

## Cathay Legal Disclaimers

<sup>1</sup> You will earn 1 Asia Mile for every 1 CAD when you use your Cathay World Elite® Mastercard® on purchases in Canada. Asia Miles will be credited directly to your Asia Miles account within 48 hours after purchase. Asia Miles may be limited and vary by perks, offer, and partner. Offer is subject to the **Asia Miles terms and conditions**. Neo Financial™ and Cathay reserve the right to amend or withdraw this offer at any time.

<sup>2</sup> You will earn 1 additional Asia Mile for every 1 CAD (for a total of 2 Asia Miles for every 1 CAD) when you use your Cathay World Elite® Mastercard® to purchase Cathay Pacific tickets online at [cathaypacific.com/ca](http://cathaypacific.com/ca). The Double Asia Miles offer applies to the amount charged to your credit card in Canadian dollars only, not to Asia Miles redeemed for award redemption bookings. Additional Asia Miles will be credited directly to your Asia Miles account within 48 hours of ticket issuance. To benefit from this offer, you must be a member of the travelling party on the same booking and must log in using your own Cathay membership number. Asia Miles may be limited and vary by perks, offer, and partner. Offer is subject to the **Asia Miles terms and conditions**. Neo Financial™ and Cathay reserve the right to amend or withdraw this offer at any time.

<sup>3</sup> You will earn 2 Asia Miles for every 1 CAD when you use your Cathay World Elite® Mastercard® on purchases outside of Canada. Asia Miles will be credited directly to your Asia Miles account within 48 hours after purchase. Asia Miles may be limited and vary by perks, offer, and partner. Offer is subject to the **Asia Miles terms and conditions**. Neo Financial™ and Cathay reserve the right to amend or withdraw this offer at any time.

<sup>4</sup> Certain terms, conditions and exclusions apply. For full details, please visit: <http://www.boingo.com/legal/end-user-license-agreement-boingo-customer-agreement/>.

<sup>5</sup> This insurance coverage is underwritten by Chubb Insurance Company of Canada under a Group Policy issued to Neo Financial Technologies Inc. All coverage is subject to the terms, conditions, limitations and exclusions outlined in the Certificate of Insurance, and for Quebec residents the Summary and Fact Sheet. Neo, its employees and representatives are not agents of Chubb, nor can they waive or change any terms of the insurance coverage. View the full list of insurance certificates here: <https://www.neofinancial.com/legal/legal-bundles>.