malicious, destructive code, agent, programme or other damaged or harmful component; and/or
 - ii) any event beyond the reasonable control of The Club; and/or
 - iii) any loss or leakage or corruption of any data, database or software.
13. If The Club Member is found to have used a false name and/or invalid account, or has used dubious methods, such as modifying a computer program, to enter the Lucky Draw, HKTIA reserves the right to render the The Club Member's participation and / or Winning Eligibility void. The Club Member will indemnify and hold harmless HKTIA and The Club from and against all losses, claims, actions or demands and bear all responsibilities, liabilities and consequences arising from such a situation.
14. Trade Promotion Competition Licence No.: 57583-6, 57587

Disclaimer

15. The insurance plans on Club Care Website are underwritten and provided by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD Life") and are distributed and arranged by HKT Financial Services (IA) Limited ("HKTIA"). HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong ("IA") (Licensed Insurance Agency License No.: FA2474), acts as an appointed licensed insurance agent for FWD Life. Club Care is the service brand operated by HKTIA.
16. The Lucky Draw is not run or operated by The Club, accordingly, the prizes in respect of the Lucky Draw are not awarded by The Club. The Club does not accept any liability, loss, damage, cost, claim whatsoever arising out of or in connection with this Lucky Draw. The promotional offer made under the Promotion in respect of the Lucky Draw is arranged and brought to you directly by Club Care. For any enquiries in relation to the Promotion, please contact Club Care Customer Service Hotline at 8209 0098.
17. The Club and all other entities of the HKT Group (other than HKTIA) are not arranging for any contract of insurance or carrying on any regulated activities (as defined under the Insurance Ordinance) in connection with the insurance plans or insurance related services on the Club Care Website or this Promotion. The Club and all other entities of the HKT Group (other than HKTIA) are not the supplier, distributor or provider of the insurance plans or insurance related services on the Club Care Website or this Promotion, do not represent Club Care/HKTIA or FWD Life, make no representations and warranties and accept no liability for any matters arising from, or in relation to, the same. For any enquires in relation to the insurance plans on Club Care Website, please contact Customer Service Hotline of Club Care at 8209 0098 directly.
18. These Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the insurance plans on Club Care Website is provided by FWD Life. Any information in respect of the insurance plans given on Club Care Website is subject to the respective policy provisions, the product brochure, and the related terms and conditions (the "Policy Documents"). In the event of any inconsistencies between these Terms and Conditions and the Policy Documents, the Policy Documents will prevail.
19. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s) which do not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures and exclusions of the insurance plans on Club Care Website, please refer to relevant Policy Documents; visit [Club Care official website](#) or call Customer Service Hotline at 8209 0098 for more details.
20. FWD Life reserves the right to make the final decision in approving any applications for the insurance plans on Club Care Website and any disputes that may arise from such applications. Any disputes over the terms of these insurance plans shall be resolved directly between the insured person and FWD Life. HKTIA's role is limited to distributing and arranging certain insurance policies of FWD Life (including the insurance plans on Club Care Website) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance plans. The insurance plans on Club Care Website are products and obligations of FWD Life and not of HKTIA.
21. In the event of any disputes, HKTIA / Club Care has the final and binding decision on all matters in relation to this Promotion (including but not limited to draw methods, eligibility to participate, eligibility to receive prizes, prizes, list of winners and arrangements for receiving prizes).
22. In the event of any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

Club Care 全民狂賞百萬積分大抽獎 - 條款及細則

1. Club Care 全民狂賞百萬積分大抽獎 (此「抽獎活動」，「推廣」) 由 HKT Financial Services (IA) Limited (「HKTIA」) 所經營的服務品牌 Club Care 舉辦。推廣期為 2023 年 8 月 28 日 00 時 00 分至 2023 年 11 月 24 日 23 時 59 分止 (香港時間)，包括首尾兩天 (「推廣期」)。合資格會員必須於推廣期內為其進行其合資格登記 (「定義見下文」) 方可獲得抽獎機會。所有登記及相關資料必須以 Club Care 之伺服器紀錄為準。
2. The Club 會員必須於推廣期內符合以下條件及進行合資格登記，方可獲得抽獎活動的抽獎資格 (「合資格會員」)
 - (i) Club HKT Limited (「The Club」) 營運的會員獎賞計劃 - The Club 之有效 The Club 會員並持有有效且已啟動之 The Club 會員帳戶 (「The Club 會員」) (<https://www.theclub.com.hk/>) 及；
 - (ii) 為年滿 18 歲或以上及持有有效香港身份證HKTIA 的員工為 The Club 會員均可參與此推廣。
3. 合資格會員必須於推廣期內以 The Club 會員帳戶作一次性登入 Club Care 網站並填妥登記表格 (「表格」) (<https://clubcare.theclub.com.hk/EarnYourHealthRewards>) 以完成抽獎活動的登記 (「合資格登記」)。登記完成後，Club Care 會發送確認收妥登記之短訊到您於表格上提供的手提電話號碼。符合條款 2 的合資格會員登記以可獲抽獎機會 1 次。合資格會員於推廣期內亦可透過完成以下任務獲得額外抽獎機會 (「額外機會」)。
 - (i) Club Wellbeing 應用程式 (「App」) 用戶，並於推廣期內透過 App 賺取最少 5Club 積分 (以 The Club 紀錄為準)，可獲額外 5 次抽獎機會 (「額外機會 i」)；
 - (ii) The Club 會員於推廣期內 The Club 購物及獎賞平台或 The Club 應用程式以有效付款方式購買任何貨品 (「合資格訂單」)，可獲額外 10 次抽獎機會 (「額外機會 ii」)；
 - (iii) 於推廣期內透過 Club Care 網站 www.clubcare.theclub.com.hk (「Club Care 網站」) 投保任何富衛人壽保險 (百慕達) 有限公司 (於百慕達註冊成立之有限公司) (「富衛人壽」) 的人壽保險產品的保單申請人 (「合資格保單申請」)，可獲額外 20 次抽獎機會 (「額外機會 iii」)。注意：額外機會 ii 之合資格訂單及/或額外機會 iii 之合資格保單申請所用之會員號碼必須跟合資格登記之 The Club 會員號碼相符。每位合資格會員只限為每個額外機會登記一次。
4. 合資格會員須為每一個適用之額外機會完成合資格登記以獲得相應數量的抽獎機會，並可使用同一表格登記。倘若合資格會員登提交第一次表格後才符合額外機會的資格，可再提交表格。在合資格會員登記額外機會 ii 和 iii 多於一次的情況下，Club Care 將根據 Club Care 伺服器中顯示的最新提交記錄來驗證其合資格登記。例子，若合資格會員同時於 Club Care 登記 a) The Club 會員、b) App 用戶於推廣期透過 App 賺取 Club 積分、c) The Club 會員持有合資格訂單 1 張及 d) The Club 會員持有合資格保單申請 1 張，其可獲得的總和為 a) 抽獎機會 1 次，b) 額外機會 i 即 5 次，c) 額外機會 ii 即 10 次及 d) 額外機會 iii 即 20 次機會，即合共最多 36 次抽獎機會。

5. 是次推廣設有 1,328 份獎品，合共 100 萬 Club 積分，獎品級別如下：

級別	得獎者名額	獎品(每名得獎者)
1	8	50,000 Club 積分
2	10	20,000 Club 積分
3	10	10,000 Club 積分
4	100	1,000 Club 積分
5	200	500 Club 積分
6	1,000	100 Club 積分

6. 抽獎活動會於 2023 年 12 月 12 日以電腦隨機方式抽出得獎者。每位合資格會員只限一次得獎機會，不論合資格會員持有合資格抽獎機會的數量多少(「得獎資格」)。
7. 抽獎結果(包括所有得獎者的 The Club 會員號碼)將於 2023 年 12 月 21 日刊於 The Standard，星島日報及在 Club Care 網站上公布(「公布日期」)。
8. Club Care 會核實得獎者身份及得獎者須符合以下得獎要求(「得獎要求」)：
- (i) 仍為有效的 The Club 會員；及
 - (ii) App 用戶，並於推廣期內透過 App 賺取最少 5Club 積分(額外機會 i 適用)；或
 - (iii) Club Shopping 之合資格訂單並沒有申請訂單取消、退款、更換或退貨(額外機會 ii 適用)；或
 - (iv) Club Care 的保單申請獲富衛人壽成功批核、發出及仍然生效，並沒有申請取消保單、退款及冷靜期已屆滿(額外機會 iii 適用)。
9. 確認符合得獎要求後，抽獎活動得獎者將於公布日期後 10 個工作天內收到由 Club Care 以短訊及電郵方式發送得獎通知(「得獎通知」)到您於登記表格上提供的手提電話號碼及電郵地址。如 Club Care 對 The Club 會員身份的得獎要求有任何懷疑，抽獎活動得獎者須向 Club Care 提供其 The Club 會員所登記的手提電話號碼或電郵地址進行核實及/或與之相關之用。
10. 獎品 / Club 積分將於得獎者在收到得獎通知後的 10 個工作天內自動存入所登記的 The Club 帳戶。The Club 會員獎賞計劃及 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(<https://www.theclub.com.hk/zh/terms-and-conditions.html>)。
11. 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。
12. HKTIA 及 The Club 不會因參加抽獎而產生或與之相關的任何損失負責，包括但不限於未能參加抽獎或失去獲得獎品的機會。對由於以下原因，無論是直接或間接引起的任何得獎損失，在適用法律允許的範圍內均不承擔責任：
- (i) 任何系統、平台、軟件、應用程式、伺服器或連接故障、錯誤、延誤、遺漏、中斷、傳輸延遲、電腦病毒或錯誤、其他惡意、破壞性的代碼、代理、程序或其他損壞或有害的組件；及/或
 - (ii) 任何超出 The Club 合理可控制的事件；及/或

(iii) 任何數據、數據庫或軟件的任何損失或洩漏或損壞。

13. 如發現 The Club 會員以空號、假帳戶或任何方式入侵及 / 或以修改電腦程式的方式參加此抽獎活動，HKTIA 有權取消該 The Club 會員的參加及 / 或得獎資格。The Club 會員將為 HKTIA 及 The Club 的所有損失、索償、訴訟或要求進行賠償，確保其免受損害並承擔因此類情況而生的一切相關責任、義務及後果。

14. 推廣生意的競賽牌照號碼: 57583-6, 57587

免責聲明

15. Club Care 網站內的保險計劃由富衛人壽保險 (百慕達) 有限公司 (於百慕達註冊成立之有限公司) (「富衛人壽」) 提供及承保，並由 HKT Financial Services (IA) Limited (「HKTIA」) 代理及安排。HKTIA 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: FA2474)，亦獲富衛人壽委任為持牌保險代理機構。Club Care 為 HKTIA 所經營的一個服務品牌。

16. 抽獎活動並非由 The Club 舉辦或營運，因此，抽獎活動的獎品並非由 The Club 送出。The Club 不接受因此抽獎活動而產生或與之相關的任何責任、損失、損壞、費用、賠償。此推廣下有關抽獎活動的推廣優惠由 Club Care 直接安排及提供。有關此推廣之查詢，請致電 Club Care 客戶服務熱線 8209 0098 聯絡。

17. The Club 及香港電訊集團所有其他公司 (HKTIA 除外) 並沒有就 Club Care 網站的相關保險計劃或相關保險服務或此推廣安排任何保險合約或進行其他受規管活動 (定義見《保險業條例》)。The Club 及香港電訊集團所有其他公司 (HKTIA 除外) 並非 Club Care 網站的指定保險計劃、相關保險服務或此推廣之供應商、代理商或提供者，任何保險相關服務或推廣優惠，並不代表 Club Care/HKTIA 或富衛人壽，亦不作任何保證或聲明且不會承擔由其引起或與其相關之任何責任。有關 Club Care 網站內的保險計劃之查詢，請致電 Club Care 客戶服務熱線 8209 0098。

18. 此推廣之條款及細則並非保單或保險合約。有關 Club Care 網站內的保險計劃的所有資訊均由富衛人壽提供。有關 Club Care 網站內的保險計劃的任何資訊均受相關保單條款、產品小冊子以及相關條款和細則 (「保單文件」) 約束。如果此推廣條款和條件與保單文件有任何不一致之處，以保單文件為準。

19. 任何優惠或宣傳材料應與相關保單文件同時參閱。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，而上述資料不包括相關保險計劃的完整條款及細則。有關 Club Care 網站內的保險計劃的完整條款及細則、詳細資料、主要風險及不保項目，請細閱其保單文件、瀏覽 [Club Care 官方網頁](#) 或致電 Club Care 客戶服務熱線 8209 0098 了解更多。

20. Club Care 網站內的保險計劃之任何申請批核或理賠及由該申請可能產生之任何爭議，富衛人壽保留最終決定權。有關該保險計劃條款的任何爭議，將由受保人與富衛人壽直接議決。HKTIA 之角色只限於代理及安排富衛人壽某些保險產品 (包括 Club Care 網站內的保險計劃)，而 HKTIA 對有關保險計劃提供的任何事項概不承擔任何責任。該保險計劃為富衛人壽之產品和責任，而非 HKTIA。

21. 如有任何爭議，HKTIA / Club Care 就此推廣相關的一切事宜 (如抽獎方式、參加資格、得獎資格、獎品、得獎者名單及領獎之安排等) 保留最終決定權及具約束力。

22. 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。