

General Terms and Conditions for Avo Insurance promotion

1. The promotion is only applicable to the application for product underwritten by Avo Insurance Company Limited ("Avo Insurance").
2. For change(s) that may or may not affect the premium of the product need to be made, the discount codes will become invalid immediately. Customer will be responsible for the premium differences and related administration fee.
3. Avo Insurance reserves the right to suspend, vary or terminate the relevant offers and to amend the relevant offers and the relevant terms and conditions at any time without prior notice. The decision of Avo Insurance on all matters relating to the relevant offers shall be final and binding on all parties concerned. In case of any disputes, the decisions of Avo Insurance shall be final.
4. In any condition, the discount codes are not transferable, cannot be resold or exchanged for cash or other gifts, and no change will be given. discount codes will not be re-issued in case of loss or unused after expiry date.
5. The promotion is not applicable for policy renewal.
6. Each promotional code can be used once only unless otherwise specified.
7. The promotional code cannot be used in combination with other promotions or discounted products.
8. The redemption of the discount codes is subject to terms and conditions imposed by Avo Insurance, please refer to the details of the promotion for further information.
9. No person other than the customer and Avo Insurance (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
10. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. These Terms and Conditions are subject to prevailing regulatory requirements.
12. In the event of any discrepancy in respect of the meaning between the Chinese version and the English version, the English version shall prevail.

安我保險有限公司一般推廣優惠條款及細則

1. 安我保險有限公司(「安我保險」)的推廣只適用於申請由安我保險所承保的產品。
2. 如購買產品後需作出任何更改，折扣碼將即時失效，閣下須自行補付差額及有關之行政費用。
3. 安我保險保留隨時暫停、更改或終止優惠及修訂有關優惠、條款及細則之權利，恕不另行通知。安我保險對所有推廣優惠之事宜均有最終決定權，並對所有相關人士具約束力。如有任何爭議，概以安我保險之決定為準。
4. 於任何情況下，折扣碼不得轉讓及轉售、不可轉換其他禮品、不可兌換現金及不設找贖。折扣碼如有遺失或到期後未使用，恕不補發。
5. 所有推廣只適用於全新保單，續保客戶並不適用。
6. 除非另有說明，否則每個折扣碼只能使用一次。
7. 折扣碼不可與其他推廣計劃及折扣產品一同使用。
8. 換領折扣碼須受安我保險之條款及細則約束，詳情請參閱該次推廣優惠之詳細說明。
9. 除客戶及安我保險(包括其繼承人及受讓人)以外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
10. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
11. 本條款及細則受現行監管規定約束。
12. 本條款及細則的中英文版本如有歧異，概以英文版本為準。