## **Terms & Conditions**

- 1. The promotion period is from 1 June 2025 to 31 December 2025 (both dates inclusive).
- 2. This offer is applicable to users who use the Promo Code "MTR\_BX" to enroll below designated insurance products via Blue Cross HK App or Blue Cross online platform to earn respective premium discount and MTR Points:

Designated insurances	Premium discount to	MTR Points
	MTR Mobile users	entitled
Travel Smart- Single Trip	25%	4,000
Travel Smart- Annual Cover	25%	20,000
MaidSafe Insurance (Plan A)	20%	4,000
MaidSafe Insurance (Plan B&C)	45%	10,000
HomeSafe Protection	25%	10,000
Insurance		
DecorationSafe Insurance	15%	20,000
SmartPro Drive Insurance	10%	40,000
LovePet Insurance	5/10%	20,000

- 3. Promo Code cannot be used in conjunction with 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 through email within 30 minutes after enrollment, The link to obtain the MTR points in the

- email will be valid for 30 days from the date of email issuance. Otherwise, it will be deemed as expired.
- 6. The promotion and entitlement of MTR Points will be subject to the Terms and Conditions of MTR Points: <a href="https://www.mtr.com.hk/en/customer/main/mtr-mobile-terms-and-conditions.html#03">https://www.mtr.com.hk/en/customer/main/mtr-mobile-terms-and-conditions.html#03</a>.
- 7. Only one Promo Code can be used in a single 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 this promotion details and terms and conditions, the English version shall apply and prevail. Blue Cross reserves 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 shall be final and conclusive.
- 9. Designated insurance products are underwritten by Blue Cross (Asia-Pacific)
  Insurance Limited, 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.

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## LINKED SITES

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