

萬事達卡香港
白金預付卡

《保障概要》

保障範圍	最高給付金額（美元）
購物保障	每宗事故：500 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。

購物保障保險條款及細則
適用於香港地區持卡人

第一節 定義

具有特定意義之用語定義如下，於本保險摘要資訊中以粗體字表示時，同下列之定義：

意外損壞指物品因意外事故導致零件損壞、材料破壞或結構損壞而不再具有原定功能。

年度累計保障限額指購物保障保險向每位**持卡人**提供之最高保障金額。

持卡人 / 被保險人指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。

藏品指原為藝術品或古董且適合收藏之標的，包括各種為嗜好、展示或投資目的而收集且可能增值之各種品項，包括但不限於古董、玩具、錢幣、漫畫書與郵票。

保障商品指使用**受保資格卡**全額購買及 / 或透過使用**受保資格卡**相關的獎賞計劃領取之點數所獲得之物品，惟不包括第三節除外不保事項所列載者。

合資格卡指參與發卡機構發行之萬事達卡預付白金信用卡。

合資格持卡人指受**合資格卡**的**持卡人**，惟該卡在索賠時屬有效、可使用且良好（未被取消、暫停使用或逾期還款）之卡，**持卡人**有權按保障列表獲得賠付或其他保障。

保險公司 / 我們指 AIG Asia Pacific Insurance Pte. Ltd.

發卡機構指經萬事達卡公司授權在該地區經營萬事達**合資格卡**業務之銀行或金融機構或相似實體，其參與向**持卡人**提供保險活動。

每宗事故限額指購物保障保險為任何單一**保障商品**提供之最高保障金額。

保單指保險公司與保單持有人所簽署之保險契約。

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

保險期間指從 2026年4月1日起始至保單終止的期間。

地區指合格卡片發行所在國家或地區，於本保單係指香港。

盜竊指未經同意非法奪取屬於受保人之**保障商品**，意圖從受保人處剝奪該商品價值。

第二節 承保範圍

保險公司將負責賠付店舖收據所示購買日期起計一百八十(180)日內因**意外損壞**或**盜竊**所致的**保障商品**損失，賠付金額不超過每宗事故限額，並以每位**持卡人**之**年度累計保障限額**為限。

- 作為禮品送贈的**保障商品**均在保障範圍內。
- 保障商品**包括網上購買的物品。
- 保障商品**毋需記名或向**保險公司**申報。

第三節 不保事項

本保險保障概不承保下列任何一項：

1. 任何機動車、飛機、無人駕駛飛機、船艇、汽車及電單車及任何設備、零件或配件；
2. 固定裝置，包括但不限於地氈、地板、瓷磚、空調、冰箱或加熱器；
3. 旅行支票、現金、各類票券、可流轉票據、金銀、珍稀硬幣或郵票；
4. 藝術品、古董、**藏品**、皮草、珠寶、寶石、貴重玉石及脆弱的物品；
5. 易耗品或易腐品；
6. 植物或動物；
7. 有害物質和**地區**內禁止的任何物品；
8. 互聯網網站，移動應用程序，軟件或從互聯網下載的數據文件包括但不限於音樂文件，照片，閱讀材料，書籍和電影；或恢復；
9. 購買時已經過使用、改造、翻新或再造的物品；
10. 無故失蹤；
11. 出租或租賃的物品；為轉售、專業或商業用途採購的物品；
12. 服務費、運送費、處理費、安裝費或組裝費；
13. 您在佔有在線購買的物品之前此類物品所發生的損失；
14. 改裝（包括切割、鋸切及成形）導致的物品損壞；
15. 放置在公眾出入場所無人看管的物品；
16. 被政府官員沒收的任何物品；
17. 因濫用、故意毀壞、蟲咬及蟲蛀、磨損、產品固有缺陷、機械或電氣故障、核能、生物或化學事件、恐怖主義或戰爭所導致的損失。

第四節 條件

- 1) 保險公司將酌情決定是否維修或更換相關物品，抑或補償原購買價並減去任何退款、折扣或獎賞點數。
- 2) 保障商品包含一對或一套物品者，倘能夠維修或更換，則僅限於特定物品之維修或更換費用；倘無法維修或更換，則賠償整對或整套物品的價值，但不得超過每宗事故限額。

第五節 一般條款

1. 索賠通知：索賠通知書須於事故發生當日起三十(30)日內作出。未於事故發生當日起三十(30)日內作出通知者，保險公司或會拒絕受理。要提出索賠，請登錄 <https://hk.mycardbenefits.com> 或將索賠通知發送至：

AIG ASIA PACIFIC INSURANCE PTE. LTD.

地址：AIG Building

78 Shenton Way #09-16

Singapore 079120

電話：+65 6419 1667

客戶服務中心營業時間：星期一至五（公眾假期除外）上午 8 時 30 分至下午 5 時 30 分服務使用語言：
英語 / 粵語

電郵：APAC.Mastercard@aig.com

2. 索賠職責

持卡人索賠時必須提供：

- a. 本人簽署的索賠申請表格（如適用）；
- b. 購買收據的副本，證明使用**合資格卡**全額購買相關物品；
- c. 就**盜竊**索賠而言，應於事故發生九十(90)日內提供報警記錄的正式副本；
- d. 就損壞索賠*而言，應提供維修估價單的正式副本；
- e. 持卡人的對帳單，列明申請索賠時帳戶有效且信用良好。

***持卡人或須自費送交受損物品，以進行進一步的索賠評估。**

3. 賠償支付：保險公司須向香港合資格**持卡人**支付所有須付款項，而該等款項須受現行香港法律及規例所規限。

4. 詐騙保險賠償：倘索賠在任何方面存在欺詐性，則給付賠償將被全數取回。

5. 管轄法律及司法權區：本購物保障保險、其保險資格與任何條款及細則須據新加坡法例進行解釋。所有爭議均接受新加坡法院機關管轄。

6. **制裁：**如**保險公司**根據本保單提供保障或作出任何給付將違反任何制裁法律或規定，導致**保險公司**、其母公司或其最終控股實體面臨制裁法律或規定項下的任何處罰，則**保險公司**並無責任根據本保單提供保障或作出給付。
7. **第三者權利：**僅保單持有人、受保資格**持卡人**及**保險公司**方可行使本保單項下賦予的權利，而除實施此目的外，本保險一律免除遵守《合約（第三者權利）條例》。
8. **個人資料：**除非受保資格**持卡人**根據本保單提出索賠，否則**保險公司**不會收集受保資格**持卡人**的個人資料。受保資格**持卡人**如提出索賠，必須向**保險公司**提供若干個人資料，以令**保險公司**能夠評估及處理索賠（並進行一切有關程序）。為此，**保險公司**可能需向參與索賠處理程序（或相關程序，如資料儲存）的其他人士轉移個人資料。進一步詳情，請瀏覽 www.aig.com.hk/privacy-Policy。

**MASTERCARD HONG KONG
PLATINUM PREPAID CARDS**

SUMMARY OF COVER

Insurance Coverage	Maximum Benefit Amount (USD)
Purchase Protection	Per occurrence: 500 Annual Aggregate: 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.

**PURCHASE 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.

Accidental 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.

Annual Aggregate Limit means the maximum amount of benefit per Cardholder available for under the Purchase Protection Insurance.

Cardholders/Insured Persons 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 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.

Eligible Card means a participating Issuer's Mastercard Platinum Prepaid cards.

Eligible Cardholders means those Cardholders with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of claim who shall be entitled to receive payment or such other benefit as is provided for in the Purchase Protection Insurance Certificate.

Insurer means AIG Asia Pacific Insurance Pte. Ltd.

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 Purchase Protection Insurance offering to Cardholders.

Per Occurrence Limit means the maximum amount of benefit available under the Purchase Protection Insurance 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.

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

Theft means the illegal act of taking a Covered Purchase belonging to the Insured Person, without their consent, with intent to deprive him/her of its value.

SECTION II COVERAGE

The Insurer will pay for loss of Covered Purchases due to Accidental Damage or Theft, occurring within one hundred eighty days (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 per Cardholder.

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

This plan of insurance does not provide coverage for any of the following:

1. *any motor vehicle, airplanes, drones, boats, automobiles and motorcycles and any equipment, parts or accessories;*
2. *permanent fixtures, including but not limited to carpeting, flooring, tile, air conditioners, refrigerators, or heaters;*
3. *travelers check(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps;*
4. *art, antiques, Collectable Items, furs, jewelry, gems, precious stones and fragile items;*

5. *consumables or perishables;*
6. *plants or animals;*
7. *hazardous materials and any item banned in the Territory;*
8. *access to internet websites, mobile applications, software or data files downloaded from the internet including but not limited to music files, photos, reading materials, books and movies; or reinstatement or recovery thereof;*
9. *used, rebuilt, refurbished, or remanufactured items at the time of purchase;*
10. *mysterious disappearance;*
11. *items rented out, rented or leased; items purchased for resale, professional, or commercial use;*
12. *services, shipping, handling, installation or assembly costs;*
13. *Losses occurring to item(s) you purchased online prior to your taking possession of such item(s);*
14. *items damaged through alteration (including cutting, sawing, and shaping);*
15. *items left unattended in a place to which the general public has access;*
16. *any item confiscated by government authorities;*
17. *losses caused by abuse, willful damage, vermin and insect infestation, wear and tear, inherent product defect, mechanical or electrical failure, nuclear, biological or chemical event, terrorism or war.*

SECTION IV CONDITIONS

- 1) 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.
- 2) 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 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

The Cardholder must provide:

- a) a signed claim form, if provided;
- b) Cardholder's statement of account or a copy of purchase receipt showing payment of the item was made entirely with the Eligible Card;
- c) For theft claims, official copies of the police report within ninety (90) days of incident;
- d) For damage claims*, official copies of the repair estimates.

***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 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: This 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.