

**Club Care partners with FWD Hong Kong to launch online insurance platform**  
*Register online to participate in “Club Care Million Clubpoints Lucky Draw” for a chance to win a share of Clubpoints totalling 1 million and “earn your health rewards”*



*(Back to front, left to right) Vera Chow, Chief Executive Officer, Club Care; Monita Leung, Chief Executive Officer, Digital Ventures, HKT; Paul Tse, Chief Marketing and Digital Officer, FWD Hong Kong & Macau; Chapman Lam, Assistant Vice President, Partnership, FWD Hong Kong; Clive Chow, Chief Operating Officer, The Club; and Jeffrey Chan, Vice President, Marketing and Communications, FWD Hong Kong*

**HKT (SEHK: 6823) – Hong Kong, 10 October 2023** – Club Care, a registered licensed insurance agency under HKT, is partnering with FWD Hong Kong (“FWD”) to launch the Club Care online insurance platform<sup>1</sup> (<https://clubcare.theclub.com.hk>, the “Club Care Platform”), enabling customers to easily apply for insurance online while accumulating Clubpoints in the form of premium rebates to redeem health rewards under the Group’s loyalty programme, The Club.

The Club Care Platform distributes an array of online insurance products from FWD, such as life, medical (including Voluntary Health Insurance Scheme) and accident, on top of arranging and providing promotional offers from time to time. The Club members who successfully apply for designated FWD insurance plans can get one Clubpoint for every dollar of the premium paid for the first year, equivalent to an additional 20% premium rebate<sup>2&3</sup> which can be used to redeem products and health experiences on The Club. Meanwhile, from now until 31 October 2023, customers who successfully

apply for designated FWD insurance plans via the Club Care Platform can enjoy a discount of up to 50% on the first-year premium<sup>4</sup>.

Monita Leung, CEO, HKT Digital Ventures, said, "HKT Digital Ventures strives to combine its membership rewards with e-commerce and fintech businesses with the aim of addressing our customers' all-round needs within a single digital ecosystem to become an integral part of their everyday life. We are pleased to partner with FWD to fuse our strengths in digital commerce and insurtech through Club Care and further expand the scope of our ecosystem to health protection. We will continue to explore different partnerships to provide more curated products and experiences for our members."

Paul Tse, Chief Marketing and Digital Officer, FWD Hong Kong & Macau, said, "FWD is committed to fulfilling its vision of 'changing the way people feel about insurance'. With an aspiration to provide more convenient protection and services through digital innovation, we revamped the FWD online insurance platform in 2021, introducing brand-new functions to help users easily understand their self-protection needs alongside health and wealth protection products. Through partnering with HKT's Club Care to launch the Club Care Platform, FWD is able to leverage The Club's extensive network to offer an online insurance experience to even more customers. It is a significant milestone for FWD as we celebrate our 10th anniversary. We will continue to expand FWD's online insurance product range to provide relevant protection to the public with easy access and good value for money."

The advertisement features a woman in a yoga pose (Warrior II) in the center, with a large orange 'C' logo behind her. The background is light blue. Text elements include: 'CLUB CARE' logo at the top left; 'THE BRAND NEW INSURANCE REWARDING CONCEPT' below it; 'EARN YOUR HEALTH REWARDS' in large blue letters on the left; 'Members' Privilege Enjoy Multiple Rewards' in large blue letters on the right; and three bullet points with icons: '\$1 Premium Paid = 1 Clubpoint Rebate', 'Designated medical insurance up to 50% OFF for the first year premium', and 'Club Care 1 Million Clubpoints Lucky Draw'. The FWD insurance logo is in the top right corner. At the bottom, there is a small text block with legal disclaimers.

**CLUB CARE**  
THE BRAND NEW INSURANCE REWARDING CONCEPT

Powered by  
**FWD**  
insurance

**EARN YOUR HEALTH REWARDS**

**Members' Privilege  
Enjoy Multiple Rewards**

- \$1 Premium Paid = 1 Clubpoint Rebate\*
- Designated medical insurance up to 50% OFF for the first year premium\*
- Club Care 1 Million Clubpoints Lucky Draw\*

\*Club Care 1 Million Clubpoints Lucky Draw Promotion Period: From now till 24 November 2023. Trade Promotion Competition Licence No.: 57583-6, 57587  
\*This promotion is arranged and brought to you directly by Club Care, Subject to the "Club Care's Premium Paid - 1 Clubpoint Rebate" Terms and Conditions. This promotion is provided and operated by FWD Life and is arranged and brought to you directly by HKT, and is only applicable to applicant who successfully applies for the Designated Protection Plan via insurancesolutions.com.hk/ClubCare/Privilege. The Designated Protection Plan is provided and underwritten by FWD Life Insurance Company Limited (Incorporated in Bermuda with limited liability) ("FWD Life"). Subject to "Club Care New Platform Launch Promo Code" Terms and Conditions. \*This promotion is organized by Club Care, Subject to "Club Care 1 Million Clubpoints Lucky Draw" Terms and Conditions. Trade Promotion Competition Licence No.: 57583-6, 57587. Club Care is a member of HKT Financial Services (HK) Limited ("HKTFS"). HKTFS is a registered licensed insurance agency under the Insurance Authority of Hong Kong ("IA"). Licensed Insurance Agency License No.: ICA2412, acts as an appointed licensed insurance agent for FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD Life"). The FWD Life insurance products are underwritten and provided by FWD Life and are distributed and arranged by HKTFS, Club Care Limited ("Club Care") and all other entities of the HKT Group (other than HKTFS) are not arranging for any contract of insurance covering any regulated activities as defined under the Insurance Ordinance in connection with this promotion and insurance products or insurance related services displayed or referred to on Club Care's website. The Club and all other entities of the HKT Group (other than HKTFS) are the supplier, distributor or provider of this promotion and insurance products or insurance related services displayed or referred to on Club Care's website, do not represent Club Care/HKTFS or FWD Life and make no representations and warranties and accept no liability for any matters arising from, or in relation to, the same. For any enquiries in relation to the insurance products on Club Care website, please contact Customer Service Hotline of Club Care at 0299 9006.

In celebration of the platform's launch, Club Care is hosting the "Club Care Million Clubpoints Lucky Draw"<sup>5</sup>. Customers who meet specified requirements and register on the designated website from now until 24 November 2023 stand a chance to win a share of Clubpoints totalling 1 million.

- The Club members can register on the Club Care Platform for one chance

- Earn Clubpoints through step-counting rewards app Club Wellbeing to get five bonus chances
- Make a purchase through The Club shopping and rewards platform to get 10 bonus chances
- Make an insurance application via the Club Care Platform to get 20 bonus chances

For details, please visit <https://clubcare.theclub.com.hk/EarnYourHealthRewards/en>. On top of that, a brand-new Wellness section has been introduced on The Club mobile app. Members can use their Clubpoints to redeem a great variety of physical and mental wellness products and services spanning leisure, sports, dining and travel to enjoy a relaxing and joyful experience.

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1. The Club Care online platform ([clubcare.theclub.com.hk](https://clubcare.theclub.com.hk)) is operated by HKT Financial Services (IA) Limited (“HKTIA”). Club Care is a service brand operated by HKTIA. The life insurance product information is provided by FWD Life Insurance Company Limited (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”). HKTIA is an appointed and licensed insurance agency of FWD (Licensed Insurance Agency Licence No.: FA2474).
2. “Club Care \$1 Premium Paid = 1 Clubpoint Rebate” is arranged and brought to you directly by Club Care, and subject to the “Club Care \$1 Premium Paid = 1 Clubpoint Rebate” Terms and Conditions (<https://links.theclub.com.hk/VnNP>).
3. The percentage of rebates and value of Clubpoints are calculated based on the Clubpoint conversion ratio according to the “Spend Less with Clubpoint” function on the Club Shopping platform (currently 5 Clubpoints to HK\$1) on 3 October 2023, which is subject to changes from time to time without prior notice. Clubpoints awarded under the Promotion are subject to the Terms and Conditions of The Club (<https://www.theclub.com.hk/en/terms-and-conditions.html>) and the Terms and Conditions of “Club Care \$1 Premium Paid = 1 Clubpoint Rebate” (<https://links.theclub.com.hk/VnNP>).
4. “Club Care New Platform Launch Promo Code” is provided and operated by FWD, arranged and brought to you directly by HKTIA, and is only applicable to applicant who successfully applies for the designated protection plans via Club Care Platform. The designated protection plans are provided and underwritten by FWD and subject to “Club Care New Platform Launch Promo Code” Terms and Conditions ([https://www.theclub.com.hk/content/dam/theclub-spa-react/zh/others/Club\\_Care\\_New\\_Platform\\_Launch\\_Promo\\_Code\\_Terms\\_and\\_Conditions\\_v2\\_2023\\_EN.pdf](https://www.theclub.com.hk/content/dam/theclub-spa-react/zh/others/Club_Care_New_Platform_Launch_Promo_Code_Terms_and_Conditions_v2_2023_EN.pdf)).
5. “Club Care 1 Million Clubpoints Lucky Draw” is organised by Club Care and subject to “Club Care 1 Million Clubpoints Lucky Draw” Terms and Conditions (<https://links.theclub.com.hk/baEv>). Promotion Period is between 28 August to 24 November 2023. (Trade Promotion Competition Licence No.: 57583-6, 57587).

#### **Disclaimer**

Club Care is a service brand operated by HKT Financial Services (IA) Limited (“HKTIA”). HKTIA, being a registered licensed insurance agency under the Insurance Authority of Hong Kong (“IA”) (Licensed Insurance Agency License No.: FA2474), acts as an appointed licensed insurance agent for FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD Life”). The FWD Life insurance products are underwritten and provided by FWD Life and are distributed and arranged by HKTIA. Club HKT Limited (“The Club”) and all other entities of the HKT Group (other than HKTIA) are not arranging for any contract of insurance or carrying on any regulated activities (as defined under the Insurance Ordinance) in connection with insurance products or insurance related services or promotions on the Club Care Platform. The Club and all other entities of the HKT Group (other than HKTIA) are not the supplier, distributor or provider of insurance products or insurance related services or promotions displayed or referred to on Club Care Platform, do not represent Club Care/HKTIA or FWD Life and make no representations and warranties and accept no liability for any matters arising from, or in relation to, the same. For any enquires in relation to the insurance products on Club Care websitePlatform, please contact Customer Service Hotline of Club Care at 8209 0098.

## **About HKT**

HKT is a technology, media, and telecommunication leader with more than 150 years of history in Hong Kong. As the city's true 5G provider, HKT connects businesses and people locally and globally. Our end-to-end enterprise solutions make us a market-leading digital transformation partner of choice for businesses; whereas our comprehensive connectivity and smart living offerings enrich people's lives and cater for their diverse needs for work, entertainment, education, well-being, and even a sustainable low-carbon lifestyle. Together with our digital ventures which support digital economy development and help connect Hong Kong to the world as an international financial centre, HKT endeavours to contribute to smart city development and help our community tech forward.

For more information, please visit [www.hkt.com](http://www.hkt.com).

LinkedIn: [linkedin.com/company/hkt](https://www.linkedin.com/company/hkt)

## **About Club Care**

Club Care is a service brand operated by HKT Financial Services (IA) Limited (HKTIA), a wholly owned subsidiary of HKT Limited (HKT Limited is a company incorporated in the Cayman Islands with limited liability). HKTIA, being registered with the Insurance Authority of Hong Kong as a licensed insurance agency, acts as an appointed licensed insurance agency (Licensed Insurance Agency Licence No. FA2474) for FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) and other authorised insurance companies to provide a wide range of insurance products and services.

## **About FWD Hong Kong**

FWD Hong Kong is part of the FWD Group, a fast-growing pan-Asian life insurer with more than 10 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. FWD is a top 3 life insurer by new business first year premium in Hong Kong\*.

FWD Hong Kong has been assigned strong financial ratings by international agencies. It offers life and medical insurance, employee benefits, and financial planning.

FWD reached its 10-year anniversary in 2023. The company is focused on making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD is committed to changing the way people feel about insurance.

For more information about FWD Hong Kong, please visit [www.fwd.com.hk](http://www.fwd.com.hk).

\*Source: Provisional Statistics on Hong Kong Long Term Insurance Business - January to December 2022, Insurance Authority of Hong Kong. The calculation combines individual and group businesses, and non-bank insurers.

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