



**Hong Kong Express Airways Limited (“HK Express”)  
HK Express General Insurance Campaign (“Campaign”)  
General Terms & Conditions (T&Cs)**

**Campaign:**

1. By taking part in this Campaign, each participant (and his/her travel companion(s) in the same flight booking) fully and unconditionally agrees to and accepts these T&Cs and are bound by the Conditions of Carriage of HK Express at <https://www.hkexpress.com/en-HK/Legal-and-Privacy/Conditions-of-Carriage-for-Passengers-and-Baggage>. To the extent a conflict exists between these T&Cs and the Conditions of Carriage of HK Express, the Conditions of Carriage shall prevail.
2. To qualify for and participate in this Campaign, a participant (“Eligible Participant”) must purchase one (or more) of the following AXA general insurance products (“**General Insurance**”): AXA SmartHome Plus, AXA SmartProtect Plus (excluding Lite Plan), or AXA SmartStudent Overseas via the designated websites below:
  - a. AXA SmartHome Plus: <https://www.axa.com.hk/aio/api/product/home-insurance-protection/lang=en&agentNumber=05349>
  - b. AXA SmartProtect Plus: <https://www.axa.com.hk/en/smart-protect-plus-hke>
  - c. AXA SmartStudent Overseas: <https://www.axa.com.hk/aio/api/product/overseas-student-protection/lang=en&agentNumber=HKE1>

Purchases must be completed during the campaign period from 10:00 on June 23, 2026 to 23:59 on September 30, 2026 (Hong Kong Time, inclusive). The policy must have a commencement date on or before September 30, 2026 (Hong Kong Time, inclusive).

3. During the Campaign Period, Eligible Participant will receive a HKD150 HK Express Credit Voucher for each AXA SmartHome Plus or AXA SmartProtect Plus (excluding Lite Plan) policy purchased, and a HKD350 HK Express Credit Voucher for each AXA SmartStudent Overseas (each a “Credit Voucher”) policy purchased. Please refer to the “**Credit Vouchers**” section below for further details.
4. If the General Insurance is cancelled after its purchase, the Eligible Participant will immediately be treated as forfeiting the Credit Voucher and the Credit Voucher will be immediately cancelled. Where HK Express determines that any rewards have been granted as a result of ineligible, invalid, non-genuine transactions, or under any circumstances which HK Express considers to be non-compliant or improper, HK Express reserves the right, without prior notice, to recover from the relevant Eligible Participant an amount equivalent to the value of the rewards granted.
5. The Eligible Participant will receive an email with the Credit Voucher and instruction of the redemption method within 30 working days following the successful purchase of the General Insurance and the policy’s effective commencement. The relevant General Insurance must remain in force and effect at the time of emailing the Credit Voucher. Eligible Participants must follow the instructions set out in the email to claim and use the Credit Voucher on or before the expiry date specified in the redemption email.



6. Eligible Participants who fail to redeem the Credit Voucher before the specified deadline will be treated as forfeiting the Credit Voucher.
7. HK Express will not be responsible for any delays, errors, or inability to submit online insurance purchases due to technical issues related to computers or the internet.
8. If any information provided/completed by the Eligible Participant is false, inaccurate or incomplete, HK Express reserves the right to withdraw the Credit Voucher granted to the Eligible Participant.
9. HK Express reserves the right to modify, add or remove any terms of these T&Cs at any time. Notification of these changes will be communicated via the designated channels, including but not limited to posting on the HK Express' website, social media or communicating through third parties and changes in these T&Cs will be effective once notice of such changes has been posted or communicated. By participating in this Campaign, the participant agrees to be bound by any revision of these T&Cs.
10. In case of any disputes, HK Express reserves the right of final decision.
11. HK Express Travel Insurance 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.
12. AXA shall not have any obligations or liabilities whatsoever in relation to any goods and/or service(s) and this Campaign provided by HK Express. Any disputes arising from the Credit Vouchers and/or this Campaign shall be resolved between the participants and HK Express directly.
13. These T&Cs shall be construed in accordance with and governed by the laws of Hong Kong Special Administrative Region of the People's Republic of China.
14. These T&Cs are written in English and may be translated into other languages. In the event of any inconsistency between the English version and a translated version, the English version shall prevail.

**Credit Vouchers:**

1. Each Credit Voucher is only valid from the date of issuance until 30 June 2027 (inclusive). A flight with the credit voucher applied must be completed on or before 31 December 2027. An expired Credit Voucher will not be extended nor refunded.
2. Each Credit Voucher can be used for ancillary products only, for example HK Express Flexi, checked baggage, pre-order meals, travel SIM, or HK Express Priority service (excluding travel insurance) in a new booking or an existing booking through the HK Express official website ([www.hkexpress.com](http://www.hkexpress.com)) or mobile application.
3. Each Credit Voucher can be used in combination with other credit vouchers (not limited to those issued pursuant to this Campaign), with a maximum of 5 credit vouchers permitted per flight booking.
4. Each Credit Voucher is non-refundable, non-transferrable and not exchangeable for cash under any

circumstances.

5. Each Credit Voucher is only valid for one-time use and in one booking transaction only, any unused balance will be automatically forfeited.
6. If a Credit Voucher is insufficient to pay for the full amount required under a booking, the outstanding balance shall be settled with credit card or any digital wallet as required by HK Express on HK Express official website or mobile application.
7. Each Credit Voucher can only be redeemed against bookings in the currency of issuance (i.e., HKD).
8. HK Express reserves the right to withdraw, cancel or refuse to accept any participants from using any Credit Voucher for any reason at any time.
9. HK Express shall not be liable to any participants for any financial loss arising out of the withdrawal, cancellation or refusal to accept the use of any Credit Voucher or any failure or inability of a participant to redeem any Credit Voucher for any reason.

**Personal Information Collection Statement:**

1. By participating in this Campaign, each participant consents to the collection and use of his/her personal data by HK Express, including his/her name and contact information, for the purpose of conducting the Campaign and contacting the participants.
2. The provision of your personal data is voluntary. However, failure to provide the requested information may disqualify you from participating in the Campaign.
3. HK Express will retain your personal data for a period of 1 year after the Campaign has ended, after which it will be securely destroyed.
4. Your personal data will be used by HK Express for the purposes stated above and will not be transferred to any third parties.
5. HK Express is committed to protecting the privacy of your personal data and will handle it in accordance with its [Privacy Policy](#). You have the right to request access to and correction of your personal data held by HK Express. If you have any questions or concerns about how HK Express handles your personal data, please contact [hke\\_ancillary@hkexpress.com](mailto:hke_ancillary@hkexpress.com) or [dpo@hkexpress.com](mailto:dpo@hkexpress.com).

## 香港快運航空有限公司（「香港快運」）

### 香港快運一般保障活動（「活動」）

#### 條款及細則

#### 活動條款及細則：

1. 參加此活動的每位參加者（及其在同一航班預訂中的同行者）完全且無條件地同意並接受本條款和細則，並另須受香港快運之承運條款與條件(<https://www.hkexpress.com/zh-HK/Legal-and-Privacy/Conditions-of-Carriage-for-Passengers-and-Baggage>) 約束。若本條款和細則與香港快運之承運條款與條件不符，以香港快運之承運條款與條件為準。
  2. 為符合資格並參與此活動，參加者必須透過以下指定網站購買以下其中一項 AXA 安盛一般保障產品（「一般保障」）：「卓越」豐盛優居樂、「卓越」豐盛守護樂（不包括簡易計劃），或「卓越」海外升學樂：
    - a. 「卓越」豐盛優居樂：<https://www.axa.com.hk/aio/api/product/home-insurance-protection/lang=zh&agentNumber=05349>
    - b. 「卓越」豐盛守護樂：<https://www.axa.com.hk/zh/smart-protect-plus-hke>
    - c. 「卓越」海外升學樂：<https://www.axa.com.hk/aio/api/product/overseas-student-protection/lang=zh&agentNumber=HKE1>
- 活動期間為 2026 年 6 月 23 日 10 時 00 分至 2026 年 9 月 30 日 23 時 59 分（香港時間）（包括該日）。一般保障保單亦須於 2026 年 9 月 30 日 23 時 59 分（香港時間）（包括該日）或之前正式生效。
3. 根據上述第 2 條，每份合資格的「卓越」豐盛優居樂或「卓越」豐盛守護樂保單將獲得一張價值 150 港元的香港快運代金券（「代金券」），而每份合資格的「卓越」海外升學樂保單將獲得一張價值 350 港元的代金券。該代金券將受以下「代金券」部分的條款約束。
  4. 如一般保障保單在購買後被取消，參加者將立即被視為放棄代金券，並且代金券將立即被取消。如香港快運認為任何獎賞乃因不合資格、無效或非真實的交易而獲發，或在任何其認為不符合規定或不當的情況下獲發，香港快運有權在毋須事先通知的情況下，向相關參加者追討相等於所發放獎賞價值的金額。
  5. 一般保障保單中列為申請人的參加者將在成功購買保單及保單正式生效後 30 個工作天內，通過電子郵件收到代金券及其兌換方法的通知。在代金券寄出時，有關保單必須為已現行有效及保持生效。合資格的參加者須在電子郵件中的到期日前，按照指示兌換及使用代金券。
  6. 未能在指定截止日期內兌換代金券的參加者將被視為放棄代金券。
  7. 香港快運對於因電腦或互聯網相關的技術問題所造成的任何延誤、錯誤或無法提交線上保險購買不承擔責任。
  8. 如參加者所提交的任何信息不真實、不準確或不完整，香港快運保留撤銷授予參加者代金券的權利。

9. 香港快運保留隨時修改、增加或刪除本細則及條款的權利。該等修訂通知將張貼在香港快運的網站/社交媒體/透過第三方傳遞，而細則及條款的修訂將於張貼修訂通知後生效。參加者及其同行者同意受本細則及條款的任何修訂所約束。
10. 如有任何爭議，香港快運保留最終決定權，任何人不得異議。
11. 香港快運旅遊保險由安盛保險有限公司（「AXA 安盛」）承保。香港快運航空有限公司（牌照號碼：FA2201）乃根據保險業條例（香港法例第 41 章）註冊為 AXA 安盛於香港特別行政區分銷一般保險產品之授權保險代理商。
12. AXA 安盛不會就香港快運提供的產品及 / 或服務及此活動承擔任何義務或責任。若因代金券及 / 或此活動而產生任何爭議，應由客戶及香港快運直接解決。
13. 此條款及細則應根據中華人民共和國香港特別行政區的法律進行解釋和管轄。
14. 此條款及細則原文以英文撰寫，並可能翻譯成其他語言。如遇英文文本與其他譯本有任何歧異，一概以英文文本為準。

#### 代金券條款及細則：

1. 代金券自發出當日起有效，直至 2027 年 6 月 30 日（包括該日）止；而使用代金券的航班需於 2027 年 12 月 31 日內完結。代金券逾期無效，將不予延長或退款。
2. 每張代金券只能用作於香港快運官方網站（[www.hkexpress.com](http://www.hkexpress.com)）或手機應用程式進行購買附加產品，例如香港快運改票易、寄艙行李、餐飲服務、旅遊數據卡或香港快運優先服務（不包括旅遊保險）之用途。代金券可適用於全新航班預訂或現有預訂當中。
3. 每張代金券可以與其他代金券（不僅限於本活動發出的信用券）一起使用，每次航班訂票最多可使用 5 張代金券。
4. 代金券在任何情況下都不得退款、轉讓或兌換現金。
5. 代金券只能使用一次且僅用於一張訂單，任何未使用的餘額將自動作廢。
6. 如代金券金額不足以支付新訂單的全數費用，餘額應由信用卡或系統兼容的電子錢包來支付。
7. 代金券只能使用於以發行貨幣（即港幣）創建的預訂。
8. 香港快運保留隨時更改本條款及細則的權利而毋須另行通知，並在其認為必要時就代金券之相關事宜作出任何所需行動。
9. 香港快運對於因撤回、取消或拒絕接受任何代金券的使用，或因任何原因未能或無法贖回任何信用券而導致的參加者財務損失不承擔任何責任。

**個人資料收集聲明:**

1. 參加此活動即代表每位參加者同意香港快運收集和使用其個人資料，包括姓名和聯絡資訊以進行此活動並聯絡參加者。
2. 個人資料的提供出於自願，但未能提供所需資訊可能會使您無法參加此活動。
3. 香港快運將在活動結束後 1 年內保留您的個人資料，屆滿後將安全銷毀。
4. 香港快運將根據上述目的使用您的個人資料，並不會將其轉移給任何第三方。
5. 香港快運致力於保護您的個人資料隱私，並將根據其隱私政策進行處理。您有權要求查閱和更正 香港快運持有的個人資料。如您對香港快運如何處理您的個人資料有任何疑問或擔憂，請聯絡 [hke\\_ancillary@hkexpress.com](mailto:hke_ancillary@hkexpress.com) 或 [dpo@hkexpress.com](mailto:dpo@hkexpress.com)。