

Terms and Conditions for selected HSBC One customers on designated life insurance plans – Klook E-gift card

1. This Promotion (“Promotion”) runs from 22 February 2024 to 31 March 2024 (both dates inclusive) (“Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
2. The Promotion is applicable to customers of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (“HSBC” or the “Bank”) in the Hong Kong Special Administrative Region (“Hong Kong”) who have fulfilled the following requirements (the “Eligible Customers”):
 - a) are currently enjoying the [HSBC One Free Insurance Coverage offer](#); and
 - b) whose country of residence is not USA or Japan; and
 - c) successfully apply for a life insurance plan (subject to clauses 3 and 11 below) underwritten by HSBC Life (International) Limited (“HSBC Life”) (“Eligible Life Insurance Plan”) within the Promotional Period via the branch or HSBC HK App or HSBC Online Banking or phone sales, with the policy being issued within 3 months of application (collectively, the “Eligible Application”);

3. The Promotion is not applicable to customers who apply for HSBC Wealth Select Protection Linked Plan (“Excluded Plan”) or HSBC Global Private Banking Clients applying for any life insurance plan via their Global Private Banking Relationship Manager (“Excluded GPB Clients”). Any application for Excluded Plan or by Excluded GPB Clients shall not constitute Eligible Application. For details of Eligible Application for the Promotion, please visit our branch.
4. Subject to the Terms and Conditions, for Eligible Applications, the amount of Klook E-gift card (“Promotional Gift”) entitled to the Eligible Customer will be as follows.

Annualised New Premium (Before any applicable discount)	Klook E-gift card Amount
HKD9,999 or below	HKD300
HKD10,000 to HKD49,999	HKD500
HKD50,000 or above	HKD800

5. For Eligible Life Insurance Plan paid with single premium, the annualised new premium would be calculated as: Single premium x 0.1. For aggregate premium, the annualised new premium refers to the first year premium refers to the first year premium required by the policy.
6. For Eligible Life Insurance Plan with payment currency denominated in USD / RMB / GBP / AUD / CAD / EUR / SGD, the premiums will be converted to HKD based on the currency exchange rate below for calculation of annualised new premium, subject to all the terms herein.

Currency	Currency exchange rate
HKD/USD	7.8
HKD/RMB	1.1
HKD/GBP	10.2
HKD/AUD	5.5
HKD/CAD	5.8
HKD/EUR	8.5
HKD/SGD	5.8

7. The Promotional Gift will be sent to the Eligible Customer after cooling off period of the issued policy according to the following schedule by email to each Eligible Customer’s email address maintained in the Bank’s record at the time of sending.

Policies issued period	Promotional Gifts will be mailed out on/before
22 February 2024 to 30 April 2024	31 July 2024
1 May 2024 to 30 June 2024	30 September 2024

8. The Promotional Gift is not replaceable in the event of any loss or damage, delivery failure, including without limitation to delivery failure due to invalid email address, deletion or failure to read the email.
9. The Promotional Gift is issued by Klook Travel Technology Limited (“Klook”) and can be used on any purchase (for the displayed specified currency) at the Klook website. The bank and HSBC Life are not responsible for and shall have no liability in respect of the quality of the Promotional Gift and/or services provided by Klook.
10. The Promotional Gift is presented in the form of an e-gift card code for redemption via Klook’s website.
11. Any applications towards the life insurance plans 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. For the avoidance of doubt, no Promotional Gift will be offered if the Eligible Customer cancels the issued policy within the cooling off period.
12. The Promotional Gift under the Promotion is not exchangeable for cash and are not transferable.
13. If a customer cancelled any applications which were submitted or effected on or before 21 February 2024 and subsequently apply for the same Eligible Life Insurance Plan during the Promotional Period, the new life insurance application will not be eligible for this Promotional Gift.
14. If the Eligible Customer is entitled to more than one promotional offer in relation to the Eligible Applications during the Promotional Period (except premium discount offer), the promotional offer with the highest value (as determined in the sole discretion of the Bank and HSBC Life) will be provided.
15. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the Promotional Gift may be withdrawn and/or terminated by the Bank or HSBC Life at their discretion without prior notice to the customers. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
16. These Terms and Conditions are subject to prevailing regulatory requirements.
17. No person other than the Eligible Customer, the Bank and HSBC Life 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.
18. In the event of dispute arising out of the Promotion, the decision of the Bank and/or HSBC Life shall be final and conclusive.
19. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.
20. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

The life insurance plans are underwritten by HSBC Life (International) Limited (“HSBC Life”), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Hongkong and Shanghai Banking Corporation Limited (“the Bank”) is registered in accordance with the Insurance Ordinance (Cap. 41



of the Laws of Hong Kong) as an insurance agency of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The above insurance products are products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details and related charges, please refer to the relevant brochures and policy provisions.

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

特選滙豐One客戶並成功投保指定人壽保險計劃優惠之條款及細則 – Klook 電子禮品卡

1. 本推廣活動（「推廣活動」）推廣期由2024年2月22日至2024年3月31日，包括首尾兩天（「推廣期」），並且須符合下列一般條款及細則（「條款及細則」）。
2. 本推廣活動只適用於香港特別行政區（「香港」）的香港上海滙豐銀行有限公司（及其繼承人及受讓人）（「滙豐」或「本行」）的客戶，而該等客戶符合以下條件（「合資格客戶」）：
 - a. 正享用滙豐 One [「免費保險保障」優惠](#)；及
 - b. 居住國家不是美國或日本；及
 - c. 透過分行或香港滙豐流動理財應用程式或滙豐個人網上理財或電話銷售成功申請由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保的人壽保險計劃（受以下第 3 和 11 條約束）（「合資格人壽保險計劃」），保單在申請後 3 個月內簽發（統稱「合資格申請」）。
3. 推廣優惠不適用於滙萃保障相連保險計劃（「非合資格計劃」）及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（「非合資格客戶」）。任何非合資格計劃或非合資格客戶的申請均不適用於本推廣優惠。如欲查詢更多有關本推廣優惠的合資格申請，請與本行職員聯絡。
4. 提交合資格的申請後，合資格客戶可獲得以下數額的Klook 電子禮品卡（「推廣禮品」）。

新繳保費之年度化金額 (以折扣前每個合資格計劃計算)	Klook 電子禮品卡數額
港幣 9,999 元或以下	港幣 300 元
介乎港幣 10,000 元至港幣 49,999 元	港幣 500 元
港幣 50,000 元或以上	港幣 800 元

5. 躉繳保費之年度化金額以躉繳保費金額 $\times 0.1$ 計算。有關合計保費，新繳保費之年度化金額是指合資格人壽保險計劃應繳的首年保費。
6. 以美元／人民幣／英鎊／澳元／加拿大元／歐羅／新加坡元為繳款貨幣的合資格人壽保險計劃，保費會根據以下的匯率換算成港幣作計算年度化金額（受本優惠之條款約束）之用。

貨幣	匯率
港幣／美元	7.8
港幣／人民幣	1.1
港幣／英鎊	10.2
港幣／澳元	5.5
港幣／加拿大元	5.8
港幣／歐羅	8.5
港幣／新加坡元	5.8

7. 推廣禮品將於保單冷靜期過後並根據以下以電郵形式發送至合資格客戶登記於本行的電郵地址。電郵地址將根據發送當日，客戶在本行的登記戶口的電郵地址為準。

保單之發出日期	推廣禮品將於以下日期前發出
2024年2月22日至2024年4月30日	2024年7月31日
2024年5月1日至2024年6月30日	2024年9月30日

8. 如遺失、損毀、刪除推廣禮品，包括而不限於因電郵地址無效而導致的無法寄送及未有查閱郵件，本行及滙豐保險將不會補發予客戶。
9. 推廣禮品均由 Klook Travel Technology Limited (「Klook」) 發出及可用於購買 Klook 任何產品(顯示之指定貨幣)。本行及滙豐保險對於Klook所提供的推廣禮品及／或服務的質素概不承擔任何責任。
10. 推廣禮品是以兌換碼的形式發出並於Klook網站兌換。
11. 任何就有關人壽保險計劃並無入賬、已被取消，或已被退款的投保申請，均不符合本推廣優惠的申請資格。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。為免生疑問，如合資格客戶於冷靜期期間取消已發出之合資格計劃保單，則不可獲享推廣優惠。
12. 推廣禮品不可兌換現金及不得轉讓。
13. 如客人取消任何於2024年2月21日或之前遞交/已生效的申請，並隨後於推廣期間申請相同的人壽保險計劃，新的人壽保險計劃申請並不符合此優惠的資格。
14. 如合資格客戶於推廣期內同時符合其他人壽保險計劃申請的相關推廣優惠資格，合資格客戶只會獲得最高價值之優惠，並以本行及滙豐保險的決定為準。
15. 本行及滙豐保險保留於任何情況下更改本條款及細則的權利。本行及滙豐保險亦可能運用酌情權取消及／或終止推廣優惠而毋須事前通知客戶。本行及滙豐保險不會為相關改變、終止及／或取消決定所引致之影響負上任何責任。
16. 此推廣優惠條款及細則均受有關監管條例約束。
17. 除有關合資格客戶、本行及滙豐保險以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
18. 如有任何有關本推廣活動的爭議，本行及／或滙豐保險保留最終決定權。
19. 以上推廣條款及細則受香港法律所管轄，並按照香港特別行政區法律詮釋。
20. 如英文譯本與中文譯本在文義上出現分歧，概以英文譯本為準。

人壽保險計劃乃由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保，滙豐保險已獲香港特別行政區保險業監管局授權及受其監管於香港特別行政區經營長期保險業務。滙豐保險將負責按人壽保單條款為您提供保險保障以及處理索償申請。香港上海滙豐銀行有限公司（「本行」）乃根據保險業條例（香港法例第 41 章）註冊為滙豐保險於香港特別行政區分銷人壽保險之代理商。以上人壽保險產品乃滙豐保險而非滙豐之產品，並只在香港特別行政區銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單。

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