



User Guide

1. What is Qclub?

Qclub is a membership rewards program launched by QBE, designed to recognize Manulife agents for their efforts in general insurance sales. Through the Qclub app, agents can redeem points for cash vouchers and selected gifts for themselves or their customers.

2. Qclub App Account

Eligibility for New Agents

Once a Manulife agent successfully opens a Qnect account, a QClub app account will be automatically created for them.

Membership Renewal Criteria

For existing members, the 2026 account will be activated at the beginning of the year if the following condition is met:

- Logged in to the Qclub app at least once in 2025.

3. How Qclub Points Are Calculated

General Insurance (Personal or Commercial):

For **each policy** with a **GWP of HKD 400 or above**, agents earn **1 Qclub point** for every **HKD 400 accumulated**.

Qclub Tiering and Privileges

Qclub is an exclusive rewards program created for Manulife agents to recognize their efforts in general insurance sales. Agents who meet the specified total premium requirement in 2025 will automatically be upgraded in 2026 to **Blue**, **Silver**, or **Diamond** membership tiers, enjoying a range of premium benefits. The table below outlines the premium required for each tier (based on QBE Hong Kong's accounting period).

Important Notice:

All Qclub points will automatically reset to zero after December 31 each year, marking the start of a new membership year and giving Manulife agents a fresh opportunity to earn rewards!



Blue

General Insurance GWP:
< HKD20,000



Silver

General Insurance GWP:
HKD20,000 –
HKD149,999



Diamond

General Insurance GWP:
≥ HKD150,000

Minimum System Requirement

iOS 18.0
or
Android 13.0

Login

Password is the first 5 characters of HKID. If the HKID is A123456(7) Password will be A1234

Login name is the 6 digits Manulife Agent Code e.g. 345678

Show password

Reset password function



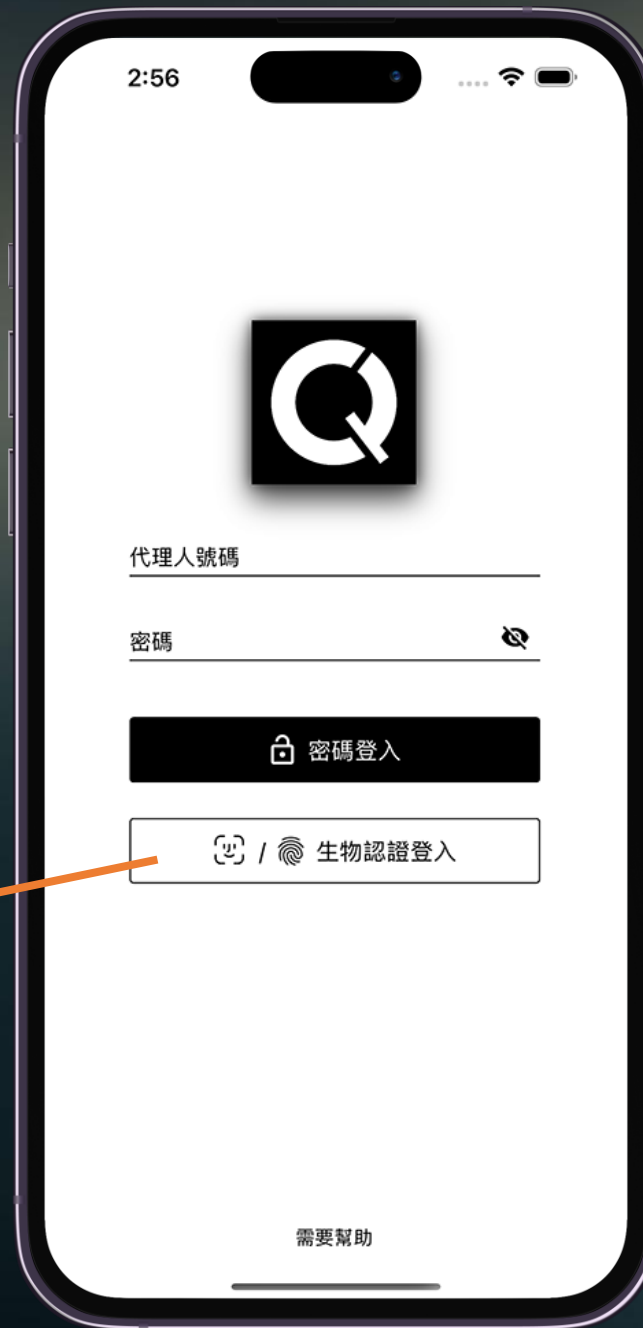
Turn on biometric login

If the phone support biometric authentication (FaceID/TouchID), it can be chosen to use for login.



Biometric authentication

Biometric fast login can be used after turning on.



Password Reset

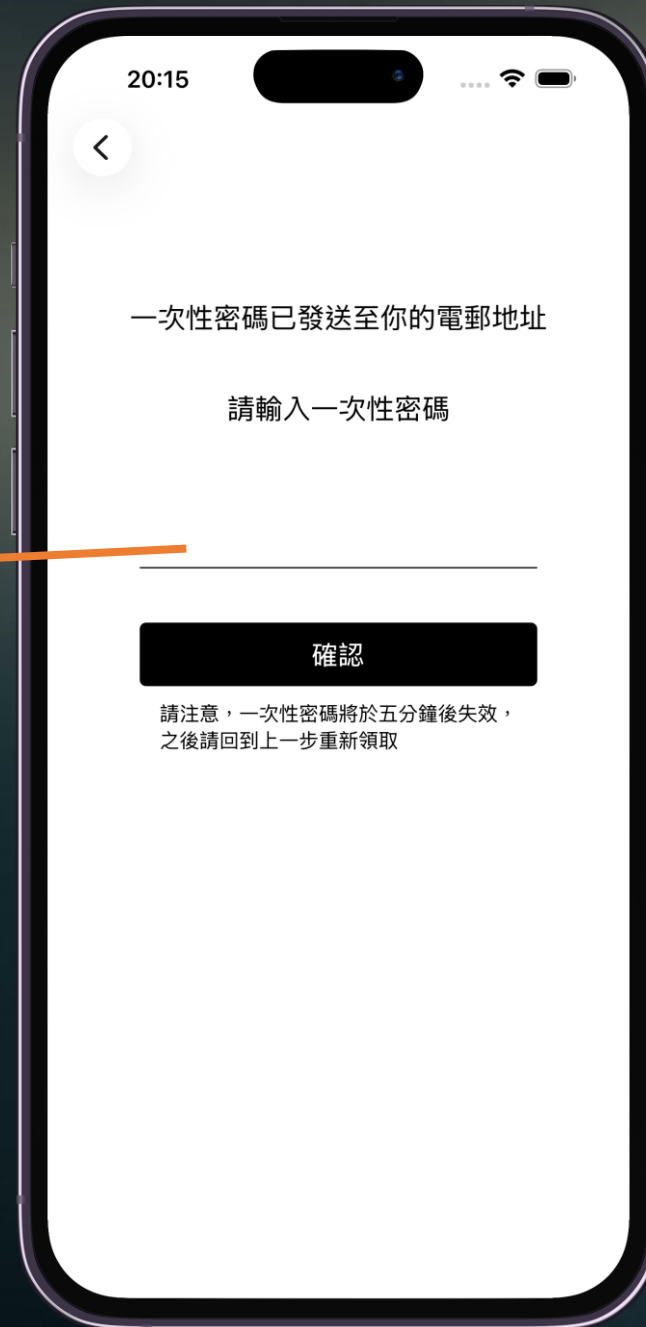


Input agent code

Obtain 1 time passcode

Password Reset

Input the one time
passcode from the email



Password Reset

Input new password

New password has to have minimum 8 alphanumerical characters, including a special character

20:17

<

請設定新密碼

輸入新密碼

再輸入新密碼以作確認

注意，新密碼必需要有8個英文，數字及包含特殊符號

確認

重設密碼

New password is set
Can login with it



Member Page

Close tutorial temporarily

Not showing the tutorial anymore



Member Page

Showing member details

Available Points for redemption

Points to be expired in Dec

Member progress bar

(Next year's level depends on the GWP this year)

Less than HK\$20,000 Blue Level

HK\$20,000 to HK\$150,000 Silver Level

More than HK\$150,000 Diamond Level



Support information

Showing tutorial screen

Flip the card to show RM contacts

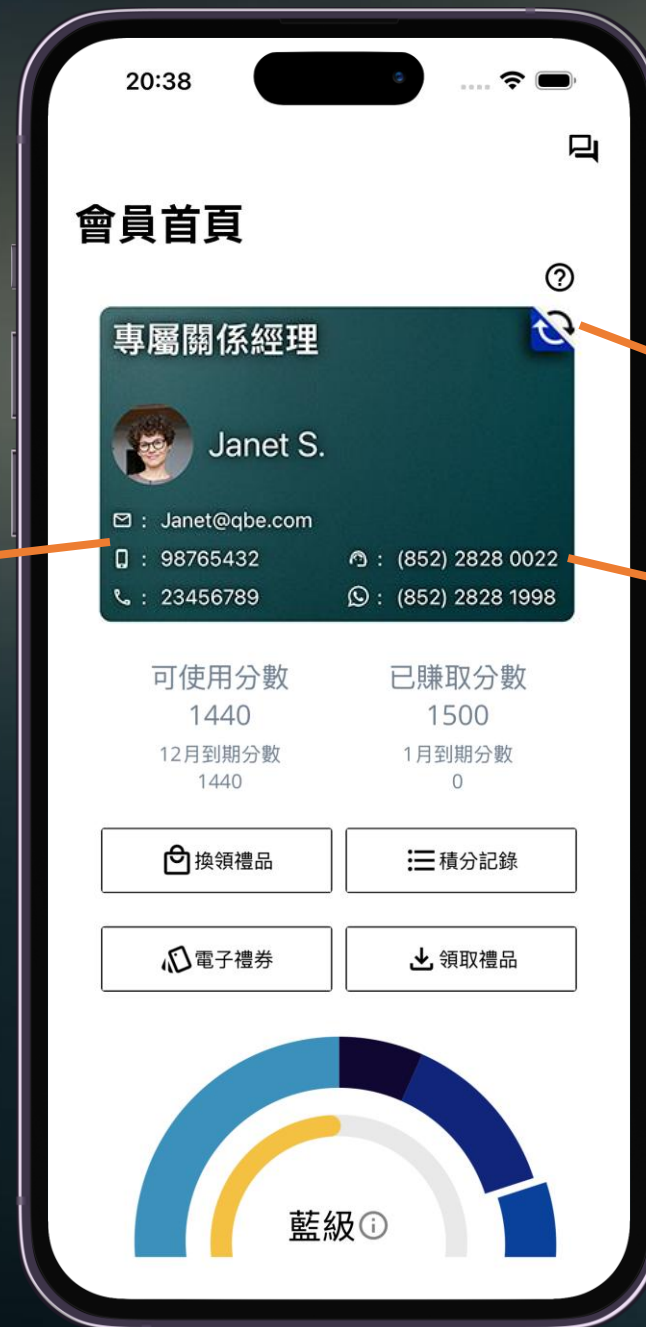
Total points

Points to be expired in next Jan

Points distribution chart

Member Page

RM Contact details
Click email / office phone
/ mobile to send email or
make a call directly



Display member details

QBE Customer service
Click phone number to call QBE
Customer service hotline / Chat
with WhatsApp

Support

Close tutorial temporarily

Do not show the tutorial



Display tutorial

Call QBE Customer hotline

Chat with WhatsApp

This user guild

Technical and general Enquiry enquiry@ascitus.com

Toggle Touch ID / Face ID

Logout Qclub

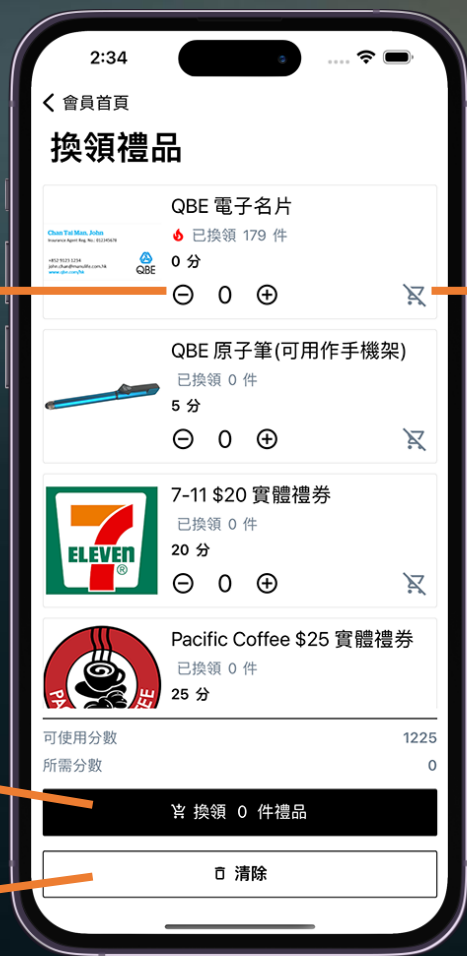
Redemption

Select quantity

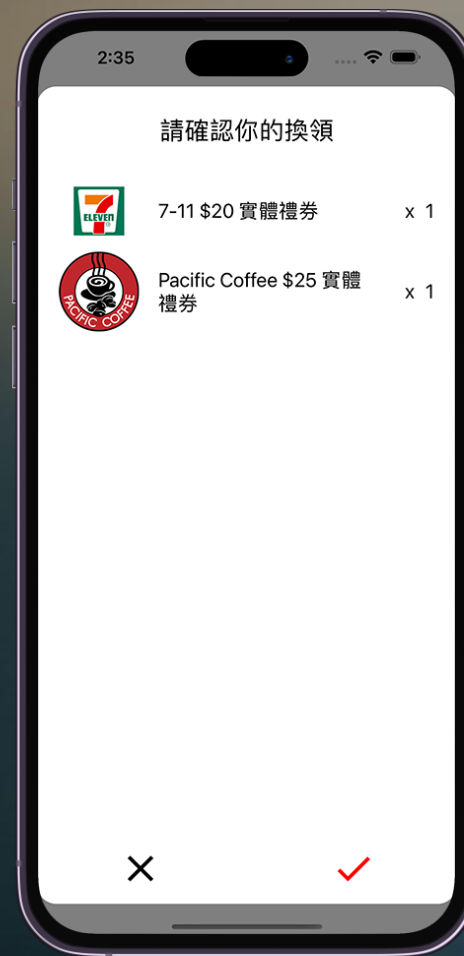
Clear this item

Confirm

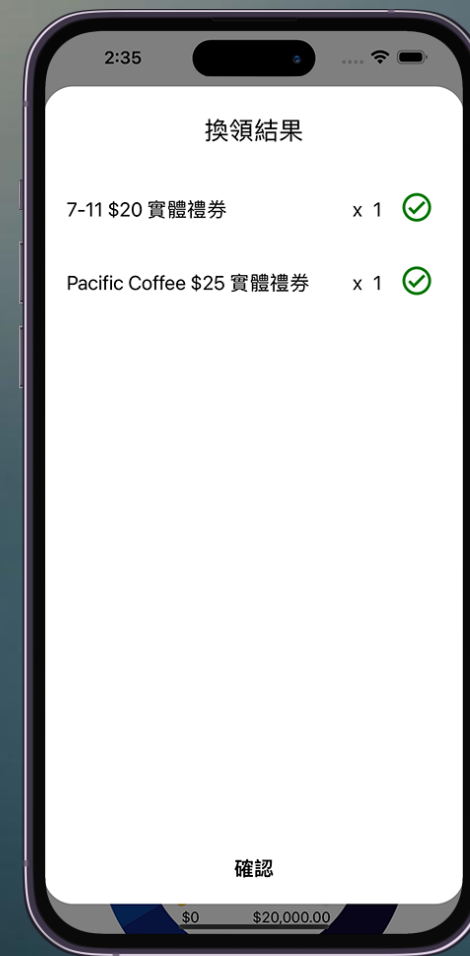
Clear all



Final confirmation

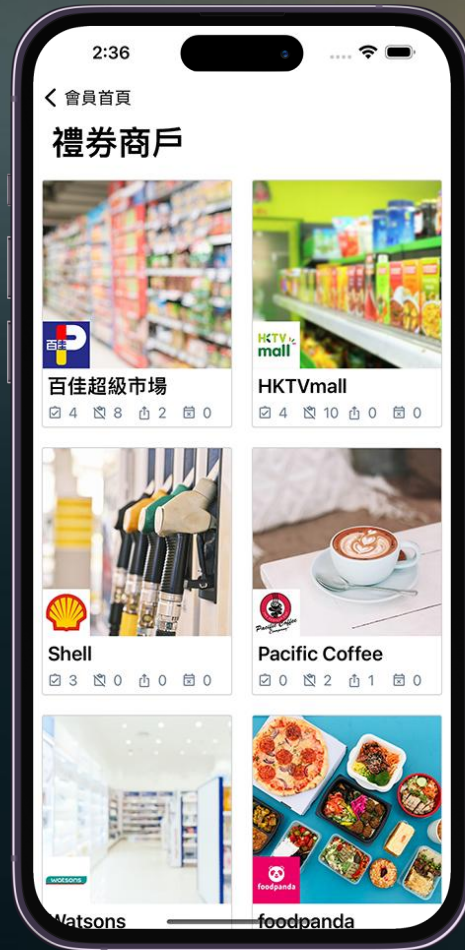


Completed



E-Voucher

Choose Merchant



Voucher status
4 Unused
8 Used
2 Shared
0 Expired

E-Voucher

Unused Vouchers



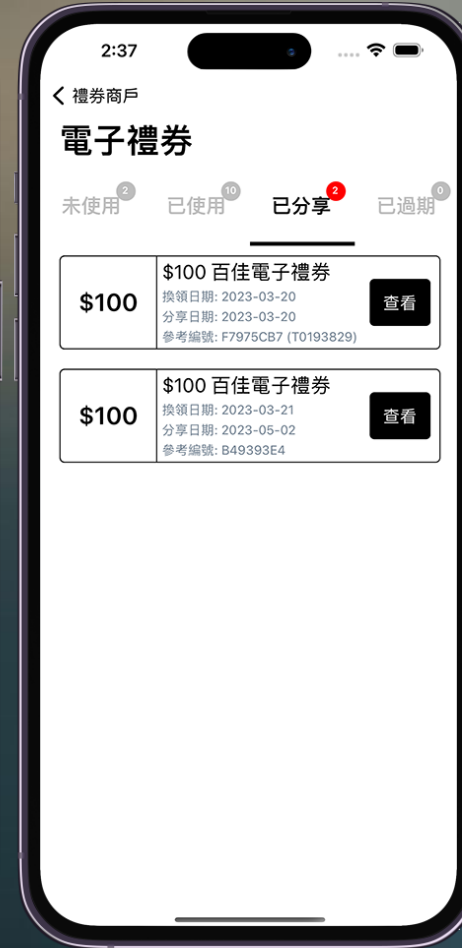
No. of vouchers

Voucher Ref. No.
(for technical enquiry)
“Campaign” or Policy number will be shown if voucher is given for campaign

Used vouchers



Shared vouchers



Expired vouchers



*Voucher can be displayed for used and shared vouchers only.

Use e-voucher

Can shown to Merchant to scan after confirmation

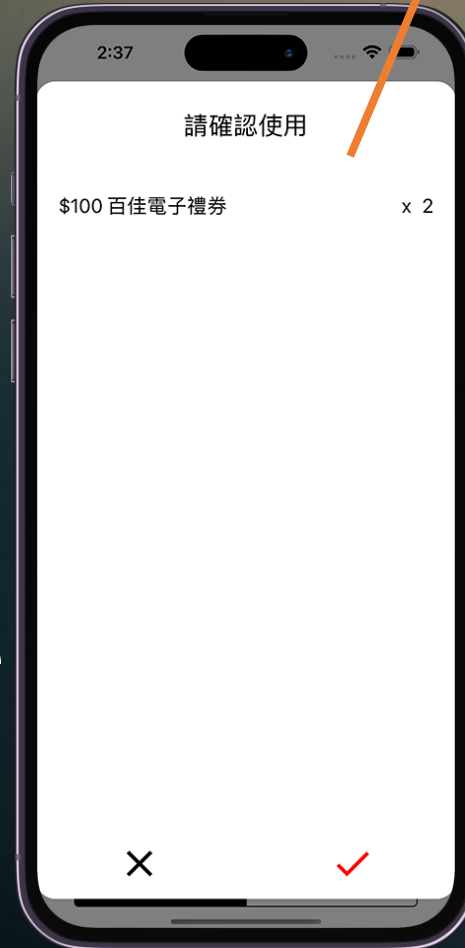
Can choose Previous or Next if more than one were selected

Select voucher

Final confirmation



Choose to use



Redisplay the used e-voucher (HKTVMall)

Choose "Used" vouchers



Click to view

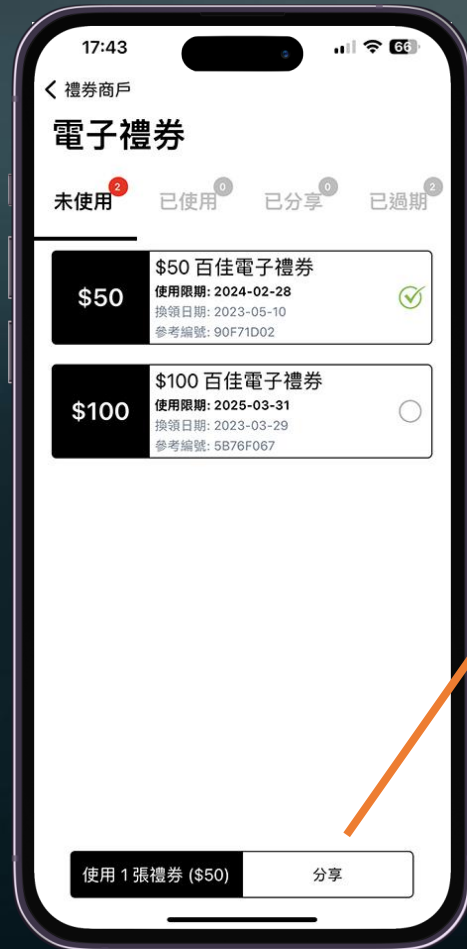


User guild



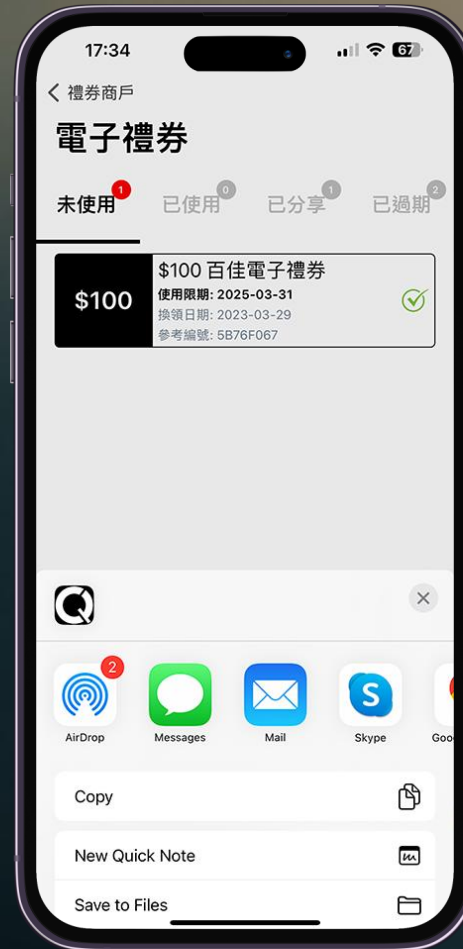
Share e-Vouchers

Choose voucher to share

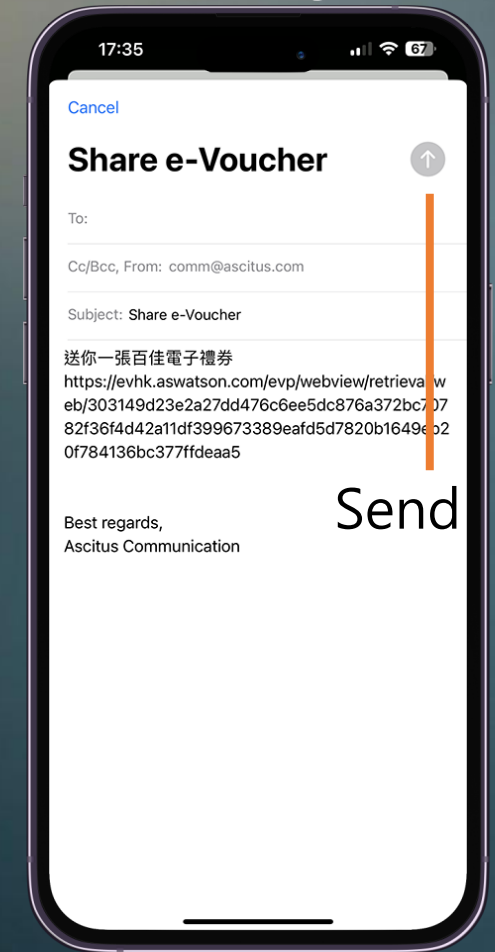


Click to share

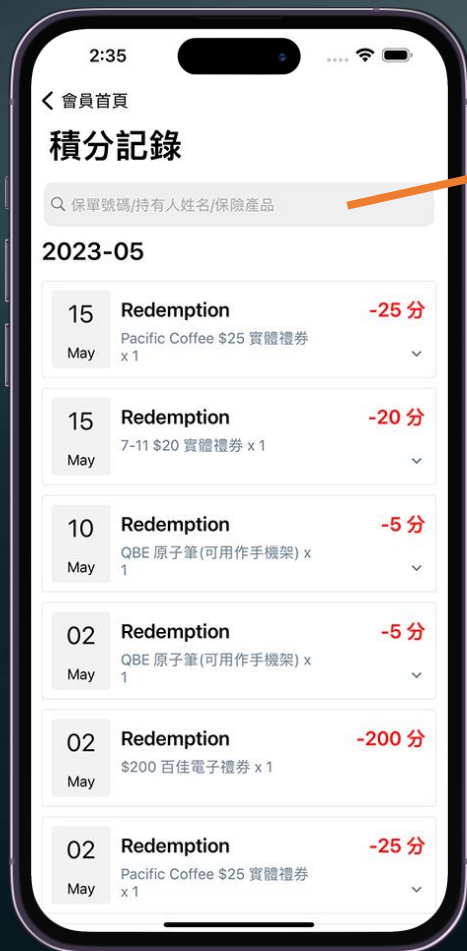
Choose apps to share voucher



Edit sharing message

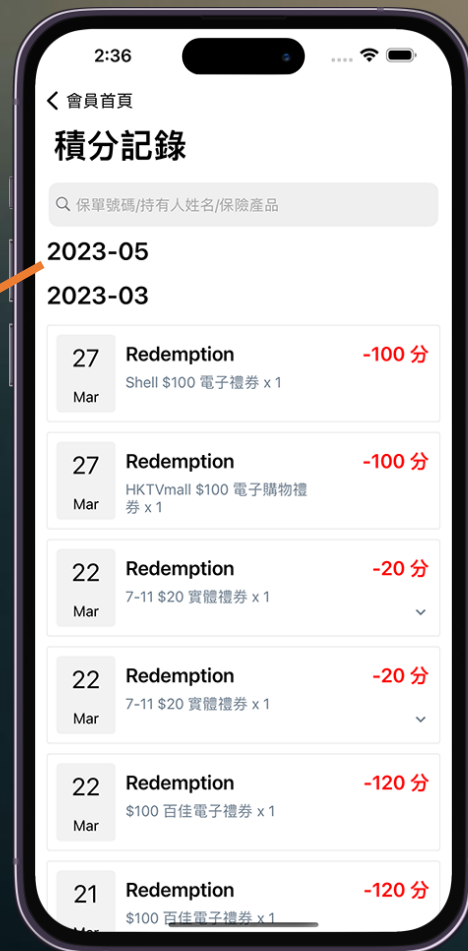


Points transaction

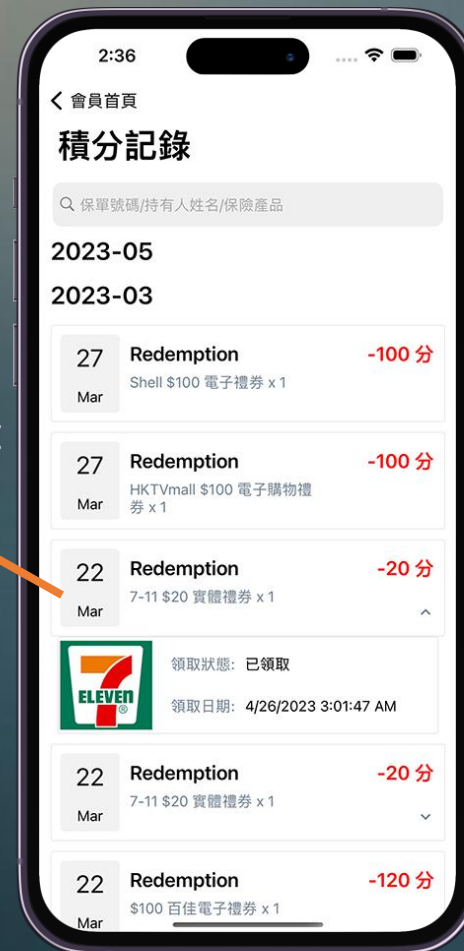


Share policies with points awarded

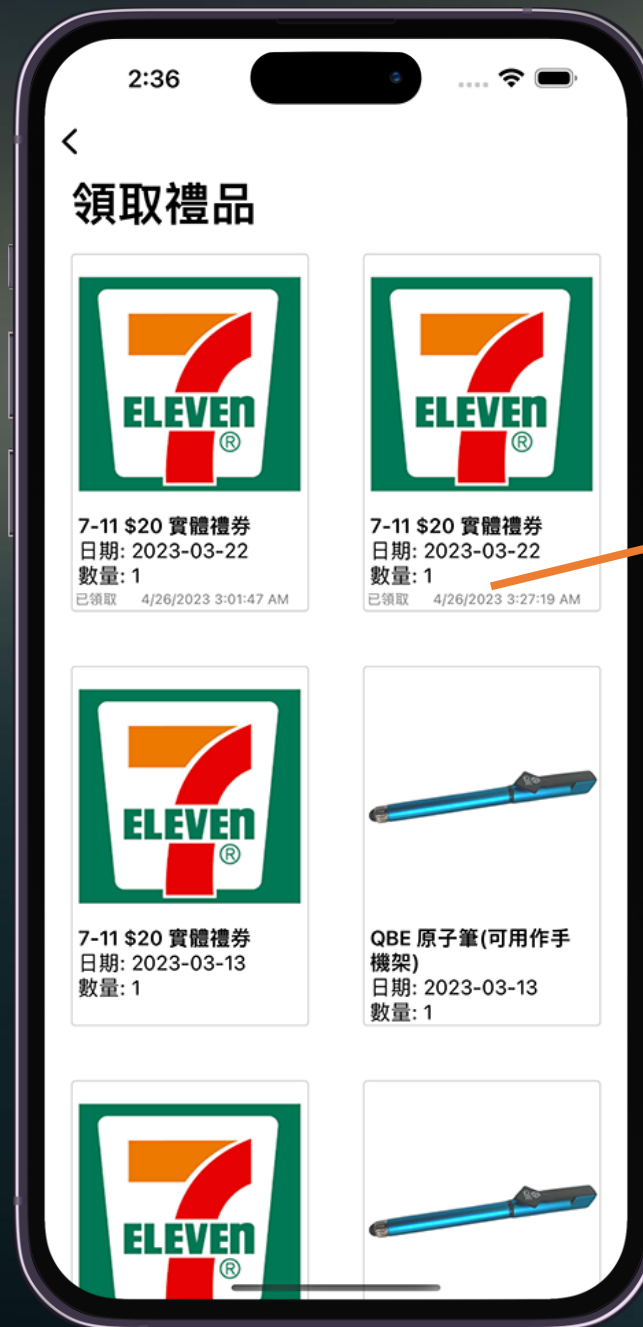
Click the date to hide / expand records



Tap to open physical fulfilment status



Fulfilment



Physical item
fulfilment date and
time

Terms and Conditions

1. All rewards and privileges will be credited to the agent's account via the Qclub app and must be used within the validity period. Expired rewards will automatically become invalid and will not be reissued by QBE Hong Kong.
2. If an agent leaves Manulife, their Qclub membership will be terminated immediately. Any unused rewards, points, or privileges within the membership will also become invalid and will not be refunded or reissued.
3. All points will expire and reset to zero on December 31 each year. Expired points are considered invalid and cannot be reinstated.
4. If there is no login activity during the year, the Qclub account will be terminated.
5. All promotional offers are subject to their respective terms and conditions.
6. QBE Hong Kong reserves the right to:
 - Amend these Terms & Conditions at any time;
 - Change the points system, redemption mechanism, and membership eligibility;
 - Suspend or terminate the Qclub program.
7. In the event of any discrepancy between the Chinese and English versions of these Terms & Conditions, the English version shall prevail.