



Terms and Conditions – BOCG Insurance Universal Voyage Travel Insurance Plan Promotion Offer

Promotion Period

1. The offer is valid from 1 April 2026 to 30 June 2026, both dates inclusive (**Promotion Period**).

Who can enjoy the Offer and its details

2. During the Promotion Period, customers who fulfilled the conditions below (the “Eligible Customer”) can enjoy the offer below, subject to the terms and conditions herein:

Eligible Products	Type of Eligible Customers	Offer Details
Universal Voyage Travel Insurance Plan (Annual Travel Plan)	The first 50 customers who successfully enrolled Bank of China Group Insurance Company Limited (“BOCG Insurance”) Universal Voyage Travel Insurance Plan (Annual Travel Plan) via the digital channel of Livi Bank Limited (“Livi Bank”) with annual premium payment <i>Remarks: to enjoy this offer for Annual Travel Plan, an Eligible Customer should, upon the application, complete the Credit Card Authorization Form or the Direct Debit Authorization Form for the payment of premium for the first policy year and subsequent renewal of the policy.</i>	HK\$250 shopping voucher
Universal Voyage Travel Insurance Plan (Single Travel Plan)	The first 50 customers successfully enrolled in BOCG Insurance Universal Voyage Travel Insurance Plan (Single Travel Plan) via the digital channel of Livi Bank with premium paid for each policy for HK\$500 or above	HK\$100 shopping voucher

For each eligible product, every Eligible Customer can only enjoy this promotion offer once.

3. Customers who successfully enrolled Universal Voyage Travel Insurance Plan **Annual Travel Plan** via Livi Bank's digital channel during promotion period can enjoy a discount of 30% off for the first year premium. This discount is only applicable for the first year premium, and original price will be applied for policy renewal; Customers who successfully enrolled Universal Voyage Travel Insurance Plan **Single Travel Plan** via Livi Bank's digital channel during promotion period can enjoy a premium discount of 30% off.
4. Voucher will be distributed to the Eligible Customers on or before 31 December 2026 in accordance with the correspondence address maintained with BOCG Insurance.

Who cannot enjoy the offer

5. This offer is only applicable to new policy application. It is not applicable to renewal of an existing policy or re-applications within 6 months after the cancellation / expiry of a previous policy.
6. Apart from the premium discount, this voucher offer cannot be used in conjunction with other promotional discounts (e.g. Staff offer).

Changing these Terms and Conditions

7. Livi and BOCG Insurance reserve the right to vary these Terms and Conditions at any time. You may check livi's App and website for the latest information, availability and terms and conditions of this promotion.

Other terms

8. This promotion (including these terms and conditions) is provided, and solely interpreted by BOCG Insurance. Eligible Customer should contact BOCG Insurance directly for any questions or disputes. Voucher distributed under this promotion is provided and delivered by BOCG Insurance.
9. Eligible Customers should hold the valid policy and / or has not been terminated at the time of mailing of the Voucher by BOCG Insurance, otherwise the entitled Voucher will be forfeited. Voucher cannot be transferred, returned, exchanged for other gifts or redeemed for cash. Livi BANK and / or BOCG Insurance shall not be liable for loss, damage, defacement or stolen of the Voucher notification letter and / or the Voucher along with the Voucher notification letter under any circumstances (including at the time of mailing) and shall not reissue or replace any of them. Voucher is limited and available on a first-come-first-served basis while stock lasts. In the event that the Voucher is out of stock, BOCG Insurance reserves the right to offer another gift / Voucher as a replacement without prior notice which can not have the same value and features as the original Voucher. The usage of the Voucher is subject to the relevant terms as specified by the supplier. Livi BANK and / or BOCG Insurance are not the supplier of the Voucher. For enquiry or complaint on the Voucher, please contact the relevant supplier directly. Livi BANK and / or BOCG Insurance gives no guarantee to the vouchers or products and service

quality of the supplier, or does not accept any liability arising in conjunction with the use of the vouchers or products or services provided by the supplier.

10. Any fraud or misrepresentation in obtaining the Offer and/or abuse of the Offer will result in its cancellation or forfeiture. We reserve the right to cancel or forfeit the Offer and to recover any costs and loss.
11. No person other than the Eligible Customer, BOCG Insurance and Livi will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any provisions of these Terms and Conditions.
12. In case of any dispute, decision of Livi and BOCG Insurance will be final and conclusive.
13. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
14. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
15. The Chinese version of these Terms and Conditions shall prevail if there is any inconsistency between the English and the Chinese versions

Published by Bank of China Group Insurance Company Limited on 1 April 2026