



**Blue Cross 藍十字**

Member of BEA Group 東亞銀行集團成員

## **Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) SmartClub Terms and Conditions**

- 1) Members are required to submit valid and accurate personal and contact information. Should there be changes to the data, members should login to SmartClub through online website or Blue Cross HK App to update their personal and contact information.
- 2) Members are eligible to participate in the SmartPoint Scheme. Members can earn 1 basic SmartPoint for every HK\$1 net premium spent on insurance plan enrolled successfully\* via the SmartClub website with 20,000 Points earned in maximum for each policy. New members are entitled to have welcome SmartPoint bonus upon their first successful insurance plans enrolment.  
\*For enrolling any medical insurance products, the corresponding SmartPoints will be credited to the SmartClub account within 3 months after the effective date of the new policy, provided that the policy is still in force at the time of deposit.
- 3) SmartPoints will be valid for at least 12 months until the last day of the following calendar year. (For example, the SmartPoints earned throughout the year 2021 will expire on 31 Dec 2022.) All SmartPoints will be invalid and automatically cleared after the validity period.
- 4) If members cancel the insurance policy after the SmartPoints have been rewarded, Blue Cross reserves the right to deduct the corresponding SmartPoints from the members' accounts. If there are insufficient SmartPoints in the member's account, Blue Cross can take all actions in claiming for refund which is equivalent to the total value of the rewarded SmartPoints as we deem appropriate.
- 5) If members have not enrolled in any insurance policies via SmartClub website for 12 months, Blue Cross reserves the right to terminate their membership.
- 6) All SmartPoints in a terminated account will be invalidated.
- 7) Members are reminded to have sufficient SmartPoints for reward redemption.
- 8) Reward is only available for online redemption via SmartClub website or Blue Cross HK App. Reward will be delivered (according to the corresponding contact information in SmartClub's record) to the members within 3 months from the date of redemption request. The requests



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cannot be altered or cancelled once they have been accepted by Blue Cross. Blue Cross will not be responsible for any damaged, lost, or stolen reward redeemed and will not re-issue the same.

- 9) Reward cannot be exchanged for cash. The use of reward is subject to the terms and conditions imposed by relevant merchants. Blue Cross assumes no responsibility and liability for the quality and availability of the products and/or services provided by the relevant merchants. Members should direct any queries or complaints regarding the reward to the relevant merchants.
- 10) Blue Cross reserves the right to update the choice of reward at any time. Reward redemption is subject to a first come first served basis. Blue Cross reserves the absolute right to substitute a reward with another merchant's offer or reimburse the corresponding SmartPoints to the member's account in the event of unavailability of reward.
- 11) Only one membership per person is allowed. All member privileges and SmartPoints are membership-based. Blue Cross reserves the right to cancel any SmartClub membership.
- 12) Members can transfer their SmartPoints to other SmartClub members via SmartClub website or Blue Cross HK App. The transfer instruction cannot be amended or canceled once accepted by Blue Cross. The expiry date of the SmartPoints after transfer is same as that before the transfer. Blue Cross reserves the right of final decision on times of transfer and the number of points per transfer.
- 13) Blue Cross reserves the right to amend these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of Blue Cross shall be final and conclusive.
- 14) Should there be any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

Effective Date: 01 January 2021