

定義

1. 工銀亞洲為中國工商銀行（亞洲）有限公司之簡稱，工銀亞洲私人銀行為中國工商銀行（亞洲）有限公司私人銀行部之簡稱。
2. 本網頁內所載權益均限合資格客戶享有。「合資格客戶」乃指由工銀亞洲發出的有效 ICBC Essence Card 主卡及附屬卡之持有人。

一般條款及細則

1. 由供應商提供的產品及服務之描述、圖片及資料均只供參考。工銀亞洲對供應商提供的產品及服務概不負上任何責任。請向提供相關權益的供應商查詢優惠詳情及條款細則。
2. 工銀亞洲保留修改、變更、終止 ICBC Essence Card 推廣及禮遇內容細節之權利，而不作另行通知。
3. 所有權益條款及細則未能盡錄，有關 ICBC Essence Card 權益的其餘詳細條款及細則，請瀏覽 www.icbcasia.com/icbc/essence，或聯絡工銀亞洲私人銀行查詢。
4. 如有任何關於本條款及細則的爭議，工銀亞洲保留最終和不可推翻決定權。
5. 本條款及細則之中英文版本如有任何歧異，概以中文版本為準。

有關全球個人意外保障：

- a. 旅遊意外醫療保險、旅遊人身意外保險、全球緊急援助服務的保障範圍分別如下：
 - (i) 旅遊意外醫療保險（保額高達\$25,000 美元）
 - 支付在旅程中因意外（包括住院）所引致的醫療費用
 - (ii) 旅遊人身意外保險（保額高達\$1,000,000 美元）
 - 支付在旅程中因意外導致死亡、完全終身殘廢、喪失兩肢或雙目失明、永久完全喪失語言能力、失聰
 - (iii) 全球緊急援助服務（包括全部開支）
 - 24 小時緊急援助熱線服務
 - 緊急醫療救援
 - 遣送回國/遺體運返
- b. 有關保險計劃詳情，請致電怡安保險顧問有限公司客戶服務熱線：2861 6622（星期一至五上午 9 時至下午 5 時半，公眾假期除外）。
- c. 旅費須全數以 ICBC Essence Card 信用卡繳交。以上乃資料摘要，僅供參考之用，有關保障範圍、不保事項、限額及賠償，概以個別保險計劃之詳細條款及細則為準。上述服務及有關資訊均由安盛保險有限公司（「AXA 安盛」）提供予客戶，工銀亞洲概不承擔任何責任，客戶須受 AXA 安盛不時修訂之服務章則及保單條款約束，客戶須就有關服務的所有索賠、糾紛或投訴直接向 AXA 安盛提出並解決。客戶或需向 AXA 安盛及其服務供應者（無論於香港特別行政區以內或以外地方）提供個人資料或其他資料，以享用有關服務。工銀亞洲並非此服務之供應商，並無須承擔任何相關責任及義務。

定义

1. 工银亚洲为中国工商银行（亚洲）有限公司之简称，工银亚洲私人银行为中国工商银行（亚洲）有限公司私人银行部之简称。
2. 本网页内所载权益均限合格客户享有。「合格客户」乃指由工银亚洲发出的有效 ICBC Essence Card 主卡及附属卡之持有人。

一般条款及细则

1. 由供应商提供的产品及服务之描述、图片及资料均只供参考。工银亚洲对供应商提供的产品及服务概不负上任何责任。请向提供相关权益的供应商查询优惠详情及条款细则。
2. 工银亚洲保留修改、变更、终止 ICBC Essence Card 推广及礼遇内容细节之权利，而不作另行通知。
3. 所有权益条款及细则未能尽录，有关 ICBC Essence Card 权益的其余详细条款及细则，请浏览 www.icbcasia.com/icbc/essence，或联络工银亚洲私人银行查询。
4. 如有任何关于本条款及细则的争议，工银亚洲保留最终和不可推翻决定权。
5. 本条款及细则之中英文版本如有任何歧异，概以中文版本为准。

有关全球个人意外保障：

- a. 旅游意外医疗保险、旅游人身意外保险、全球紧急援助服务的保障范围分别如下：
 - (i) 旅游意外医疗保险（保额高达\$25,000 美元）
 - 支付在旅程中因意外（包括住院）所引致的医疗费用
 - (ii) 旅游人身意外保险（保额高达\$1,000,000 美元）
 - 支付在旅程中因意外导致死亡、完全终身残废、丧失两肢或双目失明、永久完全丧失语言能力、失聪
 - (iii) 全球紧急援助服务（包括全部开支）
 - 24 小时紧急援助热线服务
 - 紧急医疗救援
 - 遣送回国/遗体运返
- b. 有关保险计划详情，请致电怡安保险顾问有限公司客户服务热线：2861 6622（星期一至五上午 9 时至下午 5 时半，公众假期除外）。
- c. 旅费须全数以 ICBC Essence Card 信用卡缴交。以上乃资料摘要，仅供参考之用，有关保障范围、不保事项、限额及赔偿，概以个别保险计划之详细条款及细则为准。上述服务及有关资讯均由安盛保险有限公司（「AXA 安盛」）提供予客户，工银亚洲概不承担任何责任，客户须受 AXA 安盛不时修订之服务章则及保单条款约束，客户须就有关服务的所有索赔、纠纷或投诉直接向 AXA 安盛提出并解决。客户或需向 AXA 安盛及其服务供应者（无论于香港特别行政区以内或以外地方）提供个人资料或其他资料，以享用有关服务。工银亚洲并非此服务之供应商，并无须承担任何相关责任及义务。

Definitions

1. ICBC (Asia) is the abbreviation of Industrial and Commercial Bank of China (Asia) Limited, and ICBC (Asia) Private Bank is the abbreviation of the Private Banking Department of Industrial and Commercial Bank of China (Asia) Limited.
2. All privileges and offers specified on this webpage herein are only entitled to Eligible Customer(s). Eligible Customer(s) refer to the valid Principal and Supplementary Cardholders of ICBC Essence Card.

General Terms and Conditions

1. The descriptions, images and information of all products and services provided by the suppliers herein are only for reference. ICBC (Asia) is not responsible for any obligations and liabilities related to the products and services provided by the suppliers. Please contact the suppliers for the content and terms and conditions of the corresponding products and services.
2. ICBC (Asia) reserves the right to modify, to insert, and/or to withdraw any privilege content or detail, without further notice.
3. The terms and conditions of the privileges and offers herein are not exhaustive. For detail regarding the privileges and offers from ICBC Essence Card, please visit www.icbcasia.com/icbc/essence or contact ICBC (Asia) Private Bank.
4. In case of any disputes, the decision of ICBC (Asia) shall be final and conclusive.
5. In case of discrepancy between the English and Chinese versions, the Chinese version shall apply and prevail.

Regarding global travel protection insurance:

- a. The coverage of travel accidental medical insurance, travel personal accident insurance and emergency assistance services is summarized as below:
 - (i) Travel accidental medical insurance (up to US\$ 25,000)
 - Covers medical expenses (including hospitalization) incurred as a result of accident during a journey
 - (ii) Travel personal accident insurance (up to US\$ 1,000,000)
 - Against accidental death or permanent disablement, loss of both limbs, loss of sight, loss of speech, loss of hearing as a result of accident during a journey
 - (iii) Emergency assistance services (costs fully covered)
 - 24-hour emergency assistance hotline
 - Emergency medical evacuation
 - Repatriation of mortal remains
- b. For policy detail, please contact Aon Hong Kong Limited Customer Service Hotline: 2861 6622

(Monday – Friday 9am to 5:30pm, except public holidays).

c. Fares must be paid in full via your ICBC Essence Card. The above is intended only as a general summary for reference. The scope of coverage, exclusions, indemnity limits and compensation are subject to the detailed terms and conditions of the relevant insurance policy. The above services and information are provided by AXA General Insurance Hong Kong Limited ("AXA") and ICBC (Asia) assumes no responsibility for such services and information. Customers will be bound by the terms and conditions for the services and the policy terms which will be amended by AXA from time to time. All claims, disputes and complaints should be referred directly to AXA. Customers may need to provide personal data or information to AXA or its service provider (whether within or outside HKSAR) for the purpose of provision of the relevant services to the customers. ICBC (Asia) is not the provider of this service and will not be responsible for any related liabilities and obligations.