

活動條款及細則：

1. 推廣期為 2025 年 10 月 1 日至 2025 年 10 月 31 日 (包括首尾兩日) (「推廣期」)。
2. 如欲獲享一張健康工房價值港幣 62 元的電子滋補湯券 (「獎品」) (「此活動」)，參加者需符合以下所有條件：
 - (i) 於推廣期內成功以指定推廣碼 (指定推廣碼會於掃描指定登記 QR code 後預填在「大家減齡」獎賞計劃會員登記頁面中的「推廣碼」欄) 登記成為「大家減齡」獎賞計劃 (「大家減齡」) 新會員; 及
 - (ii) 由成功登記「大家減齡」新會員當日起計第 7 個曆日或之前下載「大家減齡」獎賞程式 (「獎賞程式」)、啟動獎賞程式及成功連接健康數據、並沒有被系統辨識為濫用或不誠實帳戶。

符合上述條件(i)及(ii)的參加者，稱為「合資格客戶」。

有關符合上述條件將以中銀集團人壽保險有限公司 (「中銀人壽」) 系統之紀錄為準，中銀人壽保留有關的最終決定權。

3. 申請「大家減齡」會籍 (「會籍」) 人士必須在申請時年滿 18 歲或以上；及持有一個有效電郵地址；及以申請人本人實名登記的香港流動電話號碼；及於申請會籍時身處香港。每人只可以取得一個會籍，而會籍僅適用於申請人本人。
4. 如合資格客戶成功新申請「大家減齡」基本會員會籍，獎品將於完成上述第 2 條之所有步驟後即時直接存入相關合資格客戶獎賞程式帳戶的商戶獎賞頁面 (已兌換獎賞內)，屆時將會收到推送通知。如合資格客戶成功新申請「大家減齡」高級會員會籍 (升級高級會員除外)，獎品將於完成上述第 2 條之所有步驟後的 7 個工作天內直接存入相關合資格客戶獎賞程式帳戶的商戶獎賞頁面 (已兌換獎賞內)，屆時將會收到推送通知。
5. 有關獎品派發紀錄，以中銀人壽系統之紀錄為準。如有任何因網絡、通訊、技術或其他不可歸咎於中銀人壽之原因而引致的遲延、遺失、錯誤、無法辨識等情況或使相關合資格客戶無法成功收取獎品，中銀人壽就此等技術問題概不負任何責任。
6. 每位合資格客戶只可獲得獎品一次，亦不可與其他新會員獎賞同時獲取。
7. 獎品數量有限，先到先得，送完即止。
8. 獎品不可轉讓、退回、更換其他禮品或折換現金。獎品如有遺失，中銀人壽概不補發，亦不承擔任何責任。獎品由個別獨立供應商提供，受其供應商所規定之條款及細則約束，中銀人壽並非獎品之供應商，並不會對有關供應商提供之獎品及 / 或產品及 / 或服務質素及 / 或供應量作出任何保證，或對於使用其獎品及 / 或產品及 / 或服務時所導致或構成的任何損失或損害負責。客戶如對獎品有任何查詢、意見或投訴，請直接與有關供應商聯絡。獎品須於指定限期前使用，否則逾期無效，中銀人壽及/或供應商不會補發獎品。
9. 中銀人壽保留隨時修改、暫停或取消此活動以及修訂有關條款及細則的酌情權而毋須事先通知。
10. 如有任何爭議，中銀人壽保留最終決定權。
11. 此活動的條款及細則受香港特別行政區法律規管，並按照香港特別行政區法律予以解釋。

12. 若本宣傳品的中、英文版本有歧異，概以英文版本為準。
13. 「大家減齡」獎賞程式為法國再保險集團 SCOR 旗下的保險科技公司 ReMark 在香港地區為「大家減齡」獎賞計劃會員獨家提供及管理。
14. 有關「大家減齡」之會籍、獎賞程式、活動、一〇幣、獎賞、條款及細則及其他詳情請參閱「大家減齡」官方網站 <https://www.boclife.com.hk/tc/liveyoung/home.html>。

Terms and Conditions of the Promotion:

1. The Promotion Period is from 1 October 2025 to 31 October 2025 (both dates inclusive) ("Promotion Period").
2. To be eligible for one HealthWorks Electronic Herbal Soup Coupon valued at HKD62 ("Reward") ("the Promotion"), participants must fulfill all of the following requirements:
 - (i) successfully register as a "Live Young" Rewards Program ("Live Young") new member using designated promo code (the designated promo code will be prefilled in the "Promo Code" field of "Live Young" new member registration page after scanning the designated registration QR code) during the Promotion Period; and
 - (ii) download, activate and successfully complete the data synchronization in the "Live Young" Rewards App ("Rewards App") on or before the 7th calendar day counting from the date of successful registration as Live Young new member, without any dishonest or fraudulent conduct being detected.

Participant(s) who fulfill the above-mentioned requirements (i) and (ii) are known as "Eligible Customer(s)".

In terms of determining whether the above-mentioned requirements have been fulfilled, BOC Group Life Assurance Company Limited ("BOC Life")'s system record shall prevail and the decision of BOC Life shall be final.

3. To apply for membership of "Live Young" ("Membership"), applicants must be aged 18 or above at the time of application, and have a valid email address, and have a Hong Kong mobile number which is registered under the applicant's real name, and be situated in Hong Kong at the time of application. Each applicant is entitled to only one Membership and the Membership is personal to the applicant only.
4. For those Eligible Customer(s) who have successfully applied for "Live Young" Membership as a new Basic Member, the Reward will be directly dispatched to the Rewards page (inside Redeemed Rewards) of the "Live Young" Rewards App of relevant Eligible Customer(s) instantly after fulfilling all of the requirements mentioned in Clause 2 above, push notification will be received. As for those Eligible Customer(s) who have successfully applied for "Live Young" Membership as a new Advanced Member (upgrade to Advanced Member is excluded), the Reward will be directly dispatched to the Rewards page (inside Redeemed Rewards) of the "Live Young" Rewards App of relevant Eligible Customer(s) within 7 working days of fulfilling all of the requirements mentioned in Clause 2 above, push notification will be received.
5. For the record of issuance of Reward, BOC Life's record shall prevail. BOC Life shall not be responsible for any delay, loss, error, identification failure such that Eligible Customer(s) being unable to receive the Reward, arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOC Life.
6. Each Eligible Customer can only receive the Reward once, and cannot receive other new member rewards in conjunction.
7. The Reward is subject to limited quota and is available on a first-come-first-served basis while quota lasts.
8. The Reward is non-transferable and may not be returned, exchanged for other gifts or exchanged for cash. BOC Life shall not be liable for loss of the Reward under any circumstances and will not reissue the same. Rewards are provided by individual independent suppliers and are subject to the terms and conditions stipulated by their suppliers. BOC Life is not the merchant supplier of the Reward, and gives no guarantee to the Reward and/or goods and/or service quality and/or available supply provided by the supplier, and does not accept any liability arising with the use of the Reward and/or goods and/or services provided by the supplier. Any enquiry or complaint in respect of the Reward should be directed to the relevant supplier. The Reward must be used before the specified time limit, otherwise the Reward will be invalid and BOC Life and/or the relevant suppliers will not re-issue the Reward.
9. BOC Life reserves the right to amend, suspend or terminate the Promotion and to amend the relevant terms and conditions at any time at its sole discretion.
10. In case of any dispute, the decision of BOC Life shall be final.
11. The Terms and Conditions of the Promotion shall be governed by, and construed in accordance with, the

laws of the Hong Kong Special Administrative Region.

12. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
13. “Live Young” Rewards App is provided and managed by ReMark, an Insure Tech company under French reinsurer group SCOR, exclusively for the members of “Live Young” Rewards Program in Hong Kong.
14. For information on “Live Young”’s membership, the Rewards App, campaigns, — ○ Coins, rewards, terms and conditions, and other details, please refer to “Live Young” Official Site <https://www.boclife.com.hk/en/liveyoung/home.html>.