

「亞洲卓越家居保」(「計劃」)限時網上投保保費折扣優惠條款及細則

1. 推廣期由2026年7月20日至2026年9月30日(包括首尾兩日)(「推廣期」)。
2. 客戶於推廣期內透過華僑銀行(香港)有限公司(「本行」)網站投保「亞洲卓越家居保」(「計劃」)，並輸入會員號碼(OCBCPRO)(「折扣碼」)，可享保費7折優惠(「優惠」)。
3. 本計劃的保單一經簽發，恕不能取消且保費不獲退還。
4. 此優惠不可轉讓予其他人及兌換現金、退款或換取其他獎賞。
5. 本文件沒有提供任何保險產品的建議或推薦。客戶不應只根據本文件而作出投保決定。客戶在決定投保任何計劃前，客戶應小心閱讀有關產品之條款及細則。有需要時，客戶亦應於作出任何決定前先諮詢獨立的專業意見。
6. 本文所載之資料只供參考之用，並不構成有關保單的任何部份。
7. 該折扣碼於每項申請中只可使用一次。
8. 本計劃為亞洲保險有限公司(「亞洲保險」)之保險產品，而非本行之產品。計劃由亞洲保險承保並已獲香港特別行政區保險業監管局(「保監局」)授權並受其監管。亞洲保險將負責按保單條款為你提供保險保障以及處理索償申請。本行乃根據保險業條例(香港法例第41章)註冊的保險代理商及為亞洲保險分銷合資格保險計劃之授權保險代理商。
9. 對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解中心與金融糾紛調解計劃相關的職權範圍)本行須與客戶進行金融糾紛調解計劃程序；然而，對於有關保險產品的合約條款的任何爭議應由亞洲保險與客戶直接解決。
10. 有關保險計劃之完整條款及細則，客戶參閱相關保單。客戶應仔細閱讀和完全了解產品小冊子和正式保單之全部條款和細則(包括但不限於條款、定義、保障範圍、批單、不承保事項、伸延保障及規定)。
11. 本條款及細則受香港特別行政區法律管轄並按其詮釋。
12. 本行及/或亞洲保險保留絕對酌情權隨時更改或終止優惠的條款及細則，恕不另行通知。若因此優惠而產生任何爭議，本行及/或亞洲保險保留最終決定權，並具約束力。
13. 若本條款及細則中英文版本有任何不一致或歧異，概以英文版本為準。

Terms and Conditions of Limited-Time Online Application Premium Discount of the “Asia Superior Home Insurance” (the “Plan”) Offer

- 1) The promotion period is from 20 July 2026 to 30 September 2026 (both dates inclusive) (the “Promotion Period”).
- 2) During the Promotion Period, customers who apply online for the Plan through the website of OCBC Bank (Hong Kong) Limited (the “Bank”) and enter the member code “OCBCPRO” (the “Discount Code”) can enjoy a 30% discount on the premium (the “Offer”).
- 3) The Plan is non-cancellable, and no refund of premium is allowed once the policy of the Plan is issued.
- 4) This Offer is non-transferable and cannot be redeemed for cash, refunded, or exchanged for other offers or rewards.
- 5) This document does not provide any advice or recommendation of any insurance products. Customers should not rely solely on this document to make application decisions. Before applying for any insurance plan, customers should read carefully and fully understand the relevant terms and conditions of the relevant plan. Customers should also seek independent and professional advice before making any decision where necessary.
- 6) The information contained herein does not constitute any part of the related insurance policy.
- 7) The Discount Code may only be used once for each application.
- 8) The Plan is an insurance product of Asia Insurance Co., Ltd. (“Asia Insurance”) but not of the Bank. The Plan is underwritten by Asia Insurance which is authorized and regulated by the Insurance Authority of the Hong Kong Special Administrative Region (“HKSAR”). Asia Insurance will be responsible for providing your insurance coverage and handling claims under the Plan. The Bank is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency and is the authorized insurance agency of Asia Insurance for the distribution of the Plan in HKSAR.
- 9) In respect of an eligible dispute (as defined in the Terms of Reference for Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into the Financial Dispute Resolution Scheme process with the customer. However, any dispute over the contractual terms of the insurance products should be resolved directly between Asia Insurance and the customer.
- 10) Customers should refer to the policy documents for the full terms and conditions of the relevant policy(ies). Before applying for any insurance plan, customers should read carefully and fully understand the product brochure and the full terms and conditions of the policy document (including but not limited to clauses, definitions, plan coverage, endorsements, exclusions, extensions and provisions).
- 11) These terms and conditions shall be governed by and construed in accordance with the laws of HKSAR.
- 12) The Bank and/or Asia Insurance reserve the right to amend or terminate the terms and conditions for the Offer at its absolute discretion without any prior notice. In case of any disputes, the decision of the Bank and/or Asia Insurance shall be final, conclusive and binding.
- 13) In the event of any inconsistency or discrepancy between the English and Chinese versions of the terms and conditions herein, the English version shall prevail to the extent of such inconsistency or discrepancy.