

Terms and Conditions for Complimentary Travel Insurance (“Travel Insurance Offer”)

General Terms and Conditions

1. The Travel Insurance Offer is only applicable to HSBC EveryMile Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assignees) which is valid and in good standing (“EveryMile Card”, such holder, “Cardholder(s)”).
2. The promotion period is from 1 January 2025 to 31 December 2025, both dates inclusive (collectively, “Promotion Period”).
3. The terms and conditions of (i) the Credit Card Terms with the Bank; (ii) the RewardCash programme, (iii) HSBC Reward+ App, and (iv) all other applicable prevailing promotions (unless specified) offered by the Bank will continue to apply. The Bank reserves the right to amend these terms and conditions and to terminate the Travel Insurance Offer at any time. The latest details of the Travel Insurance Offer and any revised terms and conditions will be made available on the relevant website as soon as practicable.
4. In case of disputes arising out of the Travel Insurance Offer, the decision of the Bank shall be final and conclusive.
5. These terms and conditions are subject to prevailing regulatory requirements.
6. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
7. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.

Additional Terms and Conditions

1. Cardholders could enjoy the Travel Insurance Offer during the Promotion Period if their trip(s) meet the following criteria:
 - a. Covered trip (“Covered Trip(s)”):

The trip must commence within 180 days from the day of full payment of the following costs by the EveryMile Card for the Covered Trip:

 - i) overseas transportation cost on land, water or air to or from Hong Kong; and/or
 - ii) overseas accommodation cost for the entire trip; and/or
 - iii) overseas escorted tour package cost paid to travel agents licensed in Hong Kong for the entire trip.

In the event that some costs of one or more of items i), ii) or iii) above have been redeemed by way of air miles or hotel points with the RewardCash earned from EveryMile Card, the Covered Trip shall be deemed to be satisfied provided that all of the remaining or additional costs (including tax and fuel surcharge and any fees which are required to be paid according to any local requirement (if applicable)) falling within the category of items i), ii) and/or iii) above are paid by the Cardholder with EveryMile Card.
 - b. Any payment of costs under clause (a) above by EveryMile Card via top-up or any purchase and/ or reload of stored value cards or e-Wallet shall not be considered as satisfying the conditions for the Covered Trip.
 - c. The Covered Trip must be originating from Hong Kong and ending in Hong Kong, ceasing when the insured Person returns and re-enters Hong Kong. The maximum duration of each Covered Trip is 90 days. One-way journey from Hong Kong to elsewhere is not covered.
 - d. The departure date of Covered Trip must be within the Promotion Period.
2. Cardholders, their accompanying spouse/ partner and dependent(s) who is an unmarried child aged under 24 years old, provided that the child is a full-time student if aged over 21, shall be the eligible insured persons of the Covered Trips.
3. The Bank is not the insurance underwriter of the Travel Insurance Offer. AXA General Insurance Hong Kong Limited (“AXA”) is the insurance underwriter solely responsible for all coverage, exclusions, indemnity and compensation. AXA is not a subsidiary or an affiliate of the Bank.

4. This terms and conditions is not a policy or contract of insurance. The original policy is on file at the office of HSBC ("Policy"). The Bank shall not be responsible for any matters in relation to the Policy provided. Unless otherwise specified, insurance products are not bank deposits or obligations of, guaranteed or insured by HSBC or any of its affiliates or subsidiaries, or by any local government agency.
5. Please visit www.hsbc.com.hk/emtravelinsurance for the sum insured table of the Travel Insurance Offer, including the respective details and coverage requirements. Cardholders may call AXA Insurance Service Hotline at (852) 2894 4680 for any enquiries regarding the Travel Insurance Offer and the claim process.
6. Cardholders will be bound by the terms and conditions for the services and the policy terms and should meet the relevant requirements as may be amended by AXA from time to time. All claims, disputes and complaints should be referred directly to AXA.
7. When submitting claims, AXA will require Cardholders to provide valid proof of their eligibility. Written notice of a claim must be given to AXA within 31 days upon completion of the Covered Trip.
8. Final decisions will be made in accordance with the Policy. HSBC and AXA reserve the right to make the final decision on all claims.

To borrow or not to borrow? Borrow only if you can repay!