

滙豐財富儲蓄（人民幣）保險計劃 III

HSBC WealthSave (RMB) Insurance Plan III

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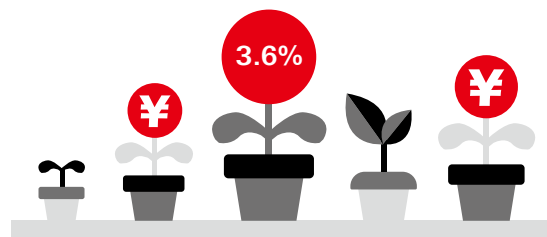
HSBC Life
滙豐保險

在享受著風和日麗的時光，亦要適時為無常的天氣作好準備。尤其在個人財務方面，我們必需確保在人生旅途上得到確切的保障，再配合穩健的財富增長才能安心無憂，專注朝著目標進發。



建立財富屏傘 為您遮風擋雨

滙豐財富儲蓄(人民幣)保險計劃III(「財富儲蓄(人民幣)」、「本計劃」或「您的保單」)就是您的財富保護屏傘,即使在不同市場環境下,亦能夠保證您的人民幣儲蓄穩定增長。今天就透過投保5年保單期的財富儲蓄(人民幣),在保單期滿時即可獲得**高達您已繳保費的119%¹**(即**3.6%年利率的保證回報**),毋懼市況變遷,同時在保單期內亦享有人壽保障,保護您的摯愛。



財富儲蓄(人民幣)讓您全方位向目標進發

正在為新居的首期而努力?籌劃著結婚或是創業以開拓人生新一頁?考慮在繁忙工作過後忙裡偷閒地休假一年?無論您身處人生的任何階段,財富儲蓄(人民幣)都可助您建立人民幣儲備,減輕您面對市場波動的負擔。穩健的財富屏傘,為您的回報建立良好的基礎,讓您探索更廣視野:

就位



- 隨時作好準備,保障涵蓋由出生15日至75歲²的受保人,讓您随心按人生階段的不同需求保障自己、您的子女、另一半以及父母

起步



- 坐言起行,以財富儲蓄(人民幣)制定好5年計劃,靈活的儲蓄金額由人民幣80,000元至人民幣6,000,000元;您更可按您的預算,選擇分兩年或以合計保費金額³一次過支付保費

達標



- 勇往直前實踐目標,根據您所選擇的保費付款方式,您可在保單期滿時獲得**您已繳保費之117%至119%¹的回報**,同時享有人壽保障,倍添安心

無論天氣陰晴,處境應絕對掌控於您手中!投保財富儲蓄(人民幣)過程簡易,毋需身體檢查,立即行動建立您的財富屏傘,透過穩健的回報,讓您安然面對人生旅途上的變幻莫測。

財富儲蓄（人民幣）給予我哪些保障？

財富儲蓄（人民幣）在保單期為您提供死亡賠償以及以下一系列的附加保障，讓您追逐更遠更大的夢想。附加保障受制於申請資格，毋須另繳額外保費：

死亡賠償



確立人生保障，讓您更能專注於個人財務上

- 若您於保單生效期內不幸去世，您的受益人將可獲得已繳總保費⁴的101%或保證現金價值的101%（以較高者為準），再扣除任何欠付保費，作為死亡賠償。

額外意外死亡保障⁵



在遇上意外時給予您的摯愛更多的保障

- 如您於保單期內不幸因意外死亡，除死亡賠償外，您的受益人將可額外獲得已繳總保費⁴的30%。

末期危疾保障⁶



在困難時期得以安穩面對

- 如您於65歲²前被診斷患上末期疾病，您可提前索償您的死亡賠償。

失業延繳保費保障⁷

(不適用於合計保費金額³保單)



在逆境時為您增添信心

- 如您於65歲²前連續失業30日或以上，繳付到期保費寬限期可延長至365日，而期間您仍可獲得財富儲蓄（人民幣）的全面保障。

限額發售

滙豐財富儲蓄（人民幣）保險計劃 III 是一份包含儲蓄成分的人壽保險計劃，並非等同於或類似任何類型的存款。本計劃為限額發售，滙豐人壽（國際）有限公司會因應本計劃的銷售限額保留拒絕或接受任何申請的權利。



計劃摘要

投保財富儲蓄（人民幣）需要知道什麼？

合資格申請人士 ⁸	您必須為年齡 ² 介乎15日至75歲
最低名義金額 ⁹ (每份保單)	人民幣80,000元
最高名義金額 ⁹ (每位受保人 ¹⁰)	人民幣6,000,000元
保單期	5年
繳付保費期	2年
保單貨幣	人民幣
保費繳付方式	<p>您可選擇以下列方式繳付保費：</p> <ul style="list-style-type: none"> • 繳付模式： <ul style="list-style-type: none"> (i) 以合計保費金額方式³：於繳付保費期內預繳所需的保費；或 (ii) 以年繳方式 <p>註：</p> <p>如為合計保費金額³保單，除受保人身故或退保¹¹外，合計保費金額結餘及其累積利息一經繳付後將不可提取。</p> <ul style="list-style-type: none"> • 繳付方法： <ul style="list-style-type: none"> (i) 從您的滙豐銀行戶口繳付；或 (ii) 支票

計劃摘要

您可從財富儲蓄（人民幣）獲得什麼？

<p>保證現金價值 — 在保單期任何時候內您保單的現金價值</p>	<p>保證現金價值是指在保單期內，您的保單隨時間積存的現金價值。此現金價值是按當時適用的名義金額⁹計算。</p>
<p>退保利益 — 如您於保單期內終止保單，或部分退保，您將獲支付的金額</p>	<p>若您在於保單生效期間進行全數或部分退保，您將獲取我們處理您指示當天之：</p> <ul style="list-style-type: none"> • 保證現金價值； • <u>加上</u>合計保費金額³結餘及其累積利息（如適用），但需扣除由公司不時釐定之退保費用¹¹； • <u>扣除</u>任何欠付保費 <p>有關主要風險因素的詳情，請參閱本冊子內「主要風險—退保風險」部分。</p>
<p>期滿利益¹ — 您於保單期滿時可獲得的金額</p>	<p>於5年保單期滿時，您將會獲得相等於名義金額⁹（即相等於您已繳保費之117%-119%¹）的保證現金價值作為期滿利益。</p>
<p>死亡賠償</p>	<p>如您於保單期內不幸身故，您的受益人將獲取於您身故當日之：</p> <ul style="list-style-type: none"> • 已繳總保費⁴的101% 或保證現金價值的101%（以較高金額為準）； • <u>加上</u>合計保費金額³結餘及其累積利息（如適用） • <u>扣除</u>任何欠付保費
<p>附加保障</p>	<p>除上述保障外，您亦可於保單期內獲得以下附加保障，毋須另繳保費：</p> <ul style="list-style-type: none"> • 額外意外死亡保障⁵ • 末期疾病保障⁶ • 失業延繳保費保障⁷（不適用於合計保費金額³保單） <p>有關詳盡完整條款、細則及不保事項，請參閱附加保障的相應條款。</p>

本產品冊子所述之內容只供參考，您應同時參閱相關的保險計劃建議書及保單條款了解更多詳情。

重要事項

冷靜期

財富儲蓄(人民幣)是一份包含儲蓄成分的人壽保險計劃。部分保費將作為支付保險及相關之費用,包括但不限於開立保單,售後服務及索償之費用。

如您不滿意您的保單,您有權在冷靜期內取消保單,並獲退還已繳付的所有保費及保費徵費。您必須於冷靜期內(即將保單交付給您後或將通知書(通知您已經可以領取保單及冷靜期的屆滿日)發給您後起計21天(以較早者為準)),將已簽署的通知書連同您的保單(若已收取)送達滙豐人壽保險(國際)有限公司設於香港九龍深旺道1號滙豐中心1座18樓的辦事處。

冷靜期過後,若您在保單期滿前全數或部分退保您的保單,您可收回的款額或會明顯少於您已繳付的保費。

自殺條款

若您由簽發日期或保單復效日期(以較遲者為準)起計一年內自殺身亡,無論自殺時神志是否清醒,我們的責任將只限於發還自保單日期起已繳付給我們的保費金額,減去我們已向您支付的任何金額。

稅務申報及金融罪行

我們或會不時要求關於您及您的保單的相關資料,您必須向我們提供相關資料,以讓我們遵守對香港及外地之法律或監管機構、政府或稅務機關負有的某些責任。若您未有向我們提供所要求之資料或您讓我們或我們任何集團成員承受金融罪行風險,我們可能會:

- 作出所需行動讓我們或集團成員符合其責任;
- 未能向您提供新服務或繼續提供所有服務;
- 被要求扣起原本應繳付予您或您的保單的款項或利益,並把該等款項或利益支付予稅務機關;及
- 終止您的保單。

如因上述任何原因導致任何利益或款項被扣起及/或您的保單被終止,您從保單獲取之款項,加上您在保單終止前從保單獲取之款項總額(如有),可能會少於您所繳付的款項。我們建議您就您的稅務責任及有關您的保單的稅務狀況尋求獨立專業意見。

重要事項

保單終止條款

我們有權於以下任何之情況下終止您的保單：

- 如果您未能在寬限期屆滿前繳付到期保費；或
- 若我們合理地認為繼續維持您的保單或與您的關係會使我們違反任何法律，或任何權力機關可能對我們或集團成員採取行動或提出譴責；或
- 我們有權根據任何附加保障的條款終止您的保單。

有關終止條款的詳情，請參閱保單條款。

合計保費金額方式³

合計保費金額方式³可讓您預繳所需的保費，於保費到期日扣除所需之每年保費後的合計保費金額結餘將積存生息，息率為非保證並會由我們不時釐定。若合計保費金額及其累積利息超出您的保單所需的總保費，我們將於扣除所有於您的保單下尚欠之保費後將餘額退回。若合計保費金額及其累積利息不足以支付您的保單所需的總保費，我們將以書面要求閣下儘快繳付保費差額。

如您未能繳付保費差額，可能令您的保單失效。有關合計保費金額的主要風險因素詳情，請參閱「主要風險 – 退保之風險」部份。

適用法例

規管您的保單的法律為百慕達法律。然而，如在香港特別行政區內提出任何爭議，則香港特別行政區法院的非專屬司法管轄權將適用。

漏繳保費

我們會給您30日的繳付保費寬限期。倘若您在寬限期完結時未能付款，您的保單將於首次未付保費的到期日失效。

主要風險

在投保財富儲蓄（人民幣）前，請注意以下主要風險：

信貸風險及無力償債風險

財富儲蓄（人民幣）乃一份由我們簽發的保單。**您須承受我們的信貸風險**，因您支付的所有保費將成為我們資產的一部分，惟您對我們的任何資產均沒有任何權利或擁有權。在任何情況下，您只可向我們追討賠償。

延誤或漏繳到期的保費之風險

如有任何延誤或漏繳到期保費，**可能會導致保單終止。結果或令您只能收回明顯少於您已繳付的保費的款額。**

退保風險

如您需要在早期作全數或部分退保，**您可收回的款額或會明顯少於您已繳付的保費**。若您已選擇合計保費金額方式³，則於您退保時，我們須從預繳保費的餘額及其累積利息中，收取退保費用。有關退保費用之詳情，請參閱保單條款。

流動性風險

我們期望您將持有您的保單直至整個保單期屆滿為止。如您有任何非預期事件而需要流動資金，您可根據保單條款作全數或部分退保以提取現金。但這樣可能導致保單失效。此舉必定存在風險，或令您只能收回金額少於您已繳付的保費。

通脹風險

您必須考慮**通貨膨脹風險**，因為這**可能導致將來的生活費較今天的為高**。由於通貨膨脹風險的緣故，您須預期即使我們已盡其所能履行對您的保單責任，**您或您所指定的受益人將來收到的實際金額仍可能較低。**

保單貨幣風險

財富儲蓄（人民幣）的保單是以人民幣簽發，並於5年後支付保證金額。**您須承受匯率風險**。請注意，如人民幣貶值，以本土貨幣計算，您所收回的金額或會少於您已繳付的金額。

除上述的匯率風險外，人民幣匯率轉換亦會受任何政策或監管機構要求及限制所影響。**人民幣並非自由兌換的貨幣**，實際的兌換安排（如相關的話）須依據當時的政策而定。

註

1. 於保單期滿時，我們會派發相等於已繳保費之117%至119%（即於期滿時保單內的保證現金價值除以已繳保費金額）的期滿利益，相關之百分率乃為向下修訂之百分率。此百分率將取決於您所選擇的保費繳付方式：如選擇以合計保費金額方式³預繳所需保費，此百分率將為119%；如選擇年繳方式則為117%。有關詳情，請參閱相關的保險計劃建議書及保單條款。
2. 年齡指受保年齡，即受保人或保單持有人（視乎適用情況而定）於下一次生日的年齡。
3. 合計保費金額方式可讓您預繳所需的保費。每年應繳之保費將在保費到期日由預繳保費的結餘賬戶扣除。請注意，若您選擇以此方式支付保費，您必須確定這筆預繳的保費可保留於保單內，除受保人身故或退保外，合計保費金額結餘及其累積利息一經繳付後將不可提取。因此，我們建議您應該在申請計劃時選擇適合個人財務狀況的保費繳付方式。詳情請參閱「重要事項 — 合計保費金額方式」部分。
4. 已繳總保費是指受保人身故當日的到期基本計劃之保費總額（無論是否已實際繳付）。若您選擇預繳所需保費³，預繳保費的結餘將不會用以計算已繳總保費，除非該部分的保費已到期。
5. 額外意外死亡保障將於受保人年屆80歲²的保單周年日或支付有關賠償後或您的保單終止時（以較早者為準）而終止。當我們支付有關賠償後，您的保單將會隨即終止。
6. 如您已年屆65歲²或以上，末期疾病保障將不適用。此保障將於您年屆65歲²的保單周年日或支付有關賠償後或您的保單終止時（以較早者為準）而終止。當我們支付有關賠償後，您的保單將會隨即終止。
7. 失業延繳保費保障適用於年齡²介乎19歲至64歲並持有香港身份證的保單持有人。若您選擇預繳所需保費³，此保障將不適用。保障將於保單持有人年屆65歲²的保單周年日或已清繳到期保費或您的保單終止時（以較早者為準）終止。
8. 申請財富儲蓄（人民幣）受我們就保單持有人及／或受保人之國籍及／或地址及／或居留國家不時釐定的相關規定所限制。
9. 名義金額指於期滿時所收到的金額，此金額不等於死亡賠償。有關死亡賠償詳情，請參閱計劃摘要。
10. 您可申請多張保單，惟每名受保人之總投保額⁹不能超過人民幣6,000,000元。根據您於申請時所提供的資料，我們將保留一切接受或拒絕任何申請本計劃之權利。
11. 如需完全或部分退保，合計保費金額結餘及其累積利息的相關部分在扣除退保費用（退保費用將由我們自行決定及不時調整）後將被退還。請注意，若您選擇以合計保費金額³方式支付保費，您必須確定這筆預繳的保費可保留於計劃內，除受保人身故或退保外，合計保費金額結餘及其累積利息一經繳付後將不可提取。因此，我們建議您應該在申請計劃時選擇適合個人財務狀況的保費繳付方式。

更多資料

策劃未來的理財方案，是人生的重要一步。我們樂意助您評估目前及未來的需要，讓您進一步了解「滙豐財富儲蓄（人民幣）保險計劃 III」如何助您達成個人目標。

歡迎蒞臨滙豐分行，以安排進行理財計劃評估。

瀏覽 www.hsbc.com.hk/insurance

親臨 任何一間滙豐分行

滙豐財富儲蓄（人民幣）保險計劃 III

滙豐人壽保險（國際）有限公司

滙豐人壽保險（國際）有限公司（「本公司」或「我們」）是於百慕達註冊成立之有限公司。本公司為滙豐集團旗下從事承保業務的附屬公司之一。

香港特別行政區辦事處

香港九龍深旺道1號滙豐中心1座18樓

本公司獲保險業監管局（「保監局」）授權及受其監管，於香港特別行政區經營長期保險業務。

香港上海滙豐銀行有限公司（「滙豐」）為本公司之保險代理商。「滙豐財富儲蓄（人民幣）保險計劃III」由本公司所承保，並只擬在香港特別行政區透過滙豐銷售。

就有關滙豐與您於銷售過程或處理有關交易時引起的金錢糾紛，滙豐將與您把個案提交至金融糾紛調解計劃；然而，有關產品合同條款之任何糾紛，應直接由本公司與您共同解決。

本公司對本產品冊子所刊載資料的準確性承擔全部責任，並確認在作出一切合理查詢後，盡其所知所信，本產品冊子並無遺漏足以令其任何聲明具誤導成份的其他事實。本產品冊子所刊載之資料乃一摘要。有關完整的條款及細則，請參閱您的保單。

2019年9月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



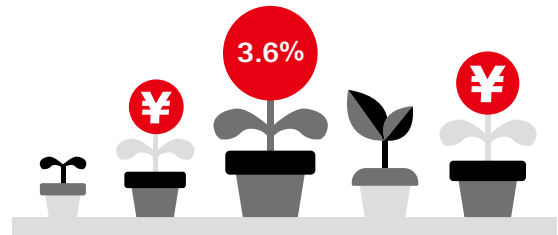
INH-K-WSFC-PB(0919)TC

Today's weather might be perfect, but when it comes to our personal finances we must be ready for tomorrow's rainy patches. To stay on course towards our goals, we should ensure that we are protected throughout our life journey.



Build your financial shelter for peace of mind

HSBC WealthSave (RMB) Insurance Plan III ("WealthSave RMB", the "plan" or "your policy") is an umbrella designed for you, guaranteed to grow your Renminbi ("RMB") savings regardless of market conditions. By applying for a 5-year WealthSave RMB today, you can receive **up to 119%¹ (Guaranteed return: 3.6% per annum) of your premium paid** at policy maturity, while protecting your loved ones with life insurance coverage throughout the policy term.



WealthSave RMB Ready-Set-Go

Thinking of how to fund the down payment for your new flat? Planning to get married, starting a business or taking a gap-year break? No matter what stage of life you are in, WealthSave RMB helps you realise your dreams by building your RMB reserves regardless of market volatility. The more stable the foundation, the safer the shelter from which we can explore new horizons.

Ready



- Ready anytime, **life insured aged² from 15 days to 75 years old** to cover your needs at different stages of life, whether it is you, your children, spouse or parents

Set



- Set up a 5-year WealthSave RMB plan with its flexible range of saving amount. **From RMB80,000 to RMB6,000,000**, you can pay it annually in two years or by lump-sum aggregate premium³ to fit your financial plan and budget

Go



- Go forward to achieve your goal upon receipt of the Maturity Benefit which ranges **from 117% to 119%¹ of your premium paid**, depending on your chosen premium payment mode, at policy maturity along with life protection

Sunny or rainy? It all depends how you choose to weather life's occasional squalls. Application is simple with no medical examination required. Act now to build your financial shelter and achieve solid returns with WealthSave RMB for a smooth life journey.

More protection from WealthSave RMB

Whatever your dream, WealthSave RMB provides a Death Benefit, as well as the following supplementary benefits against life's uncertainties during the policy term. The supplementary benefits are subject to eligibility with no additional premiums required.

Death Benefit



enabling you to focus on your personal finances with life security

- In the unfortunate event of your passing while your policy is in force, your beneficiary(ies) will receive a Death Benefit of 101% of the total premiums paid⁴ or 101% of the Guaranteed Cash Value amount (whichever is higher), less any outstanding premiums.

Additional accidental death benefit⁵



providing extra protection for your loved ones in case of accidents

- If you pass away due to an accident during the policy term, your beneficiary(ies) will receive an additional 30% of the total premiums paid⁴ along with the Death Benefit.

Terminal illness benefit⁶



making hard times a little easier

- If you are diagnosed with a terminal illness before the age² of 65, you are entitled to claim the Death Benefit in advance.

Unemployment benefit⁷ (Not applicable to aggregate premium³ policy)



boosting your confidence to weather the storm

- If you become unemployed for at least 30 consecutive days before the age² of 65, the grace period for premium payment will be extended up to 365 days, during which you will still enjoy the full protection of WealthSave RMB.

Limited offer

HSBC WealthSave (RMB) Insurance Plan III is a life insurance product with a savings element underwritten by HSBC Life (International) Limited. It is not equivalent or similar to any kind of deposit.

This is a limited offer, and HSBC Life (International) Limited reserves the right to accept or decline any application subject to the plan's availability.



Product summary

What do you need to know for applying WealthSave RMB?

Eligible applicant⁸	You need to be aged ² between 15 days and 75 years old
Minimum Notional Amount⁹ (per policy)	RMB80,000
Maximum Notional Amount⁹ (per life insured¹⁰)	RMB6,000,000
Policy term	5 years
Premium payment term	2 years
Policy currency	RMB
Premium payment option	<p>You may choose to pay your premiums as below:</p> <ul style="list-style-type: none"> • Payment mode: <ul style="list-style-type: none"> (i) Aggregate premium payment option³: to prepay the required premiums during premium payment term; or (ii) Annual payment option <p>Note:</p> <p>For aggregate premium payment option³, no withdrawal from the balance of the aggregate premium together with interests accumulated is allowed once paid except in the event of death or surrender¹¹.</p> <hr/> <ul style="list-style-type: none"> • Payment method: <ul style="list-style-type: none"> (i) From your HSBC bank account; or (ii) By cheque

Product summary

What does WealthSave RMB offer?

<p>Guaranteed Cash Value – The cash value of your policy at any time during the policy term</p>	<p>Guaranteed Cash Value refers to the cash value of your policy that accumulates over time during the policy term. It is calculated based on the Notional Amount⁹ at the relevant time.</p>
<p>Surrender Benefit – The amount you will receive if you terminate your policy or a portion thereof during the policy term</p>	<p>If you fully or partially surrender your policy anytime while it is in force, you will receive:</p> <ul style="list-style-type: none"> • the Guaranteed Cash Value; • <u>Plus</u> the balance of aggregate premium³ together with any interests accumulated (if applicable), after deduction of applicable surrender charge¹¹ as determined by the Company from time to time • <u>Less</u> any outstanding premiums at the date your request is processed <p>Please refer to the “Key risks – Risks from surrender” section for details of the key risk.</p>
<p>Maturity Benefit¹ – The amount you will receive at the end of the policy term</p>	<p>You will receive a Guaranteed Cash Value equals to the Notional Amount⁹, which is equivalent to 117% - 119%¹ of your premium paid, when your policy matures in 5 years.</p>
<p>Death Benefit</p>	<p>If you pass away during the policy term, your beneficiary(ies) will receive:</p> <ul style="list-style-type: none"> • 101% of the total premiums paid⁴ or 101% of the Guaranteed Cash Value (whichever is higher) • <u>Plus</u> the balance of aggregate premium³ together with any interests accumulated (if applicable) • <u>Less</u> any outstanding premiums at the date of your death.
<p>Supplementary Benefits</p>	<p>In addition to the above benefits, you may be eligible for the following supplementary benefits during the policy term, with no additional premium required:</p> <ul style="list-style-type: none"> • Additional accidental death benefit⁵ • Terminal illness benefit⁶ • Unemployment benefit⁷ (Not applicable to aggregate premium³ policy) <p>Please refer to the respective terms of the Supplementary Benefits for detailed terms, conditions and exclusions.</p>

The content in this Product Brochure is for reference only. You should read this document in conjunction with the respective insurance proposal and Policy Provisions for details.

Important notes

Cooling-off period

WealthSave RMB is a life insurance plan with a savings element. Part of the premium pays for the insurance and related costs shall include, but not limited to, policy acquisition, maintenance and claims costs.

If you are not satisfied with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levies paid. A written notice signed by you together with your policy (if received) should be received by the office of HSBC Life (International) Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the cooling-off period (that is, 21 days after the delivery of your policy or the issuance of a notice informing you about the availability of your policy and expiry date of the cooling-off period, whichever is the earlier).

After the expiration of the cooling-off period, if you fully or partially surrender your policy before the end of the policy term, you may receive an amount significantly less than your premiums paid.

Suicide

If you die by suicide within one year of the Issue Date or from the effective date of reinstatement, whichever is later, whether sane or insane, our liability will be limited to the amount paid to us less any amount we may have paid to you since the Policy Date.

Tax reporting and financial crime

You are required to provide us with information that we may occasionally request from you regarding you and your policy so that we can comply with certain obligations to legal or regulatory bodies, government or tax authorities in Hong Kong and overseas. If you fail to provide us with such requested information, or if you place/expose us or any of our Group members at financial crime risk, we may:

- Take necessary actions so that we or our members can meet our/their obligations; and
- Be unable to provide new, or continue to provide all services to you; and
- Be required to withhold payments or benefits that would otherwise be due to you or your policy and pay them to tax authorities; and
- Terminate your policy.

In the event that any benefit or payments is withheld or your policy is terminated by us as a result of any of the above reasons, the amount you receive plus the total amount you have received before policy termination (if any) may be less than what you have paid. We recommend that you seek your own independent professional advice on your tax liabilities and tax positions related to your policy.

Important notes

Termination conditions

We have the right to terminate your policy under any of the following circumstances:

- If you cannot make the overdue premium payments by the end of the Grace Period; or
- We reasonably consider that by continuing your policy or our relationship with you, we may break any laws or a member of our Group may be exposed to action or censure from any authority; or
- We have the right to terminate according to any Supplementary Benefits terms.

Please refer to the Policy Provisions for more details of the termination conditions.

Aggregate premium payment option³

The aggregate premium payment option³ allows you to pre-pay the required premiums. The balance of the aggregate premium after deducting the annual premium on the relevant premium due dates will be accumulated with interests at such interest rate which is not guaranteed and may change from time to time at our discretion. If the aggregate premium together with interests accumulated exceed the total premiums required under your policy, any balance amount will be refunded to you as soon as all premiums due under your policy have been settled. If the aggregate premium together with interests accumulated are not sufficient to cover the total premiums required under your policy, you will then be requested to settle the premium shortfall upon receiving our written notification for the premiums due.

Any failure to pay for the premium shortfall may result in lapsation of your policy. Please refer to “Key risks - Risk from surrender” section for the details of key risk for aggregate premium.

Applicable laws

The laws governing your policy are the laws of Bermuda. However, in the event of any dispute arising in the Hong Kong SAR, the non-exclusive jurisdiction of the Hong Kong SAR courts will apply.

Missing premium payment

We will give you a 30-day Grace Period for making premium payment. If you cannot make the payment by the end of the Grace Period, your policy will discontinue with effect from the due date of the first unpaid premium.

Key risks

Please take note of the following key risks before taking out the WealthSave RMB policy:

Credit and insolvency risks

WealthSave RMB is an insurance policy issued by us. **You are subject to our credit risk** because all your premiums paid become part of our assets. You do not have any rights or ownership over any of our assets. You can only claim against us under all circumstances.

Risk from delayed or missing premium payments

If there is any delay or missed due payment, **it may lead to a discontinuation of your policy. As a consequence, you will only receive an amount which may be significantly less than the premiums you paid.**

Risk from surrender

In the event that you have to fully or partially surrender your policy in the early years, **you may receive an amount significantly less than the premiums paid.** If you have chosen the aggregate premium payment option³, we will apply a surrender charge on the balance of the prepaid premiums together with interest accumulated upon your policy surrenders. Please refer to the Policy Provisions for details of the surrender charge.

Liquidity risk

We would expect you to keep your policy for the entire policy term. In the event that you have liquidity needs for any unexpected events, you may surrender your policy in full or in part for cash pursuant to the policy terms. However, **this may cause your policy to discontinue. There is always a risk that you could only receive an amount which may be less than the premiums you paid.**

Inflation risk

You must take into account the **risk of inflation, which will likely cause the future cost of living to rise.** With inflation in place, you should expect that **you or your assigned beneficiary(ies) will receive an amount that is less in real terms in the future,** even if we have done our best to serve your policy.

Policy currency risk

WealthSave RMB's policy is denominated in RMB and pays a guaranteed amount after 5 years. **You are exposed to exchange rate risks.** Please note, if RMB depreciates in value, you may receive an amount which is lower than what you have paid, in terms of your home currency.

In addition to the exchange rate risk mentioned above, you are also subject to any policy or regulatory requirements and restrictions on conversion of RMB. **RMB is not freely convertible.** The actual conversion arrangement (should this be relevant) will depend on the regulations in place at the applicable time.

Endnotes

1. At the policy's maturity, a Maturity Benefit ranging from 117% to 119% which is a rounded down percentage of your premium paid is payable (ie Guaranteed Cash Value of the policy at maturity divided by your premium paid). Such percentage varies depending on your chosen premium payment mode: 119% if you prepay the required premiums by choosing the aggregate premium payment option³ and 117% for annual payment. You should refer to the relevant insurance proposal summary and Policy Provisions for details.
2. Age means the Insurance Age of the life insured or the policyholder where applicable at his or her next birthday.
3. The aggregate premium payment option allows you to prepay the required premiums. The required annual premium will then be deducted from the balance of the prepaid premiums account on the relevant premium due dates. Please be aware that if you choose this payment option, you should ensure that you can afford to leave your prepaid premiums in your policy as no withdrawal from the balance of the aggregate premium together with interests accumulated is allowed once paid except in the event of death or surrender of your policy. You are therefore advised to choose a premium payment method that best fit your financial circumstances at the time of application. Please refer to "Important notes - Aggregate premium payment option" section for details.
4. Total premiums paid refers to the total amount of premiums due for the basic plan (whether or not actually paid) as of the date of death of the life insured. If you choose to prepay the required premiums³, the balance of the prepaid premiums will not be counted as the total premium paid until such part of premium is due.
5. Additional accidental death benefit will terminate on the Policy Anniversary at which the life insured attains the age² of 80 years or payout of such benefit or your policy is terminated (whichever is the earliest). Your policy will terminate once we pay this benefit.
6. Terminal illness benefit is not available to you if you are aged² 65 or above. This benefit will terminate on the Policy Anniversary at which you attain the age² of 65 years or payout of such benefit or your policy is terminated (whichever is the earliest). Your policy will terminate once we pay this benefit.
7. Unemployment benefit is applicable to any policyholder aged² between 19 and 64 years who is a Hong Kong Identity card holder. It is not applicable if you choose to prepay the required premiums³. This benefit will terminate on the Policy Anniversary at which you attain the age² of 65 years or all due premiums have been paid (whichever is earlier).
8. Application for WealthSave RMB is subject to our relevant requirements on nationality and/or addresses and/or residency of the policyholder and/or the life insured as determined by us from time to time.
9. Notional Amount refers to the amount that will be received at maturity and is not equal to Death Benefit. For details of Death Benefit, please refer to the Product Summary.
10. Multiple policies can be taken provided that the total Notional Amount⁹ for each life insured for WealthSave RMB does not exceed RMB6,000,000. We reserve the right to accept or reject any applications for the Plan based on the information provided by you during application.
11. If you surrender your policy in full or in part, the relevant portion of the balance of aggregate premium together with interests accumulated will be paid subject to deduction of a surrender charge to be determined at our discretion from time to time. Please be aware that if you choose the aggregate premium option³, you should ensure that you can afford to leave your pre-paid lump sum in your policy as no withdrawal from the balance of the aggregate premium together with interests accumulated is allowed once paid except in the event of death or surrender. You are therefore advised to choose at the time of application the premium payment method that best fit your financial circumstances.

More Information

Planning for your financial future is important. Let us review your current and future needs and help you decide if HSBC WealthSave (RMB) Insurance Plan III is the right product to help you fulfil your personal goals.

You can visit any HSBC branch and arrange for a financial planning review with us.

Click www.hsbc.com.hk/insurance

Visit any HSBC branch

HSBC WealthSave (RMB) Insurance Plan III

HSBC Life (International) Limited

HSBC Life (International) Limited (“the Company” or “we”) is incorporated in Bermuda with limited liability, and is one of the HSBC Group’s insurance underwriting subsidiaries.

Hong Kong SAR office

18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong

The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong SAR.

The Hongkong and Shanghai Banking Corporation Limited (referred to as “HSBC”) is an insurance agent of the Company. “HSBC WealthSave (RMB) Insurance Plan III” is underwritten by the Company and it is only intended for sale through HSBC in the Hong Kong SAR.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the product should be resolved between the Company and you directly.

The Company accepts full responsibility for the accuracy of the information contained in the Product Brochure and confirms, having made all reasonable enquiries that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading. The information shown therein is intended as a general summary. Please refer to your insurance policy for the full terms and conditions.

September 2019

HSBC Life (International) Limited is the proud winner of the following awards:



INHK-WSFC-PB(0919)E