萬事達卡香港
白金預付卡

《保障概要》

保險範圍	最高給付金額（美元）
電子商務購物保障	每次事故：200 年度總計：200

本《保障概要》中所述的各項保險給付限額均以美元（USD）為單位。如法律規定，索償款項將以當地貨幣支付，並採用付款當日公布的官方匯率。

電子商務購物保障保險條款與細則
適用於香港持卡人

第一節　一般定義
下列術語在本文件中出現時，凡以粗體字表示時，均應具有本條所賦予的含義。

年度累計賠償限額指電子商務購物保障下每位**持卡人**可享有的最高給付金額。

持卡人 / 被保險人 / 您 / 您的，指所有獲發合資格卡的個人，包括同一帳戶下的附屬卡持卡人，且該合資格卡由參與計劃的**發卡機構**於其發卡**地區**內發行。

收藏品指適合收藏的物品，原為藝術品或古董，亦包括作為嗜好、展示或投資而收藏的各類物品，其價值可能升值，包括但不限於古董、玩具、硬幣、漫畫書及郵票。

快遞指運輸公司。

受保購買商品指除第三節除外事項所列商品外，完全使用合資格卡購買，及 / 或使用與合資格卡相關之獎勵計劃所賺取的積分兌換之商品。

損壞指因零件損壞、材料或結構故障（源於意外事故）而無法再履行其原定功能的商品。

合資格卡指由參與計劃的發**卡機構**於該**地區**發行的萬事達白金預付卡。

合資格持卡人指持有**合資格卡**之**持卡人**，其有權根據《保障概要》所載之規定收取款項或享有其他相關權益。

保險人指 AIG Asia Pacific Insurance Pte.有限公司

發卡機構指經萬事達卡授權在該**地區**營運萬事達卡計劃，並參與向**持卡人**提供保險的實體。

自然災害指洪水、風暴、雷擊、火災、爆炸、山崩、火山活動、地震及 / 或海嘯。

每次事故限額指電子商務購物保障針對任何單一**受保購買商品**所能提供的最高給付金額。

保單指投保人與**保險人**之間的保險契約。

保單持有人指 Mastercard Asia/Pacific Pte.Ltd. (“MAPPL”)。

保單期間指自 2026 年 4 月 1 日起至保單終止為止的期間。

賣方指透過網際網路合法銷售商品的線上實體。

地區指**合資格卡**發行的國家或地區，在此情況下為香港。

盜竊指在未經持卡人同意下，非法、蓄意及不誠實地取走屬於**持卡人**的**受保購買商品**。

戰爭指任何已宣戰或未宣戰的戰爭，或任何戰爭行為，包括任何主權國家為達成經濟、地理、民族主義、政治、種族、宗教或其他目的而使用軍事力量。

我們/我們的指該**地區**內的**保險人**。

第二節　涵蓋範圍

在《**保障概要**》所載之保障範圍、限額及條款的規限下，**我們**將根據電子商務購物保障為您提供保障，並就以下事項向**您**進行賠償：

1. 未送達及／或未完整送達之**受保購買商品**，以及透過網購支付之運費：若**受保購買商品**未於預定送達日期後三十（30）天內送達，或未於**賣方**通知之其他日期送達，且**賣方**未能將款項退還至**您**的**合資格卡**，則該**受保購買商品**將獲得未送達保障。
2. 因已交付受保購買商品的實體**損壞**導致無法運作或運作異常：受保購買商品因實體**損壞**而無法運作或運作異常的情況，將獲得保險理賠，惟**您**須無法向**賣方**或**快遞**就該事項獲得賠償。

若根據上述第一或第二點索償成立，**我們**將向**您**支付**您**所購買的每項商品的購買價格，最高以《保障摘要》中規定的金額為限。**我們**在本**保單**所提供的保障，是在**您**可從任何其他來源獲得之其他適用保險或福利之上的保障。

對於使用**合資格卡**支付的**受保購買商品**，若在商店收據所列購買日期後 180 天內發生意外**損壞**或**盜竊**而遭受損失，**我們**將予以賠付。賠付金額不超過**每次事故限額**，並受**年度累計賠償限額**約束。

1. 作為禮物贈送的受保購買商品亦受保障。
2. 受保購買商品包含網路消費。
3. 受保購買商品無需進行註冊。

第三節　除外條款

1. ***我們****將不會支付任何與下列情況有關的索償、費用、****損害****或損失：*
    1. *警方、政府機關、法院或其他政府當局依法沒收受保購買商品；*
    2. ***您****所為的任何欺詐或故意行為；*
    3. *任何機動車輛、飛機、船隻、汽車或電單車，以及為其運作及／或維護而購置的任何設備、零件或配件；*
    4. ***戰爭****與恐怖主義：****我們****將不保障任何因下列原因直接或間接造成或導致的損失、****損害****、傷害或責任：*
        - *i. ****戰爭****入侵、外國敵人的行為、敵對行動或****戰爭****行動（不論是否宣戰）、內戰、叛亂、起義、革命、暴動、軍事或民眾起義，或篡奪權力；或*
        - *ii. 任何恐怖主義行為，以及為控制、預防、鎮壓或以任何其他方式處理任何恐怖主義行為所採取的行動。*
    5. *核風險：****我們****將不保障因下列原因直接或間接造成或導致的任何損失、****損害****、人身傷害或責任：*
        - *i. 來自任何核燃料或核能燃燒所產生之核廢料的電離輻射或放射性污染；*
        - *ii. 燃料，包括任何自持式核裂變過程；或*
        - *iii. 使用任何核武器材料。*
    6. *緊急狀態：在地方當局宣布的緊急狀態期間（不論是實體或其他形式），因前述任何事件所引起、透過或直接或間接導致的任何損失、損壞或其他意外狀況，惟****您****須證明該等損失、****損害****或其他意外狀況的發生與地方當局宣布的緊急狀態無關者除外。*

2. ***我們****無須就下列事項承擔任何賠償責任：*
    1. *動物或植物；*
    2. *現金、貴金屬、有價證券、股票、旅行支票，或任何類型的票券（包括但不限於體育及娛樂活動票券，以及旅行票券）；*
    3. *消耗品或易腐商品（包括但不限於食品、鮮花、飲料、藥物、營養補充品）；*
    4. *為商業用途所購置之****受保購買商品****，包括為轉售而購買之商品，或作為貿易或專業用途之工具；*
    5. *存取網際網路網站、軟體或從網際網路下載的資料檔案，包括音樂檔案、照片、閱讀材料、書籍及電影；*
    6. *透過網際網路提供的服務，例如電影票、機票、飯店預訂、租車、財務諮詢；*
    7. *透過私人交易或線上拍賣網站向自然人購買之****受保購買商品****；*
    8. *偽造或假冒商品；*
    9. *因****自然災害****、大氣或氣候條件、自然磨損、折舊、逐漸劣化、水損、任何形式的污染或汙染、製造缺陷或固有瑕疵、害蟲、昆蟲、白蟻、黴菌、濕腐或乾腐、細菌、鏽蝕、清潔、保養、維護、調整或修理所導致的損失或****損壞****；*
    10. *因機械故障、電氣故障、軟體或資料故障所導致之損失；*
    11. *資料遺失；*
    12. *為轉售而購買之****受保購買商品****，或於購買時屬二手貨、損壞貨品或二手商品之商品；*
    13. *永久性家庭及／或商業固定裝置，包括但不限於地毯、地板及／或磁磚、空調、冰箱或暖氣設備；*
    14. *用於或擬用於零售及／或物業租賃，或其他商業用途之****受保購買商品****；*
    15. ***您****已租賃或租用的商品；*
    16. *於購買時屬二手、翻新、修復或再製造之商品；*
    17. *藝術品、古董、槍械及****收藏品****；*
    18. *皮草、手錶、珠寶、寶石、貴重寶石，以及由黃金（或其他貴金屬及／或貴重寶石）製成或含有（或其他貴金屬及／或貴重礦石）的物品；*
    19. ***您****使用****合資格卡****支付之與任何購買無關的費用或收費；*
    20. *遺失；*
    21. *失蹤；或*
    22. *被地方政府當局視為非法的****受保購買商品****。*

第四節　條件

欲符合此保障資格，必須具備或已發生以下情況：

1. 未送達或運作異常: **受保購買商品**的送貨地址必須為**您**在該**地區**的居住地郵寄地址。
2. 未送達或運作異常:**受保購買商品**的**賣方**或指定運輸公司必須分配並提供貨件追蹤編號。
3. 未送達或運作異常:**您**必須對**賣方**採取一切必要且合理的行動，要求其寄送替代的**受保購買商品**或向**您**退還購買金額。
   i. **您**必須已透過掛號信以書面形式通知**賣方**有關**受保購買商品**未送達之事，並要求更換**受保購買商品**或全額退款（若**受保購買商品**尚未送達）。
   ii. 若**您**收到的受保購買商品因運送過程**損壞**而無法正常運作，**您**應於收到該受保購買商品後四十八 (48) 小時內，通知該受保購買商品的**賣方**及我們。
4. 未送達:若因未送達而向**您**支付索償金，而原來的受保購買商品最終送達，**您**必須將從**我們**處獲得的任何賠償金退還給**我們**。
5. 意外**損壞**或**盜竊**：**保險人**可酌情決定是否對該商品進行維修或更換，或退還原始購買價格（扣除任何現金回饋、折扣或獎勵積分）。
6. 意外**損壞**或**盜竊**：若受保購買品為一對或一套，且該商品可維修或更換，則賠償限額將以該特定商品的維修或更換費用為準；否則，將賠償該對或該套商品的價值，惟不得超過**每次事故限額**。

第五節　總則

1. **索賠通知**：書面索賠通知必須於損失事件發生之日起三十（30）天內送達。若未於損失事件發生之日起三十（30）天內提出通知，可能會導致索賠被拒絕。如需提出索賠，請登入 https://hk.mycardbenefits.com 或將索賠通知寄至：

AIG Asia Pacific Insurance Pte.有限公司
78 Shenton Way
AIG Building #09-16
Singapore 079120
電話：+65 6419 1667
營業時間：週一至週五 上午 8:30 至下午 5:30（公眾假期除外）
支援語言：英語 / 廣東話
電子郵件：APAC.Mastercard@aig.com

2. **索賠職責：**

持卡人必須向**保險人**提供以下資料：

   a. 經簽署的索償表格（如由 AIG 提供）；
   b. **持卡人**帳單或購買收據副本，顯示該受保購買商品已完全使用**合資格卡**支付；
   c. 未送達：若因未送達而向**您**支付索償金，而原來的受保購買商品最終送達，**您**應將所獲之任何賠償金退還予**我們**；
   d. 針對**盜竊**索償，須於事件發生後九十（90）日內提供報案書的正式副本；
   e. 針對意外**損壞**索償*，須提供維修估價單的正式副本。
   f. 我們合理的要求您提供的任何其他相關文件。

   持卡人可能需要自行負擔運費，將受損商品寄回以供進一步評估索償。

3. **索償款項之支付：保險人**須向香港之**合資格持卡人**支付所有索償款項，且該等款項須受該**地區**當時生效之法律及法規所規管。
4. **欺詐性索償：**倘若**保險人**判定某項索償屬欺詐性質，則**保險人**概不承擔責任，且就該等欺詐性索償所支付的所有款項，將由保險人酌情沒收。
5. **準據法及管轄權：**本**保單**受新加坡法律管轄並依其解釋。任何爭議均應受新加坡法院的專屬管轄。
6. **制裁：**若提供任何保障或支付款項將違反任何制裁法律或法規，並導致**保險人**、其母公司或其最終控制實體面臨任何制裁法律或法規下的處罰，則**保險人**無須承擔提供任何保障或支付款項的責任。
7. **第三方權利：**僅**保單持有人**、**合資格持卡人**及**保險人**可行使本**保單**賦予他們的權利，除為達此目的而實施外，《合約（第三方權利）條例》茲此排除適用。
8. **資料保護：**除非（且僅在）**合資格持卡人**根據本**保單**提出索償，否則**保險人**不會收集該**合資格持卡人**的個人資料。若提出索償，**合資格持卡人**須向**保險人**提供某些**個人資料**，以便**保險人**評估及處理該索償（並進行所有相關程序）。為此，**保險人**可能需要將個人資料轉移給參與索償處理流程（或相關流程，例如資料儲存）的其他相關方。如需進一步詳情，請參閱 www.aig.com.hk/privacy-policy.

MASTERCARD HONG KONG
PLATINUM PREPAID CARDS

SUMMARY OF COVER

Insurance Coverage	Maximum Benefit Amount (USD)
E-Commerce Purchase Assurance	Per occurrence: 200 Annual Aggregate: 200

Each insurance benefit limit described in this Summary of Cover is in United States Dollars (USD). Payment of claims will be made in local currency where required by law using the official Foreign Exchange Rates published on the date the payment is made.

E-COMMERCE PURCHASE ASSURANCE INSURANCE TERMS & CONDITIONS FOR HONG KONG CARDHOLDERS

SECTION I GENERAL DEFINITIONS

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

Annual Aggregate Limit means the maximum amount of benefit per Cardholder under the E-Commerce Purchase Assurance.

Cardholders / Insured Persons / You / Your means all individuals who have been issued an Eligible Card, including supplementary cardholders on the same account, in the Territory where such Eligible Card is issued by a participating Issuer.

Collectable Item(s) means an object suitable for a collection, originally a work of fine art or an antique, including also any of a wide variety of items collected as a hobby, for display, or as an investment whose value may appreciate that may include but not limited to antiques, toys, coins, comic books and stamps.

Courier means transportation company.

Covered Purchases means items, other than those listed in Section III Exclusions, purchased entirely with the Eligible Card and/or have been acquired with points earned by a rewards program associated with the Eligible Card.

Damage means items that can no longer perform the function they were intended for due to broken parts or material or structural failures due to an accident.

Eligible Card means a participating Issuer's Mastercard Platinum Prepaid Cards issued in the Territory.

Eligible Cardholders means those Cardholders with Eligible Cards who shall be entitled to receive payment or such other benefit as is provided for in the Summary of Cover.

Insurer means AIG Asia Pacific Insurance Pte. Ltd.

Issuer means an entity that is authorized by Mastercard to operate a Mastercard card program in the Territory and is participating in the insurance offering to Cardholders.

Natural Catastrophe means flood, windstorm, lightning, fire, explosion, landslide, volcanic action, earthquake and/or tsunami.

Per Occurrence Limit means the maximum amount of benefit available under E-Commerce Purchase Assurance for any single Covered Purchase.

Policy means the contract of insurance between the Policyholder and Insurer.

Policyholder means Mastercard Asia/Pacific Pte. Ltd. ("MAPPL").

Policy Period means the period beginning from 1st April 2026 and until the Policy is terminated.

Seller means online entity legally selling goods via the internet.

Territory means the country or region in which Eligible Cards are issued, in this case, Hong Kong.

Theft means the unlawful, intentional and dishonest taking of a Covered Purchase belonging to the Cardholder without their consent.

War means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We / Us / Our means the Insurer in the Territory.

SECTION II COVERAGE

Subject to the coverage, limits and conditions specified in the Summary of Cover, We will cover You under E-Commerce Purchase Assurance, and reimburse You for the following:

1. Non-delivery/and or incomplete delivery of Covered Purchases and shipping charges that are purchased on the internet: Covered Purchases are insured against non-delivery if the Covered Purchases have not been delivered within thirty (30) days of the scheduled delivery, or such other date as advised by the Seller, and the Seller has failed to refund You to Your Eligible Card.
2. Failure to function or improper functioning due to physical Damage of delivered Covered Purchases: The Covered Purchases are insured against failure to function or improper functioning as a result of physical Damage provided that You are unable to recover for the same from either the Seller or Courier.

In the event of a valid claim under point 1 and 2 above, We will pay You the purchase price for each item(s) of Your purchase, up to the amount as specified in the Summary of Cover. The coverage We provide in the Policy is in excess of other applicable insurance or other benefit which You can recover from any other source.

We will also pay for loss of Covered Purchases paid by Eligible Card due to accidental Damage or Theft, occurring within one hundred eighty (180) days from the date of purchase as indicated on the store receipt, up to the Per Occurrence Limit, and subject to the Annual Aggregate Limit.

1. Covered Purchases given as gifts are covered.
2. Covered Purchases include internet purchases.
3. Covered Purchases do not have to be registered.

SECTION III EXCLUSIONS

1. *We will not pay for any claim, expenses, Damage, or loss in connection with:*
    a. *lawful confiscation of the Covered Purchases by the police, government agencies, courts or other government authorities;*
    b. *any fraudulent or willful act by You;*
    c. *any motorized vehicle, airplanes, boats, automobiles or motorcycles and any equipment, parts or accessories purchased for its operation and/or maintenance.*
    d. *War and terrorism: We will not cover any loss, Damage, injury or liability directly or indirectly caused or contributed to by:*
        i. *War invasion, act of foreign enemies, hostilities or warlike operations (whether War be declared or note), civil War, mutiny, rebellion, revolution, insurrection, military or popular uprising, or usurpation of power; or*
        ii. *Any act of terrorism and any action taken in controlling, preventing, suppressing or in any other way relating to any act of terrorism.*
    e. *nuclear risks: We will not cover any loss, Damage, injury or liability directly or indirectly caused or contributed to by:*
        i. *ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear;*
        ii. *fuel, including any self-sustaining process of nuclear fission; or*
        iii. *the use of any nuclear weapons material.*
    f. *State of Emergency: Any loss, Damage or other contingency happening during the existence of a state of emergency as declared by the local authorities (whether physical or otherwise) which is occasioned by or through or in consequence directly or indirectly of any of the said occurrences except to the extent that You shall prove that such loss, Damage or other contingency happened independently of the existence of the state of emergency as declared by the local authorities.*

2. *We shall not be liable to pay any claim in connection with:*
    a. *animals or plant life;*
    b. *cash, bullion, negotiable instruments, shares, traveler's checks, or tickets of any description (including but not limited to tickets for sporting and entertainment events, and travel);*
    c. *consumable or perishable items (including but not limited to, food, flowers, drink, drugs, nutrition supplements);*
    d. *Covered Purchases purchased for commercial use including items purchased for re-sale or tools of trade or profession;*
    e. *access to internet websites, software or data files downloaded from the internet including music files, photos, reading material, books and movies;*
    f. *services provided via the Internet such as cinema tickets, air tickets, hotel bookings, car rental, financial advice;*
    g. *Covered Purchases purchased from a natural person either through a private transaction or an online auction website;*
    h. *counterfeit or fake goods;*
    i. *loss or Damage due to a natural catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;*
    j. *losses due to mechanical failure, electrical failure; software or data failure;*
    k. *loss of data;*
    l. *Covered Purchases purchased for resale or items which are used goods, damaged goods or second-hand goods at the time of purchase;*
    m. *permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;*

n. Covered Purchases used for, or intended to be used for, retail and/or property rental, or other business purposes;
o. items that You have rented or leased;
p. items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;
q. art, antiques, firearms and Collectable Items;
r. furs, watches, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
s. the costs or charges which do not relate to any purchase, which You paid for using Your Eligible Card;
t. misplacement;
u. disappearance; or
v. Covered Purchases deemed to be illegal by local government authorities.

SECTION IV CONDITIONS

To be eligible for this coverage, the following must be present or have occurred:

1. Non-delivery or improper functioning: The delivery address for the Covered Purchases must be to the postal address of Your residence in the Territory.
2. Non-delivery or improper functioning: A shipment tracking number must be assigned and provided by the Seller of the Covered Purchases or a designated transportation company.
3. Non-delivery or improper functioning: You must take all necessary reasonable action against the Seller to send replacement Covered Purchases or refund the purchase amount to You.
   i. You must have informed the Seller in writing and by registered mail of the non-delivery of Covered Purchases and demanded replacement Covered Purchases or a full refund if the Covered Purchases have not been delivered.
   ii. You shall notify the seller of the Covered Purchases and Us within forty-eight (48) hours of receipt of a Covered Purchase which is not functioning properly due to Damage of delivered Covered Purchases.
4. Non-delivery: In the event that a claim for non-delivery is paid to You and the original Covered Purchases eventually arrives, You must pay back to Us any indemnity You have received from Us.
5. Accidental Damage or Theft: It is the Insurer's discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price less any rebates, discounts or rewards points.
6. Accidental Damage or Theft: Covered Purchases that are a pair or a set will be limited to the cost of repair or replacement of the specific item if repairable or replaceable; otherwise, the value of the pair or set will be covered, not to exceed the Per Occurrence Limit.

SECTION V GENERAL PROVISIONS

1. **Notice of Claim:** Written notice of claim must be given no later than thirty (30) days from the date of the loss incident. Failure to give notice within (30) days from the date of the loss incident may result in a denial of the claim. To file a claim, log on to https://hk.mycardbenefits.com or send claim notification to:

AIG Asia Pacific Insurance Pte. Ltd.
78 Shenton Way
AIG Building #09-16
Singapore 079120
Tel: +65 6419 1667
Business Hours: 8:30 am to 5:30 pm Monday to Friday (except Public Holidays)
Languages supported: English / Cantonese
Email: APAC.Mastercard@aig.com

2. **Duties after Loss**

The Cardholder must provide to the Insurer the following:
   a. a signed claim form, if provided by AIG;
   b. Cardholder's statement of account or copy of purchase receipt showing payment of the Covered Purchases which was made entirely with the Eligible Card;
   c. Non-delivery: In the event that a claim for non-delivery is paid to You and the original Covered Purchases eventually arrives, You should pay back any indemnity received to Us;
   d. For Theft claims, official copies of the police report within ninety (90) days of incident;
   e. For accidental Damage claims*, official copies of the repair estimates;
   f. any other relevant document We may reasonably ask You to provide.

   Cardholders may be required to send in the damaged item(s), at their expense, for further evaluation of the claim.

3. **Payment of Claims:** All payments to be made by the Insurer shall be paid to Eligible Cardholders in Hong Kong and such payments shall be subject to the laws and regulations then in effect in the Territory.

4. **Fraudulent Claims:** The Insurer will not be liable if a claim is determined by the Insurer to be fraudulent and all payments made in respect of such fraudulent claims shall be forfeited at the discretion of the Insurer.

5. **Governing Law and Jurisdiction:** The Policy is governed by and interpreted in accordance with the laws of Singapore. Any dispute will be subject to the exclusive jurisdiction of the courts of Singapore.

6. **Sanctions**: The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

7. **Third Party Rights:** Only the Policyholder, Eligible Cardholders and the Insurer may enforce rights given to them under this Policy and save for giving effect to this purpose, The Contracts (Rights of Third Parties) Ordinance is hereby excluded.

8. **Data Protection:** The Personal Data of an Eligible Cardholder is not collected by the Insurer until (and unless) the Eligible Cardholder makes a claim under this Policy. If a claim is made the Eligible Cardholder will be required to provide certain Personal Data to the Insurer, to enable the Insurer to assess and process the claim (and carry on all related processes thereto). For these purposes, the Insurer may need to transfer Personal Data to other parties involved in the claims handling process (or related processes, such as data storage). For further details, please see the www.aig.com.hk/privacy-policy.