

HK Express Travel Insurance Lucky Draw Promotion Terms and Conditions

(A) General Terms and Conditions

1. The HK Express Travel Insurance Lucky Draw Promotion (the "Lucky Draw" or the "Promotion") is offered by AXA General Insurance Hong Kong Limited ("AXA") from 00:00 on 24 October 2025 to 23:59 on 23 January 2026 (Hong Kong time) (the "Promotion Period") and is subject to the Terms and Conditions stipulated in Sections (A) General Terms and Conditions and (B) Terms and Conditions of the Lucky Draw herein (the "Terms and Conditions").
2. The Promotion is applicable to customers who apply for a HK Express Travel Insurance Single Journey ("Single Journey Policy") and/or a HK Express Travel Insurance Annual Cover policy (Annual Cover Policy") (together "Eligible Policy") online during the Promotion Period ("Eligible Customers").

For clarity, an Eligible Customer need not to be one of the insured persons or the policyholders under an Eligible Policy but must be the applicant of the Eligible Policy.

3. All insurance applications are subject to the final approval by AXA.
4. All times and dates related to the Promotion are subject to the record of AXA's server.
5. AXA will not be responsible for any delays, errors, or inability to purchase the insurance online due to technical issues related to computers or the internet.
6. The Lucky Draw prizes cannot be exchanged to cash, and are non-reroutable, non-replaceable, non-transferrable and non-returnable.
7. The Lucky Draw prizes cannot be used in conjunction with other HK Express' vouchers or inflight promotion.
8. The Winner (as defined below) is responsible for obtaining a valid visa and fulfilling the entry requirements for the destination, if necessary.
9. The Winner is responsible for any applicable taxes, surcharges and other fees in relation to the Lucky Draw prizes.
10. The Winner is bound by the Conditions of Carriage of HKE at <https://www.hkexpress.com/en-hk/need-help/conditions-of-carriage/>.
11. By redeeming the Lucky Draw prizes, the Winner agrees that no claim shall be asserted against HK Express, its directors, officers, employees or agents relating to any and all losses or injuries (including special, indirect and consequential losses), damages, rights, claims and actions of any kind in connection with the voucher and any promotion thereof, including without limitation, personal injuries, death and property damage.
12. The Winner who fails to board the flight will be treated as forfeiting the Lucky Draw prizes. Under such circumstances, rebooking is not allowed.
13. In case of any dispute arising from the Promotion, the decision of AXA shall be final and conclusive.
14. No person other than the Eligible Customers, AXA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong SAR) to enforce or enjoy the benefit of any of the provisions of the general terms and conditions in both section (A) and section (B).
15. The invalidity, illegality or unenforceability of any of these Terms and Conditions shall not affect the remainder of these Terms and Conditions, which shall remain in full force and effect.

16. The Terms and Conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
17. If there is any inconsistency or conflict between the English version and the Chinese version of the Terms and Conditions, the English version shall prevail.

(B) Terms and Conditions of the Lucky Draw

1. There will be three rounds of Lucky Draw. The eligibility for entering into each round of the Lucky Draw and the key dates are specified in the table below:

Lucky Draw	Application Time of the Eligible Policy	Lucky Draw Date	Result Announcement
First Round	From 00:00 24 October 2025 to 23:59 23 November 2025	5 January 2026	12 January 2026
Second Round	From 00:00 24 November 2025 to 23:59 23 December 2025	2 February 2026	9 February 2026
Third Round	From 00:00 24 December 2025 to 23:59 23 January 2026	6 March 2026	13 March 2026

The result will be published in AM730 and The Standard on the date specified.

2. Eligible Customers will **be automatically entered** into a specific round of the Lucky Draw if they apply for an Eligible Policy during the relevant period of that round, without the need for registration.

Customers' eligibility for entering into each round of the Lucky Draw will not be affected by whether they won a prize in the other rounds.

For clarity:

- Eligibility for entry into each round of the Lucky Draw depends on application time of the Eligible Policy, rather than the Period of Insurance.
- Eligible Customers who qualify for the First Round are **not automatically** eligible for the Second or Third Round. Similarly, Eligible Customers who qualify for the Second Round are **not automatically** eligible for the Third Round.
- Eligible Customers who won a prize in the First or Second Round may still be eligible for subsequent rounds, provided they apply for an Eligible Policy during the relevant period.

3. For each round of the Lucky Draw:

- Each Eligible Customer will be entitled to **1 lucky draw chance** for each application of a Single Journey Policy, subject to a maximum **8 chances**; and
- Each Eligible Customer will be entitled to **5 lucky draw chances** for each application of an Annual Cover Policy, subject to a maximum of **20 chances**.

In total, for both 3a and 3b, each Eligible Customer can have a maximum of **28 chances**, each chance has the opportunity to win a prize.

4. Lucky Draw Winners will be drawn randomly by computer (the "Winner").
5. The Lucky Draw offers a total of 23 prizes ("Prizes") for each round of Lucky Draw. The Prizes include:

Prize No.	Prize Detail	No. of Winners
1a	A set of Hong Kong Express roundtrip ticket for 1 passenger to Taichung (RMQ) (Essential fare, including 1 piece of 20kg checked baggage allowance and 1 piece of Small Personal Item as carry-on baggage not exceeding 7kg)	1

1b	A set of Hong Kong Express roundtrip ticket for 1 passenger to Daegu (TAE) (Essential fare, including 1 piece of 20kg checked baggage allowance and 1 piece of Small Personal Item as carry-on baggage not exceeding 7kg)	1
1c	A set of Hong Kong Express roundtrip ticket for 1 passenger to Kota Kinabalu (BKI) (Essential fare, including 1 piece of 20kg checked baggage allowance and 1 piece of Small Personal Item as carry-on baggage not exceeding 7kg)	1
2	Hong Kong Express Flight / Ancillary vouchers (Value: HKD 300 each)	20

6. All prizes ("Prizes") must be redeemed by the travel end date, which must be no later than 31 December 2026.
7. An Eligible Customer's personal information under the records of AXA must be valid during the Promotion Period and at the time of the Lucky Draw in order to receive the Prize.
8. If any information provided/completed by the Eligible Customer is false, incorrect or inaccurate, the Eligible Customer will not be able to receive the Prizes and AXA and/or HK Express will not be held responsible for this.
9. AXA and/or HK Express shall not be liable to any Winner for any financial loss arising out of the withdrawal, cancellation or refusal to accept the use of the Prizes or any failure or inability of a Winner to redeem the Prizes for any reason.
10. Eligible Customers agree and consent that if they are the Winners, their winning policy numbers will be disclosed to the public.
11. Each Winner will receive a notification ("Notification") email from HK Express, sent on or after the Result Announcement date to the email address associated with the Eligible Policy in AXA's record. The Eligible Policy must not be cancelled at the time the Notification is sent; otherwise, the Prize will be forfeited. Winners can redeem the Prizes according to the instructions stated in the Notification.
12. HK Express and AXA will not be responsible for verifying the email address submitted by the Eligible Customers. The Notification will not be replaced or re-issued in the event of any delivery failure, such as due to an invalid email address or failure to receive the email when sent by recorded delivery.
13. AXA is not the supplier of the Prizes. Use of the Prizes will be subject to the terms and conditions stated in the Notifications by HK Express. AXA shall not have any obligations or liabilities whatsoever in relation to any goods and/or service(s) provided by HK Express as the Prizes in this Lucky Draw. Any disputes arising from the Prizes shall be resolved between the Eligible Customers and HK Express directly.
14. Eligible Customers applying for an Eligible Policy during the Promotion Period will be deemed to have given consent to and accepted these Terms and Conditions.
15. If a customer does not wish to participate in the Promotion, please inform AXA by email at axa.gi.hke@axa.com.hk.
16. Trade Promotion Competition Licence No.: 60751-6

HK Express Travel Insurance is only applicable for journeys commencing from Hong Kong. The above policy is underwritten by AXA General Insurance Hong Kong Limited ("AXA"). Hong Kong Express Airways Limited (License No.: FA2201) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distributing the product in the Hong Kong SAR.