



**Hong Kong Express Airways Limited (“HK Express”)
HK Express Travel Insurance Annual Cover Campaign (“Campaign”)
General Terms & Conditions (T&Cs)**

Campaign:

1. By taking part in this Campaign, each participant (and his/her travel companion(s) in the same flight booking) fully and unconditionally agrees to and accepts these T&Cs and are bound by the Conditions of Carriage of HK Express at <https://www.hkexpress.com/en-HK/Legal-and-Privacy/Conditions-of-Carriage-for-Passengers-and-Baggage>. To the extent a conflict exists between these T&Cs and the Conditions of Carriage of HK Express, the Conditions of Carriage shall prevail.
2. To qualify and participate in this Campaign, the participant must purchase a HK Express Travel Insurance Annual Cover Policy (“**Annual Cover**”) through the dedicated website (<https://www.axa.com.hk/en/hkexpress-travel>) within the Campaign Period, which is from 00:00 on January 17, 2025 to 23:59 on February 28, 2025 (Hong Kong Time) (inclusive).
3. For each Annual Cover purchased during the Campaign Period, the participant will receive a HKD300 HK Express Credit Voucher for the purchase of ancillary products (“**Credit Voucher**”), see below the “Credit Vouchers” section for more details.
4. If an Annual Cover is cancelled within 30 days after its purchase, the participant will immediately be treated as forfeiting the Credit Voucher and the Credit Voucher be immediately cancelled.
5. The applicant of the Annual Cover will receive notification from us via email regarding the Credit Voucher redemption method within 1 month from March 1, 2025, after the Campaign Period. The relevant Annual Cover must remain in force and effect at the time of mailing the Credit Voucher. Eligible participants must follow the instructions in the email to claim and use the Credit Voucher on or before 30th December 2025.
6. Participants who fail to redeem the Credit Voucher before the specified deadline will be treated as forfeiting the Credit Voucher.
7. HK Express will not be responsible for any delays, errors, or inability to submit online insurance purchases due to technical issues related to computers or the internet.
8. If any information provided/completed by the participant is false, incorrect or inaccurate, the participant will not be able to receive the Credit Voucher and HK Express will not be held responsible for this.
9. HK Express reserves the right to modify, add or remove any terms of these T&Cs at any time. Notification of these changes will be communicated via the designated channels, including but not limited to posting on the HK Express’ website, social media or communicating through third parties and changes in these T&Cs will be effective once notice of such changes has been posted or communicated. By participating in this Campaign, the participant agrees to be bound by any revision of these T&Cs.
10. In case of any disputes, HK Express reserves the right of final decision.
11. HK Express Travel Insurance is underwritten by AXA General Insurance Hong Kong Limited (“AXA”). Hong Kong Express Airways Limited (License No.: FA2201) is registered in accordance with the Insurance



Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distributing the product in the Hong Kong SAR.

12. AXA shall not have any obligations or liabilities whatsoever in relation to any goods and/or service(s) and this Campaign provided by HK Express. Any disputes arising from the Credit Vouchers and/or this Campaign shall be resolved between the participants and HK Express directly.
13. These T&Cs shall be construed in accordance with and governed by the laws of Hong Kong Special Administrative Region of the People's Republic of China.
14. These T&Cs are written in English and may be translated into other languages. In the event of any inconsistency between the English version and a translated version, the English version shall prevail.

Credit Vouchers:

1. Each Credit Voucher is only valid from the date of issuance until 30th December 2025 (inclusive) and the last segment of the flight booking must take place on or before the expiration date of the Credit Voucher. An expired Credit Voucher will not be extended nor refunded.
2. Each Credit Voucher can be used for ancillary products only, for example checked baggage, pre-order meals, seats, travel SIM, or u-first service (excluding travel insurance) in a new booking or an existing booking through the HK Express official website (www.hkexpress.com) or mobile application.
3. Each Credit Voucher can be used in combination with other credit vouchers (not limited to those issued pursuant to this Campaign), with a maximum of 5 credit vouchers permitted per flight booking.
4. Each Credit Voucher is non-refundable, non-transferrable and non-redeemable for cash under any circumstances.
5. Each Credit Voucher is only valid for one-time use and in one booking transaction only, any unused balance will be automatically forfeited.
6. If a Credit Voucher is insufficient to pay for the full amount required under a booking, the outstanding balance shall be settled with credit card or any digital wallet as required by HK Express on HK Express official website or mobile application.
7. Each Credit Voucher can only be redeemed against bookings in the currency of issuance (i.e., HKD).
8. HK Express reserves the right to withdraw, cancel or refuse to accept any participants from using any Credit Voucher for any reason at any time.
9. HK Express shall not be liable to any participants for any financial loss arising out of the withdrawal, cancellation or refusal to accept the use of any Credit Voucher or any failure or inability of a participant to redeem any Credit Voucher for any reason.

Personal Information Collection Statement:



1. By participating in this Campaign, each participant consents to the collection and use of his/her personal data by HK Express, including his/her name and contact information, for the purpose of conducting the Campaign and contacting the participants.
2. The provision of your personal data is voluntary. However, failure to provide the requested information may disqualify you from participating in the Campaign.
3. HK Express will retain your personal data for a period of 1 year after the Campaign has ended, after which it will be securely destroyed.
4. Your personal data will be used by HK Express for the purposes stated above and will not be transferred to any third parties.
5. HK Express is committed to protecting the privacy of your personal data and will handle it in accordance with its [Privacy Policy](#). You have the right to request access to and correction of your personal data held by HK Express. If you have any questions or concerns about how HK Express handles your personal data, please contact hke_ancillary@hkexpress.com or dpo@hkexpress.com.