

Terms & Conditions

1. The promotion period is from 23 March 2026 to 30 June 2026 (both dates inclusive).
2. This offer applies to enrollments made during the promotion period for the following designated insurance products via the Blue Cross HK App or Blue Cross online platform using the Promo Code "MTR_BX" , under which customers may enjoy the respective premium discounts and be entitled to the corresponding MTR Points:

Designated insurance products	Premium discount for MTR Mobile members	MTR Points entitled
• Travel Smart - Single Trip	35% off	8,000
• Travel Smart - Annual Cover	25% off	40,000
• MaidSafe Insurance (Plan A)	20% off	8,000
• MaidSafe Insurance (Plan B&C)	45% off	20,000
• HomeSafe Protection Insurance	25% off	20,000
• DecorationSafe Insurance	15% off	40,000
• SmartPro Drive Insurance	10% off	90,000
• LovePet Insurance	5 / 10% off	40,000

3. Promo Code cannot be used in conjunction with any other promotion offers.
4. Please refer to the respective Blue Cross webpages for details of the coverage, terms and conditions of the designated insurance products.
 - [Travel Smart - Single Trip](#)
 - [Travel Smart - Annual Cover](#)
 - [MaidSafe Insurance \(Plan A\)](#)
 - [MaidSafe Insurance \(Plan B&C\)](#)
 - [HomeSafe Protection Insurance](#)
 - [DecorationSafe Insurance](#)
 - [SmartPro Drive Insurance](#)
 - [LovePet Insurance](#)
5. Redemption details of the MTR Points will be delivered to the members by email within 30 minutes after enrollment. The link in the email for claiming the MTR Points

will remain valid for 30 days from the date of the email. Otherwise, it will be deemed expired.

6. The promotion and entitlement of MTR Points will be subject to the Terms and Conditions of MTR Points: <https://www.mtr.com.hk/en/customer/main/mtr-mobile-terms-and-conditions.html#03>.
7. Only one Promo Code can be used for each enrolment. The Promo Code cannot be exchanged for other gifts or redeemed for cash under any circumstances.
8. Should there be any discrepancy between the English and the Chinese versions of the promotion details and these terms and conditions, the English version shall apply and prevail. Blue Cross and MTR Corporation Limited reserve the right to vary or cancel the promotion and/or amend or alter these terms and conditions at any time without prior notice. In the event of any dispute arising from the promotion, the decision of Blue Cross and MTR Corporation Limited shall be final and conclusive.
9. The designated insurance products are underwritten by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"), an authorised insurer in Hong Kong. For details of the insurance plans, please refer to the relevant product leaflet. For the exact terms and conditions and the full list of exclusions, please refer to the relevant policy.

All insurance product information available on this website/mobile application does not constitute and shall not be construed as an offer to sell or provide insurance products to any person in any jurisdiction outside Hong Kong, nor a solicitation to such person to buy insurance products. Blue Cross is a subsidiary of AIA Group Limited and is not affiliated with Blue Cross and Blue Shield Association or any of its affiliates or licensees.

MTR Corporation Limited is not a licensed insurance intermediary. MTR Corporation Limited is not affiliated with Blue Cross.

No offer or solicitation in relation to insurance products and services

- All information regarding the designated insurance products and services on this page is provided by Blue Cross and does not constitute or should not be regarded as an offer, solicitation, or invitation by MTR Corporation Limited to sell any insurance products or services.

- MTR Corporation Limited does not endorse any insurance products and services provided by Blue Cross and does not carry on any regulated activity under the Insurance Ordinance (Cap. 41).

LINKED SITES

The links to insurance products on this page are provided by Blue Cross (a “Linked Site”). MTR Corporation Limited has no discretion to alter, control, or update the content of a Linked Site. MTR Corporation Limited does not provide any endorsement, authorisation, sponsorship or affiliation to the Linked Site, its owners, or its providers. You are solely responsible for any interactions you may have with the Linked Sites.

Limitation of liability for use of a Linked Site

You agree that MTR Corporation Limited, its affiliates and any of their respective officers, directors, employees, or agents shall not be liable, whether in contract, tort, strict liability or otherwise, for any direct, indirect, punitive, special, consequential, incidental damages (including without limitation loss of profits) arising out of or in connection with the use of the Linked Sites.

Limitation of Liability for Insurance Products and Services

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