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）**
價格保障	每次事故：250 年度總計：500

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。

價格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（及其附件）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**保險人**在**保單期間**內，針對每位**持卡人**須承擔責任之最高金額。

業務指（i）以全職、兼職或偶發性方式從事之貿易、專業或職業；或（ii）為獲取金錢或其他報酬而從事之任何其他活動.

持卡人／被保險人／您／您的，指所有在該**地區**獲發**合資格卡**之個人，包括同一帳戶下的附屬或附加**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。

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。

信貸帳戶指由合格金融機構提供、供個人使用的任何信貸安排，例如信用卡帳戶或汽車／房屋貸款帳戶。

客製化／個人化商品指專為持卡人特別訂製的商品，例如印有姓名之鞋履／襯衫等。

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**，其有權根據本**保單**所載之規定收取款項或享有其他相關權益。

店內印刷促銷活動指在零售店內進行的促銷活動，該活動須於印刷海報、傳單或產品貨架上顯示：(i) 授權經銷商或店鋪名稱；(ii) 商品（包括型號）；(iii) 商品價格；以及 (iv) 該商品價格的生效日期。

發卡機構指經萬事達卡授權於該**地區**營運萬事達卡計劃，並參與向**持卡人**提供價格保障保險的銀行、金融機構或類似實體。

較低價格指在**印刷廣告**、**店內印刷促銷活動**或**非拍賣式網路廣告**中，標示相同品牌、製造商、型號名稱及型號編號之相同商品，且價格低於原購買價格之價格。

非拍賣式網路廣告是指由持有有效稅務識別號碼的非拍賣商家在網路上發布的廣告。

每次事故限額指價格保障保險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**保險人**與**保單持有人**之間的保險合約。

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。

印刷廣告指刊登於報紙、雜誌或商店宣傳單上的廣告，其中載明：(i) 授權經銷商或商店名稱；(ii) 商品（包括型號）；(iii) 商品價格；以及 (iv) 該商品價格有效的日期。

地區指**合資格卡**發行的國家或地區，在此情況下為香港。

我們/我們的/保險人指 AIG Asia Pacific Insurance Pte 有限公司。

第二節　涵蓋範圍

我們將向**您**退還以下兩者之間的價差：

1. **您**使用**合資格卡**支付的商品原價；與
2. 在**印刷廣告**、**店內印刷促銷活動**或**非拍賣式網路廣告**中，標示相同品牌、製造商、型號名稱及型號編號之相同商品，其**較低價格**者。

第三節　除外條款

*若符合以下任一情況，本**保單**將不予理賠：*

1. *當商品的原始購買價格低於 50 美元時；*
2. *透過網路拍賣網站購買的商品；*
3. *針對標示為限量、清倉特賣、僅限現金或清倉特賣之商品；*
4. *因套裝優惠、製造商優惠券、員工折扣，或廣告價格包含贈品、免費優惠、特別融資方案、安裝服務、現金回饋、絕版或其他限時優惠所導致之價格；*
5. *現金、支票、有價證券及其他可轉讓票據、貴金屬、郵票、彩票或活動門票；*
6. *藝術品、古董、槍械及**收藏品**；*
7. *皮草、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；*
8. *易腐商品，包括食品、飲料、菸草及燃料；*
9. *二手、回收、曾為他人所有、翻新或再製造之商品，無論**您**於購買時是否知悉該商品屬二手、曾為他人所有、翻新或再製造；*
10. *藥品、光學或醫療產品或設備；*
11. ***客製化／個人化商品**、獨一無二且僅絕版商品；*
12. *任何非法取得的商品；*
13. *仿冒或假冒商品；*
14. *動植物；*
15. *任何機動車輛，包括但不限於汽車、船隻、飛機，以及其運作及／或維護所需的任何設備及／或零件；*
16. *土地、永久性建築物及附屬設施，包括但不限於建築物、住宅、居所，以及建築物與住宅的改建工程；*
17. ***您**可能購買的服務，包括但不限於勞務的提供或執行，或產品、貨物或財產的維護、修理或安裝，或任何形式之專業建議；*
18. *由非本**地區**居民所購買之商品；*
19. *運費及／或運輸費用、處理費用及銷售稅；*
20. *在**地區**外或免稅區內廣告的商品；*
21. *因僅限特定組織成員享有的特別優惠所致，或發生於非對公眾開放之場所，例如俱樂部及協會；*
22. *為轉售、專業或商業用途而購買的商品；*
23. *非於**保單期間**內購買之商品；*
24. *因**業務**活動（包括**您**的工作或職業）所導致，或與之相關的；*
25. *任何商家的信用額度、折扣及／或製造商現金回饋；或*
26. *當所購買商品的收費金額高於實際顯示金額時。*

第四節　條件

本**保單**僅在下列條件下為**持卡人**提供保障：

1. 商品必須全額使用**合資格卡**支付。
2. 購買可於實體店面或線上零售商處進行。
3. 價格差額必須與**您**最初購買的渠道相同。
4. **較低價格**必須出現在**印刷廣告**、**店內印刷促銷活動**或**非拍賣式網路廣告**中。
5. **較低價格**必須來自與**您**原始購買地點位於同一城市或地區的零售商。
6. 該**印刷廣告**、**店內印刷促銷活動**或**非拍賣式網路廣告**，必須在**您**原始購買後三十 (30) 天內發布。
7. 若**較低價格**商品係因下列任一情況所致，或因下列任一情況而進一步降價：
   a. 廣告中的現金回饋；
   b. 可兌換的製造商優惠券；
   c. 任何形式的退款。

我們將把該廣告中的現金回饋金額、可兌換的製造商優惠券或任何形式的退款，按適用金額加回至較低商品價格的計算中，並退還任何淨價差額。

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。如欲提出索賠，請登入 https://hk.mycardbenefits.com 或將索賠通知寄至：

AIG Asia Pacific Insurance Pte.有限公司
AIG Building
78 Shenton Way #09-16
Singapore 079120
電話：+65 6419 1667
營業時間：週一至週五 上午 8:30 – 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**
若發生價格保障所涵蓋的損失，**您**應：
   a. 請於**印刷廣告**發布後五 (5) 日內聯絡**我們**，或提供**店內印刷促銷活動**的照片；
   b. 請於首次提出索賠後三十（30）天內，填妥、簽署並將索賠申請表格連同下列文件一併寄回本公司：
      i. 商品原始購買收據；
      ii. **合資格卡**原始帳單，以證明該筆消費全數由**您**的合資格卡支付；以及
      iii. 顯示所購商品、銷售日期及 / 或廣告日期、較低廣告價格，以及廣告零售商名稱的**印刷廣告**、**店內印刷促銷活動**或**非拍賣式網路廣告**之正本或副本。
3. **索償付款：保險人**須向香港的**合資格持卡人**支付所有款項，而該等付款須受香港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. **個人資料：**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)
Price Protection	Per occurrence Limit: 250 Annual Aggregate Limit: 500

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.

PRICE PROTECTION 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 per Cardholder for which an Insurer is liable during the Policy Period.

Business means (i) a trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or, (ii) any other activity engaged in for money or other compensation.

Cardholders/Insured Person(s)/You/Your means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory and 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.

Covered Purchase(s) 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.

Credit Account means any credit arrangement, from a qualified financial institution, for personal use, such as a credit card account or a car/home loan account.

Customized/Personalized Items means items that may have been specially ordered specifically for the card holder e.g. shoes/shirts with printed name on etc.

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 Policy.

In-store Printed Promotion means a sales promotion taking place in a retail store which shows: (i) the authorized dealer or store's name; (ii) item (including model number); (iii) item price; and, (iv) the dates in which the item's price is effective on a printed poster, leaflet or is shown on the product shelf.

Issuer means a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard card program in the Territory and is participating in the Price Protection Insurance offering to Cardholders.

Lower Price means the price that is below the original price paid for the same item, identified by the same brand, make, model name and model number, as shown in a Printed Advertisement, In-store Printed Promotion or a No-Auction Internet Advertisement.

No-Auction Internet Advertisement means an advertisement posted on the internet by a non-auction merchant with a valid tax identification number.

Per Occurrence Limit means the maximum amount of benefits payable under the Price Protection Insurance for any single Covered Purchase.

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

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

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

Printed Advertisement means an advertisement appearing in a newspaper, magazine or store circular which states: (i) the authorized dealer or store's name; (ii) item (including model number); (iii) item price; and, (iv) the dates in which the item's price is valid.

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

We/Us/Our/Insurer means AIG Asia Pacific Insurance Pte. Ltd.

SECTION II COVERAGE

We will reimburse You for the price difference between:

1. the original price of an item You paid with Your Eligible Card: and
2. a Lower Price for the same item, identified by the same brand, make, model name and model number, as shown in a Printed Advertisement, In-store Printed Promotion or a No-Auction Internet Advertisement.

SECTION III EXCLUSIONS

The Policy does not provide coverage if any of the following applies:

1. *when an item's original purchase price is below USD 50;*
2. *for items purchased from an internet auction site;*
3. *for items advertised as "limited quantity", "going out-of-business sales", "cash only" or "close out" sales;*
4. *resulting from package offers, manufacturer's coupons, employees discount, or, where the advertised price includes bonus or free offers, special financing, installation, rebate, one-of-a-kind or other limited offers;*
5. *for cash, cheques, securities and other negotiable instruments, bullion, stamps, lottery tickets or tickets to events or admission tickets;*
6. *for art, antiques, firearms and Collectable Items;*
7. *for furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);*
8. *for perishable items including food, beverages, tobacco and fuel;*
9. *for used, recycled, previously owned, rebuilt, or remanufactured items, whether or not You knew the item was used, previously owned, rebuilt, or remanufactured at the time of purchase;*
10. *for pharmaceutical, optical or medical products or equipment;*
11. *for Customized/Personalized Items, unique and one-of-a-kind items;*
12. *for any item acquired illegally;*
13. *for counterfeit or fake goods;*
14. *for animals and plants;*
15. *for any motor vehicles, including but not limited to, automobiles, boats, airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;*
16. *for land, permanent structures and fixtures including, but not limited to, buildings, homes, dwellings, and building and home improvements;*
17. *for services You may purchase including, but not limited to, the performance or rendering of labour or maintenance, repair or installation of products, goods or property, or professional advice of any kind;*
18. *for items purchased by a person not resident of the Territory;*
19. *shipping and/or transportation costs, handling costs and sales tax;*
20. *for items advertised outside the Territory or in a duty-free zone;*
21. *resulting from special deal(s) available only to the members of specific organizations, or, in a place not open to the public, such as clubs and associations;*
22. *for items purchased for resale, professional, or commercial use;*
23. *for items not purchased during the Policy Period;*
24. *that result from, or are related to, Business pursuits including Your work or profession;*
25. *for any merchant's credit, discount and/or manufacturer's rebates; or*
26. *for instances where the amount charged for the purchased item is greater than the actual amount displayed.*

SECTION IV CONDITIONS

The Policy will only cover the Cardholder under the following conditions:

1. The item must be paid entirely with the Eligible Card.
2. Purchase can be made in-store or from online retailers.
3. The price difference must be the within same channel as Your original purchase.
4. The Lower Price must be in a Printed Advertisement, In-Store Printed Promotion or No-Auction Internet Advertisement.
5. The Lower Price must be from a retailer in the same city or region where Your original purchase is made.
6. The Printed Advertisement, In-Store Printed Promotion or No-Auction Internet Advertisement must be published within thirty (30) days of Your original purchase.
7. If the lower priced item is the result of, or is further reduced due to any of the following:
   a. an advertised rebate;
   b. a redeemable manufacturer's coupon;
   c. a refund of any sort.

We will add back such advertised rebate amount, redeemable manufacturer's coupon, or refund of any sort to the calculation of the lower item price by the applicable amount and refund any net difference in price.

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 a claim notification to:

AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way #09-16
Singapore 079120
Tel: +65 6419 1667
Business Hours: 8:30AM – 5:30PM, Mon – Fri (except public holidays)
Languages supported: English / Cantonese
Email: APAC.Mastercard@aig.com

2. **Duties after Loss**
In the event of a covered loss for Price Protection, You shall:

   a. Contact Us within five (5) days of the Printed Advertisement or with photo of In-store Printed Promotion;

   b. Complete, sign and return the claim form to Us with the following documents, within thirty (30) days of making the original claim:

      i. The original item purchase receipt;
      ii. The original Eligible Card's statement of account demonstrating that the entire purchase was made with Your Eligible Card; and
      iii. The original or copy of the Printed Advertisement, In-store Printed Promotion or a No-Auction Internet Advertisement showing the purchased item, sale date and/or date of the advertisement, lower advertised price, and advertising retailer's name.

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 Hong Kong.

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 to 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. **Personal Data:** 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.