

**Terms and Conditions of Exclusive HSBC Life Promotion (“Promotion”) for HSBC Premier Mastercard Credit Cardholders**

1. The promotional period is from 1 January 2024 to 30 June 2024, both dates inclusive (“Promotional Period”). All Eligible Applications (as defined under Clause 3 below) must be submitted during the Promotional Period.
2. This promotion applies to customers (“Cardholders”) holding any personal primary and / or additional HSBC Premier Mastercard Credit Card (“Eligible Credit Card”) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (including its successors and assigns) (“the Bank”).
3. “Eligible Applications” refers to any successful application for a policy of any of these insurance plans: HSBC Privileged Term Protection Plan, HSBC Mortgage Protection Plan, HSBC EarlyIncome Deferred Annuity Plan, HSBC Flourish Income Annuity Plan, HSBC Income Goal Insurance Plan II, HSBC Income Goal Deferred Annuity Plan, HSBC Goal Access Universal Life Plan (Protection), HSBC Goal Access Universal Life Plan (Education), HSBC Family Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II, HSBC Health Goal Insurance Plan, HSBC Voluntary Health Insurance Standard Plan and HSBC Voluntary Health Insurance Flexi Plan and HSBC Eminent Goal Multi-Currency Insurance Plan (collectively called “Relevant Insurance Plan Series”), all underwritten by HSBC Life International Limited (“HSBC Life”), and paid with initial regular premiums by an Eligible Credit Card during the Promotional Period. Any applications towards the Relevant Insurance Plan Series paid by a single premium or any applications with unposted/ cancelled/ refunded premium will not qualify as Eligible Applications for the purpose of this promotion. Whether an Application is an Eligible Application shall be determined at the sole and absolute discretion of HSBC Life and the Bank.
4. For Eligible Applications made through the Bank, the amount of Extra RewardCash credited to the relevant Cardholder will be as follows:

Annualized New Premium of Eligible Applications for the Relevant Insurance Plan Series	Premium Frequency	Amount of Extra RewardCash
From HK\$ 5,000 to HK\$ 59,999	Regular Premiums	\$50 RewardCash
From HK\$ 60,000 to HK\$ 99,999	Regular Premiums	\$300 RewardCash
From HK\$ 100,000 to HK\$ 599,999	Regular Premiums	\$500 RewardCash
HK\$ 600,000 and above	Regular Premiums	\$6,000 RewardCash

5. This Promotion is not applicable to HSBC Global Private Banking Clients applying for a life insurance plan via their Global Private Banking Relationship Manager.
6. For Relevant Insurance Plan Series with payment currency denominated in USD, the premiums in USD will be converted to HKD based on currency exchange rate of 1 USD to 7.8 HKD for calculation of the amount of Extra RewardCash, subject to all the terms herein. However, the actual exchange rate shown on customer's Eligible Credit Card statement can be different due to exchange rate fluctuation.
7. Subject to all the terms herein, the Extra RewardCash will be credited to the credit card which is used to settle the Relevant Insurance Plan Series premiums. The Extra RewardCash cannot be converted into cash and is not transferable.
8. Upon verification and confirmation by HSBC Life and the Bank that the Eligible Applications qualify for the extra RewardCash, the Extra RewardCash will be automatically credited to the Cardholder's Eligible Credit Card account after the cooling off period of the issued policy according to the below schedule:

<b>Application Sign Date</b>	<b>Date which the extra RewardCash will be credited ("RewardCash fulfilment date")</b>
1 January 2024 – 31 March 2024	On or before 31 May 2024
1 April 2024 – 30 June 2024	On or before 31 August 2024

9. Only Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire Promotional Period and before the RewardCash fulfilment date will be eligible for the Extra RewardCash, subject to all the terms herein.
10. Only policyholder(s) whose policy(ies) of the Relevant Insurance Plan Series is/are still effective during the entire Promotional Period and before the RewardCash fulfilment date will be eligible for the Extra RewardCash, subject to all the terms herein.
11. Where any Extra RewardCash has been credited to a credit card account and there is a subsequent cancellation or reversal of any eligible application(s) upon which Extra RewardCash has been awarded, HSBC Life and the Bank shall have the right to claw back and will claw back the Cardholder's account with the whole amount of the requisite Extra RewardCash.
12. Fraud and abuse will result in forfeiture of a Cardholder's eligibility to participate in the promotion as well as cancellation of a Cardholder's credit card(s). HSBC Life and the Bank further reserves the right to charge any amount awarded under this promotion directly from the credit card account without prior notice.
13. HSBC Life and the Bank accepts no liability for and makes no representations of warranties regarding the quality of goods or services provided by designated merchants participating in the Bank's RewardCash Programme ("Designated Merchant(s)").
14. The promotion is subject to these terms and conditions, and other terms and conditions stipulated by the Designated Merchant and they are subject to change. The promotion may be terminated by HSBC Life and the Bank and the Designated Merchant at their discretion at any time. The latest details of the promotion and the revised terms and conditions will be made available on the relevant website as soon as practicable (if applicable). HSBC Life and the Bank accepts no liability in respect of any additional offers/ discounts which the Designated Merchant may or may not offer or any changes to the terms and conditions of the Designated Merchant.
15. These Terms and Conditions govern this promotion, and are to be read in conjunction with the General Terms and Conditions for the Bank's RewardCash Programme. In the event of any conflict between these Terms and Conditions and the RewardCash General Terms and Conditions, in respect of this promotion only, these Terms and Conditions shall prevail.
16. No person other than the Cardholder and HSBC Life and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
17. In case of dispute arising out of the promotion, the decision of HSBC Life and the Bank shall be final and conclusive.
18. These terms and conditions are subject to any prevailing regulatory requirements.
19. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotion materials and these terms and conditions, the English version shall apply and prevail.

To borrow or not to borrow? Borrow only if you can repay!

Issued by HSBC Life International Limited (incorporated in Bermuda with limited liability) and The Hongkong and Shanghai Banking Corporation Limited

**滙豐保險之滙豐卓越理財信用卡客戶專屬優惠（「優惠」）的條款及細則**

1. 本優惠推廣期（「推廣期」）為 2024 年 1 月 1 日至 2024 年 6 月 30 日，包括首尾兩天。所有合資格的申請（如以下第 3 條所定義）必須在推廣期內遞交。
2. 本優惠只適用於擁有由香港上海滙豐銀行有限公司（包括其承繼人）（「本行」）簽發的任何個人滙豐卓越理財信用卡主（「合資格信用卡」）之持有人（「持卡人」）。
3. 「合資格的申請」是指就以下由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保的以下任何保險計劃：滙豐尊尚定期壽險計劃、滙豐樂安居供樓保障計劃、滙豐盈達延期年金計劃、滙豐裕達年金計劃、滙豐聚富入息保險計劃 II、滙豐聚富入息延期年金計劃、滙豐駿富保障萬用壽險計劃、滙豐駿富教育萬用壽險計劃、滙豐滙盛人生保險計劃、滙豐滙溢保險計劃 II、滙豐滙康保險計劃、滙豐自願醫保標準計劃、滙豐自願醫保靈活計劃和滙圖多元貨幣保險計劃（統稱為「有關保險計劃系列」），並在推廣期內利用合資格信用卡以定期方式繳交首期保費的任何成功投保申請。任何就有關保險計劃系列以躉繳保費方式繳付保費，或者並無入賬、已被取消，或已被退款的投保申請，均不符合本優惠的申請資格。每項申請合乎資格與否將完全由滙豐保險和本行酌情決定。

4. 合資格的申請經由本行提交後，相關的持卡人可獲得以下數額的額外獎賞錢：

就有關保險計劃系列之合資格的申請，其新繳保費的年度化金額為	繳付保費期數	額外獎賞錢數額
介乎港幣 5,000 元至港幣 59,999 元	定期繳交保費	\$50 獎賞錢
介乎由港幣 60,000 元至港幣 99,999 元	定期繳交保費	\$300 獎賞錢
介乎港幣 100,000 元至港幣 599,999 元	定期繳交保費	\$500 獎賞錢
港幣 600,000 元或以上	定期繳交保費	\$6,000 獎賞錢

5. 此推廣優惠並不適用於經滙豐環球私人銀行客戶經理投保人壽保險計劃的滙豐環球私人銀行客戶。
6. 以美元為繳款貨幣的有關保險計劃系列，美元保費會以 1 美元對 7.8 港元的匯率換算成港幣作計算額外獎賞錢（受本優惠之條款約束）數額之用。客戶必須注意其合資格信用卡之月結單上顯示的實際匯率可能會因匯率波動而有所不同。
7. 額外獎賞錢（受本優惠之條款約束）會在用來繳付有關保險計劃系列保費的信用卡戶口中入賬。額外獎賞錢不可以轉換成現金，也不可轉讓。
8. 交易經過滙豐保險和本行核實和確認符合獎賞錢優惠資格後，額外獎賞錢將會於已發出之保單之冷靜期後按以下日期於持卡人的合資格信用卡戶口入賬。

申請日期	額外獎賞錢入賬日 （「獎賞錢入賬日期」）
2024 年 1 月 1 日至 2024 年 3 月 31 日	2024 年 5 月 31 日或之前
2024 年 4 月 1 日至 2024 年 6 月 30 日	2024 年 8 月 31 日或之前

9. 只有在整個推廣期內和獎賞錢入賬日期前都維持良好狀態的合資格信用卡持卡人的信用卡戶口才會符合獲得額外獎賞錢（受本優惠之條款約束）的資格。
10. 按本優惠所述之條款，只有在整個推廣期內和獎賞錢入賬日期前都持續有效的有關保險計劃系列保單才會符合獲得額外獎賞錢（受本優惠之條款約束）的資格。

11. 當遇到額外獎賞錢在信用卡戶口入賬後，如有關合資格的申請被取消或推翻的情況，滙豐保險和本行有權在持卡人戶口扣除並將會在持卡人戶口注銷額外獎賞錢的全筆數額。
12. 任何詐騙和濫用將不但會導致持卡人參與推廣的資格被剝奪，而且持卡人的信用卡也會被註銷。滙豐保險和本行也將保留在沒有通知下在信用卡戶口扣除透過本優惠獲得的任何數額。
13. 滙豐保險和本行不會承擔由指定商戶所提供的貨品和服務之任何責任，也不作任何有關貨品和服務之保用聲明或陳述。
14. 這項推廣由這裡所列的條款及細則以及指定商戶所提供的條款及細則約束，並可能隨時更改。滙豐保險、銀行和指定商戶可以隨時決定終止這項推廣。如適用，有關這項推廣的最新資料以和修訂的條款及細則會在可能的情況下儘快在相關的網站公佈。滙豐保險和本行不會承擔由指定商戶所提供或可能提供的額外優惠或折扣之任何責任，以及有關指定商戶的條款及細則作出修改之任何責任。
15. 本優惠受此等條款及細則約束，而此等條款及細則需與銀行獎賞錢的條款及細則一同細閱。當遇到推廣之條款及細則和獎賞錢的條款及細則有衝突時，有關這項推廣事宜，以這些條款及細則為準。
16. 除了持卡人、滙豐保險和本行之外，任何人士均不會在《合約(第三者權利)條例》下擁有任何行使和享受這些條款及細則規定的權利。
17. 當遇到有關這項推廣的爭議，滙豐保險和本行的決定為最終決定。
18. 這些條款及細則受制於現行有關法規的相關要求。
19. 這些條款及細則受到香港特別行政區法律的制裁和詮釋。
20. 這項推廣及相關的條款及細則之中英文本如有歧異，一概以英文本為準。

借定唔借？還得到先好借！

Issued by HSBC Life International Limited, incorporated in Bermuda with limited liability and The Hongkong and Shanghai Banking Corporation Limited

由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）和香港上海滙豐銀行有限公司刊發