



HKT X Club Care - Complimentary Club Care Annual TravelCare Insurance (Applicable to Eligible SME Customers)

During the Promotion Period, Eligible SME Customers who subscribe, renew and/or upgrade to a Designated Service Plan can appoint one of its *staff members* to enjoy a complimentary Club Care Annual TravelCare Insurance Plan subject to the following terms and conditions (this “**Promotion**”).

Terms and Conditions

1. The Promotion is valid from 15 July 2025 to 31 October 2025, both dates inclusive (“**Promotion Period**”).
2. To become an eligible SME Customer (“**Eligible SME Customer**”) for the Offer under this Promotion:
 - (a) the SME Customer must be a business with a current and valid business registration certificate issued by the Inland Revenue Department or an organisation exempt from tax under section 88 of the Inland Revenue Ordinance (Cap. 112); and
 - (b) the SME Customer must successfully subscribe, renew and/or upgrade to one of the following plans or value-added services designated for small and medium-sized enterprises by HKT (each a “**Designated Service Plan**”):
 - (i) new subscription to any HKT Business Broadband Service plan with 2500M bandwidth and a commitment period of 24 or 36 months; or
 - (ii) renewal of or upgrade to any HKT Business Broadband Service plan with 2500M bandwidth and a commitment period of 24 or 36 months; or
 - (iii) new subscription or upgrade to any HKT Business Broadband / Business Telephone Line / One Communications service plan eligible for SME Solution Premium of 6GB or 12GB SIM-only service plan and a commitment period of 24 or 36 months; or
 - (iv) new subscription or upgrade to any HKT One Communications Mobile Executive Plan and a commitment period of 24 or 36 months,where “new subscription” means the SME Customer has not subscribed to the same Designated Service Plan during the preceding six months; and
 - (c) the subscription, renewal or upgrade (as the case maybe) of the Designated Service Plan is accepted by HKT; and
 - (d) the SME Customer must facilitate the service installation (if any) to be completed within 3 months after the submission of the application form for the relevant Designated Service Plan; and
 - (e) the service of the Designated Service Plan commences within 3 months after the submission of the application form of the relevant Designated Service Plan.
3. Each Eligible SME Customer can appoint only one of its staff members (“**Appointed Staff**”) to enjoy a complimentary Protection Plan under this Promotion provided that:
 - (a) the Appointed Staff must be:
 - (i) an individual aged between 18 to 70;
 - (ii) a holder of a valid Hong Kong identity card, residing in Hong Kong; and
 - (iii) a staff member of the Eligible SME Customer; and
 - (b) the Eligible SME Customer must follow the instructions specified by Club Care and complete the appointment (the “**Appointment**”) of the Appointed Staff for the Protection Plan within 14 calendar days from the issuance date of the Redemption Letter in accordance with Clause 9 below; and
 - (c) the Appointed Staff complete the Registration in accordance with Clause 10 below.
4. Subject to successful completion of the Registration within the Registration Period, an Appointed Staff may enjoy a complementary Club Care Annual TravelCare Insurance Plan set out below (each a “**Protection Plan**”), depending on the type of Designated Service Plan to which the Eligible SME Customer has subscribed. Details are as follows:

- (a) Club Care Annual TravelCare Insurance (Individual Plan B) (24 months): Applicable for Designated Service Plans with a commitment period of 24 months.
 - (b) Club Care Annual TravelCare Insurance (Individual Plan B) (36 months): Applicable for Designated Service Plans with a commitment period of 36 months.
5. Each Designated Service Plan is offered by HKT and is subject to the terms and conditions set out in the relevant agreement (e.g. accepted application form) for the Designated Service Plan. Where applicable, HKT's General Conditions of Service (available at <https://www.hkt.com/terms-of-use>) apply.
6. The complimentary Protection Plan promotion is arranged and brought to the Appointed Staff directly by Club Care and is subject to relevant terms and conditions of Club Care. For details, please visit https://www.hktia.com.hk/doc/pdf/ATC_PTC_SME.pdf. The Protection Plan is underwritten and provided by bolttech Insurance (Hong Kong) Company Limited ("**bolttech Insurance**") and is distributed and arranged by Club Care. Club Care is a service brand operated by HKT Financial Services (IA) Limited ("**HKTIA**"). HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong (Licensed Insurance Agency Licence No.: FA2474), acts as an appointed licensed insurance agency for bolttech Insurance to distribute and arrange certain insurance products and services.
7. HKT is a policyholder of the Protection Plan. HKT and all affiliated companies of such entity (other than HKTIA) are not an insurance company, agency, broker or intermediary and are not arranging for any contract of insurance or carrying on any regulated activities (as defined under the Insurance Ordinance) in connection with the Protection Plans, the Promotion, any insurance related products or services. HKT and all affiliated companies of such entity (other than HKTIA) are not the supplier, distributor or provider of the Protection Plans, any insurance related products or services or the Offer, do not represent Club Care/HKTIA or bolttech Insurance, make no representations and warranties and accept no liability for any matters arising from, or in relation to, the same. For any enquiries in relation to any Protection Plan and the Offer, please contact Customer Service Hotline of Club Care at 8209 0098 directly.
8. The Appointed Staff's access to and use of the Protection Plan is at his or her own risk. HKT and its affiliates shall not in any way be held liable therefor.
9. Upon activation of the Designated Service Plan, an Eligible SME Customer will receive a redemption letter ("**Redemption Letter**") and appointment form ("**Appointment Form**") from HKT within 14 working days after the service commencement date or effective date (as the case maybe) of the Designated Service Plan(s). The Eligible SME Customer shall appoint an Appointed Staff to enjoy the relevant Protection Plan by completing and submitting the Appointment Form to HKTIA by email to cs.clubcare@pccw.com within 14 calendar days from the issuance date of the Redemption Letter. The Eligible SME Customer has to pass a copy of the Appointment Form, the Redemption Letter containing the "Club Care Annual TravelCare Insurance" registration code ("**Registration Code**") and registration instructions to Appointed Staff.
10. The Appointed Staff should follow the instructions on the Redemption Letter to complete the registration ("**Registration**") for the relevant Protection Plan on Club Care's dedicated registration webpage ("**Club Care website**") within 14 calendar days from the issuance date of the Redemption Letter (the "**Registration Period**"). Appointed Staff shall become and be considered as an insured person of the Protection Plan ("**Insured Person**") after he/she successfully completes the Registration within the Registration Period and receives a SMS and/or email confirmation from Club Care showing that the Registration has been accepted.
11. Each Registration Code can be used to register for a Protection Plan only once. Each Appointed Staff can register for more than one Protection Plans with different Registration Codes. Subject to the relevant

Policy Documents, if the Appointed Staff is covered by more than one Protection Plans for the same incident, the maximum amount the insurer will pay for that incident will be based on the Protection Plan which provides the highest amount of benefit for that incident, subject to that Protection Plan's maximum limits and sub-limits for each section of the benefit as applicable. Insured Person shall refer to the Appointment Form for the documents required for making a claim to bolttech Insurance.

12. The Offer and Registration Code is strictly for personal use only by the relevant Appointed Staff and is non-transferable. The coverage period of the Protection Plan shall commence on the effective date of the relevant Designated Service Plan subscribed, renewed or upgraded (as the case maybe), provided that the Registration is completed and accepted.
13. These Terms and Conditions are not an insurance policy or a contract of insurance. All information in respect of the Protection Plan is provided by bolttech Insurance. Any information in respect of the Protection Plan given herein is subject to the respective policy provisions, the product brochure, and the related terms and conditions ("**Policy Documents**") in respect of the Protection Plan. In the event of any inconsistencies between these Terms and Conditions and the Policy Documents, the Policy Documents will prevail in respect of the Offer and Protection Plans.
14. The information of the Protection Plans in these Terms and Conditions gives only an outline of the terms and conditions of the insurance cover and does not contain the full terms and conditions of the relevant insurance product. These Terms and Conditions are not an offer for subscription of any insurance product. For full terms and conditions, details and risk disclosures and exclusions of the Protection Plans, please refer to relevant Policy Documents visit Club Care official website or call Customer Service Hotline of Club Care at 8209 0098 for more details.
15. Any promotional offer(s) or material(s) should be read in conjunction with the relevant Policy Documents. Before application to a Protection Plan, an Appointed Staff should confirm that he/she understands the Protection Plan's features and that it fits his/her need(s). Each Appointed Staff 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 Protection Plans, please refer to relevant Policy Documents.
16. bolttech Insurance reserves the right to make the final right of approval and decision of all matters relating to the Protection Plans and takes full responsibility for all related coverage and claims matters. Any disputes over the terms of the Protection Plans shall be resolved directly between the Insured Person and bolttech Insurance. HKTIA's role is limited to distributing and arranging certain insurance policies of bolttech Insurance (including the Protection Plans) and HKTIA shall not be responsible for any matters in relation to the provision of such insurance products. The Protection Plans are products and obligations of bolttech Insurance and not of HKTIA.
17. HKTIA and all affiliated companies of such entity (other than HKT) are not the provider, operator or manufacturer of the Designated Service Plans. They make no representation or guarantee to any aspect of the Designated Service Plans (including but not limited to the service quality) and shall not in any way be liable to any matters in relation to the Designated Service Plans. No compensation shall be forthcoming under any circumstances. For enquiries about the Designated Service Plans, please contact HKT.
18. The Offer is subject to availability and will be provided on a first-come-first-served basis while stocks last. Notwithstanding any provisions in these Terms and Conditions, HKT has the sole discretion on whether or not to offer or to give an Offer, or Redemption Letter or Registration Code to any customer (whether being an Eligible SME Customer or not).

19. Unless otherwise stated, the Offer cannot be used in conjunction with any other promotional or discount offer and are non-transferable or exchangeable for cash or other products.
20. HKT, HKTIA and bolttech Insurance reserve the right to vary or cancel this Promotion and/or amend these Terms and Conditions at any time without prior notice. HKT reserves the right to amend the relevant terms and conditions in relation to the Designated Service Plans at any time without prior notice.
21. In the event of dispute in relation to any Designated Service Plan, HKT's decisions shall be final. In the event of dispute in relation to this Promotion, HKT, HKTIA and/or bolttech Insurance's decisions shall be final.
22. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong and you agree to submit to the exclusive jurisdiction of the courts of Hong Kong.
23. In the event of discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
24. Unless otherwise defined, capitalised terms in these Terms and Conditions shall have the meanings ascribed below:
 - (a) **"Appointed Staff"** has the meaning ascribed in Clause 3 above;
 - (b) **"Appointment"** has the meaning ascribed in Clause 3 above;
 - (c) **"Appointment Form"** has the meaning ascribed in Clause 9 above;
 - (d) **"bolttech Insurance"** has the meaning ascribed in Clause 6 above;
 - (e) **"Club Care website"** has the meaning ascribed in Clause 10 above;
 - (f) **"Designated Service Plan"** has the meaning ascribed in Clause 2 above;
 - (g) **"Eligible SME Customer"** has the meaning ascribed in Clause 2 above;
 - (h) **"HKTIA"** has the meaning ascribed in Clause 6 above;
 - (i) **"HKT"** means Hong Kong Telecommunications (HKT) Limited;
 - (j) **"Hong Kong"** means Hong Kong Special Administrative Region of the People's Republic of China;
 - (k) **"Insured Person"** has the meaning ascribed in Clause 10 above;
 - (l) **"Offer"** complimentary Protection Plan provided by Club Care as detailed in Clause 4 above;
 - (m) **"Policy Documents"** has the meaning ascribed in Clause 13 above;
 - (n) **"Promotion Period"** has the meaning ascribed in Clause 1 above;
 - (o) **"Protection Plan"** has the meaning ascribed in Clause 4 above;
 - (p) **"Redemption Letter"** has the meaning ascribed in Clause 9 above;
 - (q) **"Registration"** has the meaning ascribed in Clause 10 above;
 - (r) **"Registration Code"** has the meaning ascribed in Clause 9 above;
 - (s) **"Redemption Letter"** has the meaning ascribed in Clause 9 above;
 - (t) **"Registration Period"** has the meaning ascribed in Clause 10 above; and
 - (u) **"SME Customer"** means a small and medium-sized enterprise which subscribes to any of the services of HKT that is designated for small and medium-sized enterprises (as solely determined by HKT).



HKT X Club Care - 免費 Club Care 全年旅遊保險計劃（適用於合資格中小企客戶）

於推廣期內，合資格中小企客戶如成功申請、續約及／或升級至指定服務計劃，可委任其中一位員工享用免費 Club Care 年度旅遊保障保險計劃，優惠受以下條款及細則約束（「**此推廣**」）。

條款及細則

1. 此推廣有效期由 2025 年 7 月 15 日至 2025 年 10 月 31 日（包括首尾兩日）（「**推廣期**」）。
2. 中小企客戶須符合以下條件，方可成為此推廣優惠的合資格中小企客戶（「**合資格中小企客戶**」）：
 - (a) 中小企客戶須為持有由稅務局簽發的有效商業登記證的企業，或根據《稅務條例》(第 112 章)第 88 條獲豁免繳稅的機構；及
 - (b) 中小企客戶須成功申請、續約及／或升級至由 HKT 為中小企指定的以下其中一項服務計劃或增值服務（每項為「**指定服務計劃**」）：
 - (i) 新申請任何 HKT 商業寬頻服務計劃，頻寬為 2500M，承諾期為 24 或 36 個月；或
 - (ii) 續約或升級任何 HKT 商業寬頻服務計劃，頻寬為 2500M，承諾期為 24 或 36 個月；或
 - (iii) 新申請或升級任何 HKT 商業寬頻/ 商業固網電話線 / HKT One Communications 方案服務計劃而該服務計劃符合資格申請 SME Solution Premium 之 6GB 或 12GB SIM 卡-only 服務計劃，承諾期為 24 或 36 個月；或
 - (iv) 新申請或升級任何 HKT One Communications Mobile Executive Plan，承諾期為 24 或 36 個月；

“新申請”指中小企客戶在申請前六個月內未曾申請相同的指定服務計劃，及

 - (c) 指定服務計劃的申請、續約或升級（視乎情況而定）須獲 HKT 接納；及
 - (d) 中小企客戶須協助完成服務安裝（如有），並於提交指定服務計劃申請表後三個月內完成安裝；及
 - (e) 指定服務計劃的服務須於提交申請表後三個月內開始。
3. 每位合資格中小企客戶只可委任一位員工（「**獲委任員工**」）享用此推廣下的每個免費保障計劃，條件如下：
 - (a) 獲委任員工須為：
 - (i) 年齡介乎 18 至 70 歲的個人；
 - (ii) 持有有效香港身份證並現居住於香港；及
 - (iii) 合資格中小企客戶的員工；及

- (b) 合資格中小企客戶須依照 Club Care 指示，於換領信發出日期起計 14 個日曆日內完成獲委任員工的委任（「**委任**」），詳見下文第 9 條；及
 - (c) 獲委任員工須依照下文第 10 條完成登記（「**登記**」）。
4. 獲委任員工如於登記期內成功完成登記，可根據合資格中小企客戶所申請的指定服務計劃類型，享用以下其中一項免費 Club Care 年度旅遊保障保險計劃（每項為「**保障計劃**」）。詳情如下：
- (a) **Club Care 全年旅遊保險計劃(個人計劃 B) (24 個月)** - 適用於承諾期為 24 個月的指定服務計劃。
 - (b) **Club Care 全年旅遊保險計劃(個人計劃 B) (36 個月)** - 適用於承諾期為 36 個月的指定服務計劃。
5. 每項指定服務計劃由 HKT 提供，並受相關合約(如獲接納的申請表)所載條款及細則約束。如適用，受 HKT 的服務總則（可於 <https://www.hkt.com/terms-of-use> 查閱）約束。
6. 免費保障計劃由 Club Care 安排並直接提供予獲委任員工，並受 Club Care 的相關條款及細則約束。詳情請參閱：https://www.hktia.com.hk/doc/pdf/ATC_PTC_SME.pdf。保障計劃由保特保險(香港)有限公司（「**保特保險**」）承保及提供，並由 Club Care 分銷及安排。Club Care 為 HKT Financial Services (IA) Limited（「**HKTIA**」）營運的服務品牌。HKTIA 為香港保險業監管局註冊持牌保險代理（持牌保險代理牌照編號：FA2474），亦獲保特保險之委任為持牌保險代理機構，HKTIA 作為保險中介人安排此保障計劃及提供相關服務。
7. HKT 為保障計劃的保單持有人。HKT 及其所有聯屬公司（HKTIA 除外）並非保險公司、保險代理、保險經紀或保險中介，並沒有就保障計劃、此推廣及任何保險相關產品或服務有關之事宜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》）。HKT 及其所有聯屬公司（HKTIA 除外）並非保障計劃、任何保險產品或服務或優惠的供應商、代理商或提供者，亦不代表 Club Care/HKTIA 或保特保險，亦不為前述事宜作任何保證或聲明且不會承擔由其所引起或與其相關之任何責任。如有任何保障計劃或優惠相關查詢，請直接致電 Club Care 客戶服務熱線 8209 0098。
8. 獲委任員工獲取並使用保障計劃的風險由其自行承擔。HKT 及其聯屬公司概不承擔任何責任。
9. 合資格中小企客戶於指定服務計劃啟動後，將於指定服務計劃服務生效日期或啟動日起計十四（14）個工作天內收到由 HKT 發出的換領信（「**換領信**」）及委任表格（「**委任表格**」）。客戶須於換領信發出日期起計 14 日曆日內，填妥並經電郵至 cs.clubcare@pccw.com 遞交委任表格至 HKTIA，以委任獲委任員工享用相關保障計劃。合資格中小企客戶亦須將委任表格副本、載有「Club Care 全年旅遊保險計劃」登記碼（「**登記碼**」）及登記指示的換領信交予獲委任員工。
10. 獲委任員工須依照換領信上的指示，於換領信發出日期起計 14 日曆日內（「**登記期**」），於 Club Care 指定登記網頁（「**Club Care 網站**」）完成相關保障計劃的登記。獲委任員工成功

於登記期內完成登記並收到 Club Care 發出的短訊及／或電郵確認其接受登記後，即成為保障計劃的受保人（「**受保人**」）。

11. 每個登記碼只可用於登記一項保障計劃一次。每位獲委任員工可使用不同登記碼登記多項保障計劃。根據相關保單文件，如獲委任員工就同一事故受多項保障計劃保障，保險公司就該事故所支付的最高賠償金額將以提供最高保障金額的保障計劃為準，並受該保障計劃的最高限額及各項保障的分項限額所約束。受保人須參閱委任表格以了解向保特保險提出索償所需的文件。
12. 優惠及登記碼僅供相關獲委任員工個人使用，不可轉讓。保障計劃的保障期將於相關所申請、續約或升級(視情況而定)的指定服務計劃的生效日起開始，前提是登記已完成並被接納。
13. 此條款及細則並非保險單或保險合約。所有有關保障計劃的資料均由保特保險提供。任何有關保障計劃的資料均須受相關保單條文、產品小冊子及相關條款及細則（「保單文件」）所約束。如就優惠及保障計劃而言，此條款及細則與保單文件有任何不一致之處，一概以保單文件為準。
14. 此條款及細則所載的保障計劃資料僅為保險保障條款及細則的大綱，並不包含相關保險產品的全部條款及細則。此條款及細則並不構成任何保險產品的要約。如欲查閱保障計劃的完整條款及細則、詳情、風險披露及不保事項，請參閱相關保單文件，瀏覽 Club Care 官方網站或致電 Club Care 客戶服務熱線 8209 0098 查詢。
15. 任何推廣優惠或宣傳資料均須與相關保單文件一併閱讀。申請保障計劃前，獲委任員工應確認其已瞭解保障計劃的特點，並確定該計劃符合其需要。獲委任員工不應僅根據任何不包含完整條款及細則的推廣優惠或宣傳資料申請相關保險產品。如欲查閱保障計劃的完整條款及細則、詳情、風險披露及不保事項，請參閱相關保單文件。
16. 保特保險保留就所有與保障計劃相關事宜作出最終批核及決定的權利，並對所有相關保障及索償事宜負全責。任何有關保障計劃條款的爭議，應由受保人與保特保險直接解決。HKTIA 的角色僅限於代理及安排保特保險的某些保險計劃（包括此保障計劃），並不就該等保險產品的提供承擔任何責任。保障計劃屬保特保險的產品及責任，並非 HKTIA 的產品或責任。
17. HKTIA 及其所有聯屬公司（HKT 除外）並非指定服務計劃的供應商、代理商或提供者，對指定服務計劃的任何方面（包括但不限於服務質素）不作任何陳述或保證，亦不就任何與指定服務計劃相關的事宜承擔任何責任。在任何情況下均不會提供任何賠償。如有關指定服務計劃的查詢，請聯絡 HKT。
18. 優惠數量有限，先到先得，送完即止。儘管本條款及細則中有任何規定，HKT 仍擁有全權酌情決定是否向任何客戶（無論是否合資格中小企客戶）提供或發放優惠、換領信或登記碼。
19. 除非另有說明，優惠不可與其他推廣或折扣優惠同時使用，亦不可轉讓或兌換現金或其他產品。
20. HKT、HKTIA 及保特保險保留隨時更改或取消此推廣及／或修訂此條款及細則的權利，恕不另行通知。HKT 保留隨時修訂指定服務計劃相關條款及細則的權利，恕不另行通知。
21. 如對任何指定服務計劃有任何爭議，HKT 的決定為最終決定。如對此推廣有任何爭議，HKT、HKTIA 及／或保特保險的決定為最終決定。

22. 此條款及細則受香港法律管轄並按其詮釋，閣下同意接受香港法院的專屬司法管轄權。

23. 本條款及細則中英文版本如有歧義或不一致，概以英文版本為準。

24. 除非另有定義，下列詞彙於本條款及細則中使用的具有以下含義：

- (a) 「獲委任員工」指上文第 3 條所述；
- (b) 「委任」指上文第 3 條所述；
- (c) 「委任表格」指上文第 9 條所述；
- (d) 「保特保險」指上文第 6 條所述；
- (e) 「Club Care 網站」指上文第 10 條所述；
- (f) 「指定服務計劃」指上文第 2 條所述；
- (g) 「合資格中小企客戶」指上文第 2 條所述；
- (h) 「HKTIA」指上文第 6 條所述；
- (i) 「HKT」指 Hong Kong Telecommunications (HKT) Limited；
- (j) 「香港」指中華人民共和國香港特別行政區；
- (k) 「受保人」指上文第 10 條所述；
- (l) 「保單文件」指上文第 13 條所述；
- (m) 「優惠」免費保障計劃並詳述於上文第 4 條；
- (n) 「推廣期」指上文第 1 條所述；
- (o) 「保障計劃」指上文第 4 條所述；
- (p) 「換領信」指上文第 9 條所述；
- (q) 「登記」指上文第 10 條所述；
- (r) 「登記碼」指上文第 9 條所述；
- (s) 「換領信」指上文第 9 條所述；
- (t) 「登記期」指上文第 10 條所述； 及
- (u) 「中小企客戶」指申請任何 HKT 為中小企指定的服務的中小企業（由 HKT 全權決定）。