

滙昇儲蓄保險計劃

HSBC FirstSave Insurance Plan

瀏覽我們的產品冊子：

中文

View our product brochure:

ENG



HSBC Life
滙豐保險

享受自由

嚮往自在生活的同時，又想為理想將來籌劃儲蓄？
現在您只需繳付兩年保費，在保單年期屆滿後便可實現
穩健回報，而期間更可獲享人壽保障。



美滿將來 近在咫尺

想實踐創業夢或享受工作假期？不論您的目標遠近，今天輕鬆儲蓄，在五年的保單期屆滿後便可向理想再邁進一步。

「滙昇儲蓄保險計劃」如何運作？

「滙昇儲蓄保險計劃」（「滙昇」或「您的保單」）是一份包含儲蓄成份的人壽保險計劃，並非等同於或類似任何類型的存款，其目的是助您達成為未來儲蓄的目標。滙昇具備三大關鍵要素，助您達成目標：

在保單期滿時收取
您已繳保費總額的
108%至112%¹



- 向夢想進發 — 滙昇的穩健回報讓您早日實現夢想。當保單年期屆滿時，您便可一筆過獲取您已繳保費總額**108%至112%¹**的款額（視乎您選擇的繳付保費模式）。

輕鬆完成保費
付款期



- 儲蓄就是如此簡單 — 所有保費只需在**首兩年**內透過您所選取的繳付保費模式支付。

儲蓄的同時
保障摯愛家人



- 一份計劃雙重保障 — 為自己的未來儲蓄，並兼享滙昇的**人壽保障**；保護摯愛家人。

額外保障



給您多一份安心 — 您可尊享多項**額外保障**，而無需另繳保費。

額外意外身故保障²



- 如受保人不幸因意外死亡，我們將支付保單內的身故賠償，及相等於已繳總保費³30%的額外賠償。

末期疾病保障⁴



- 如受保人於65歲⁵前被診斷患上末期疾病，我們將提前支付身故賠償。

失業延繳保費保障⁶



- 如保單持有人連續失業達30日，將可延遲繳付到期保費長達一年。

限額發售

本計劃銷售期有限，並且限額發售。我們會因應本計劃的銷售限額保留拒絕或接受申請的權利。



計劃摘要

如何投保滙昇？

投保資格⁷	您的年齡 ⁵ 必須介乎15日至75歲，方可投保（如網上投保，則須介乎19至75歲）
投保方法	您可於以下方式投保： <ul style="list-style-type: none"> 於分行投保；或 經滙豐個人網上理財網上投保
最低名義金額（每份保單）	10,000美元
最高名義金額（每位受保人）	分行投保： <ul style="list-style-type: none"> 1,625,000美元 網上投保： <ul style="list-style-type: none"> 100,000美元⁸
保單年期	5年
保單貨幣	美元
繳付保費期	2年
保費繳付方式	您可選擇以下繳付保費期： <u>分行投保</u> <ul style="list-style-type: none"> 繳付模式： <ul style="list-style-type: none"> (i) 按年繳付；或 (ii) 以合計保費金額方式⁹預繳所需的保費 繳付方法： <ul style="list-style-type: none"> (i) 滙豐銀行戶口；或 (ii) 支票 <u>網上投保</u> <ul style="list-style-type: none"> 繳付模式： <ul style="list-style-type: none"> (i) 按年繳付；或 (ii) 按月繳付 繳付方法： <ul style="list-style-type: none"> (i) 滙豐銀行港幣戶口；或 (ii) 滙豐銀行信用卡 註：如網上投保，保費將以港幣扣除，並以付款當日的匯率計算。

計劃摘要

您可從滙昇獲得什麼？

保證現金價值 — 在保單年期內您的保單的現金價值	保證現金價值是指在保單年期內，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及您的保單內之現金價值表計算。
退保利益 — 如您終止保單，或部分退保，您將獲支付的金額	若您任何時候退保，您將獲支付我們按照處理有關指示當天之： <ul style="list-style-type: none"> • 保證現金價值； • 加上預繳保費⁹之餘額及其累積利息（如適用）但需扣除適當之退保費用； • 扣除任何欠付保費 有關主要風險因素的詳情，請參閱本冊子內「主要風險－退保之風險」部分。
期滿利益¹ — 您於保單年期屆滿時可獲得的金額	於五年之保單期屆滿時，若受保人仍然在生，您將會獲得截至該日期為止的保證現金價值並扣除任何欠付保費作為期滿利益 ¹ 。
身故賠償	如受保人於保單期內身故，受益人將獲支付相等於受保人身故當日之： <ul style="list-style-type: none"> • 已繳總保費³的101%或保證現金價值的101%（以較高金額為準）； • 加上預繳保費⁹之餘額及其累積利息（如適用）； • 扣除任何欠付保費。
附加保障	除上述保障外，您亦可享有以下附加保障： <ul style="list-style-type: none"> • 額外意外死亡保障² • 末期疾病保障⁴ • 失業延繳保費保障⁶ 有關詳細條款及細則，以及不保事項之詳情，請參閱保單條款內有關附加保障的部分。

本產品冊子所述內容只供參考之用，您應同時參閱相關的保險計劃建議書及保單條款了解有關詳情。

重要事項

冷靜期

「滙昇儲蓄保險計劃」是一份包含儲蓄成分的人壽保險計劃。部分保費將付作保險及相關之費用，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（即將保單交付給您或您的代表後或將通知書（通知您已經可以領取保單及冷靜期的屆滿日）發給您或您的代表後起計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。

冷靜期結束後，若您在期滿前取消您的保單，預計的淨現金價值⁹可能少於您已繳付的保費總額。

自殺條款

若受保人在簽發日期起一年內自殺身亡，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，減去我們所支付的任何金額。

稅務申報及金融罪行

您必須向我們提供我們不時要求關於您及您的保單的相關資料，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：

- 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），可能會少於您已繳保費之總額。我們建議您就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情況之下終止您的保單：

- 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⁹

您可在投保時選擇合計保費金額方式⁹預繳所需的保費。就此方式，於保費到期日扣除所需之每年保費後，預繳保費結餘的賬戶將積存生息，息率為非保證並由我們不時釐定。若預繳保費⁹及其累積利息超出您的保單所需的總保費，餘額將於扣除所有到期保費後退回給您。然而，若預繳保費⁹及其累積利息不足以支付您的保單所需的總保費，在收到我們發出有關到期保費的書面通知後，您必須盡快繳付保費差額。如您未能繳付保費差額，可能令您的保單失效。

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

在投保滙昇前，請留意以下主要風險：

信貸風險及 無力償債風險

滙昇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 保費的風險

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。

退保之風險

如您需要在早期退保，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⁹，則於您退保時，我們須從預繳保費⁹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

我們預期您將持有本保單直至整個保單年期屆滿為止。如您有任何非預期事件而需要流動資金，可以根據保單條款作全數或部分退保以收取現金，惟此舉必定存在風險，或令您只能收回少於您已繳付的保費的款額。

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保單責任，您或您所指定的受益人將來收到的實質金額仍可能較低。

保單貨幣風險

您須面臨匯率風險。如您選擇以保單貨幣以外的其他貨幣支付保費或收取賠償額，您實質支付或收取的款額，將因應我們不時釐定的保單貨幣兌本地／繳付保費貨幣的匯率而改變。您必須注意，匯率之波動會對您的款額構成影響，包括繳付保費、保費徵費及支付的賠償額。

註

1. 期滿利益（此為您於保單年期屆滿時可獲得的金額）所列之108%至112%乃保證現金價值除以所繳交的保費總額，相關之百分率為向下修訂至最接近之個位數字。此百分率將取決於您所選擇的保費繳付模式：如選擇以合計保費金額方式⁹預繳所需保費，此百分率將為112%；如選擇年繳方式則為110%；而月繳方式則為108%。有關詳情，請參閱保險建議書。
2. 額外意外死亡保障將於受保人年屆80歲⁵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）終止。
3. 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⁸，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。
4. 末期疾病保障將於受保人年屆65歲⁵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）終止。當我們支付有關賠償後，您的保單將會隨即終止。
5. 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。
6. 失業延繳保費保障適用於年齡介乎19歲⁵至64歲⁵並持有香港身份證的保單持有人。保障將於保單持有人年屆65歲⁵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。
7. 申請滙昇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。
8. 您可透過不同銷售方式申請，投保多於一份滙昇保單，惟每名受保人投保滙昇的總名義金額不能超過1,625,000美元。
9. 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，預繳保費的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繳付保費方式。詳情請參閱「重要事項 — 合計保費金額方式」部分。
10. 淨現金價值相等於保證現金價值扣除所有欠付保費的金額。

更多資料

妥善管理財富，是實現未來理想生活的重要一步。我們樂意助您評估目前及未來的理財需要，讓您進一步了解「滙昇儲蓄保險計劃」如何助您達成理財目標。

歡迎蒞臨滙豐分行，以預約進行理財計劃評估。

瀏覽 www.hsbc.com.hk/insurance

親臨 任何一間滙豐分行

滙昇儲蓄保險計劃

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」）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（簡稱「滙豐」）為本公司之保險代理商。「滙昇儲蓄保險計劃」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。有關詳盡的條款及細則，請參閱您的保單。

2019 年 6 月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



INHK-WSIPD-PB_D(06)91TC

Enjoy the freedom

Living the lifestyle you choose, while saving regularly for a promising future. For just two years of premiums, you can have a steady return at the end of the policy term. You will also enjoy life protection throughout this period.



A promising future is within reach

It means you can realise dreams such as a gap year to travel or perhaps starting your own business at the end of the five-year policy term. Whether you have near-term goals or far-reaching plans, you can have the best of both worlds – save easily today for the promise of tomorrow.

How does HSBC FirstSave Insurance Plan work?

HSBC FirstSave Insurance Plan (“FirstSave”, or “your policy”) is a life insurance product with savings element. It is designed to help you fulfil your objective of saving up for the future and it is not equivalent or similar to any kind of deposit. It has three key elements that make this life insurance plan a right choice for you:

Receive 108% to 112%¹ of the total premiums you have paid at maturity



- Dare to dream – with FirstSave’s steady return, you will soon be ahead of the game with **108% to 112%¹** of the total premiums you have paid at maturity (depending on your chosen premium payment mode).

A payment period that flies by



- We make saving easy – pay all your premiums in the first **two years** with your preferred premium payment mode.

Protect your loved ones while you save



- A two-in-one solution – create savings while protecting your loved ones with FirstSave’s **life protection** benefits.

Extra protection



There's more – you may be eligible for the following **Supplementary Benefits**, with no additional premiums required.

Additional accidental death benefit²



- An additional 30% of the Total Premiums Paid³ along with the Death Benefit under your policy will be paid if the life insured passes away due to an accident.

Terminal illness benefit⁴



- Death Benefit will be paid in advance if the life insured is diagnosed with a terminal illness before the age⁵ of 65 years.

Unemployment benefit⁶



- Policyholders who have become unemployed for 30 consecutive days can defer their premium payments for up to one year.

Limited offer

This is a limited offer, and we reserve the right to accept or decline any application subject to the plan's availability.



Product summary

How can you apply for FirstSave?

Application requirement⁷	To apply, you need to be aged ⁵ between 15 days and 75 years old (or between 19 and 75 years old for online application)
Application channels	You can apply: <ul style="list-style-type: none"> • at our branches or • online through HSBC Personal Internet Banking
Minimum Notional Amount per policy	USD10,000
Maximum Notional Amount per life insured	Apply at our branches: <ul style="list-style-type: none"> • USD1,625,000 Online: <ul style="list-style-type: none"> • USD100,000⁸
Policy term	5 years
Policy currency	USD
Premium payment period	2 years
Premium payment option	<p>You may choose to pay your premiums as below:</p> <p><u>For branch application</u></p> <ul style="list-style-type: none"> • Payment mode: <ol style="list-style-type: none"> Annually, or Prepay the required premiums with our aggregate premium payment option⁹ • Payment method: <ol style="list-style-type: none"> From your HSBC bank account, or By cheque <hr/> <p><u>For online application</u></p> <ul style="list-style-type: none"> • Payment mode: <ol style="list-style-type: none"> Annually, or Monthly • Payment method: <ol style="list-style-type: none"> From your HSBC HKD bank account, or From your HSBC credit card <p>Note: For online application, premiums will be debited in HKD at the prevailing exchange rate upon settlement.</p>

Product summary

What does FirstSave 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 Amount at the relevant time and the cash values table in your policy.</p>
<p>Surrender Benefit – the amount you will receive if you terminate your policy or a portion thereof</p>	<p>If you surrender your policy anytime, you will be able to receive:</p> <ul style="list-style-type: none"> • the Guaranteed Cash Value; • plus the balance of the prepaid premiums⁹ together with accumulated interest (if applicable) after deducting the applicable surrender charge; • less any outstanding premiums <p>as of the date your request is processed.</p> <p>Please refer to the “Key risks – Risk from surrender” section in this brochure for more details of the key risk factors.</p>
<p>Maturity Benefit¹ – the amount you will receive at the end of the policy term</p>	<p>You will receive a Maturity Benefit¹ which is the Guaranteed Cash Value less any outstanding premiums as of that date if the life insured is alive at the end of the 5-year policy term.</p>
<p>Death Benefit</p>	<p>If the life insured dies during the policy term, the beneficiary(ies) will receive:</p> <ul style="list-style-type: none"> • 101% of the Total Premiums Paid³ or 101% of the Guaranteed Cash Value (whichever is higher); • plus the balance of the prepaid premiums⁹ together with accumulated interest (if applicable); • less any outstanding premiums <p>at the date of the death of the life insured.</p>
<p>Supplementary Benefits</p>	<p>In addition to the above benefits, you will also enjoy the below supplementary benefits:</p> <ul style="list-style-type: none"> • Additional accidental death benefit² • Terminal illness benefit⁴ • Unemployment benefit⁶ <p>Please refer to the respective Policy Provisions 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 together with the respective insurance proposal and the Policy Provisions for more details.

Important notes

Cooling-off period

HSBC FirstSave Insurance Plan is a life insurance plan with a savings element. Part of the premium pays for the insurance and related costs including 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 issue of a notice informing you or your representative 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 cancel your policy before the end of the term, the projected Net Cash Value⁹ may be less than the total premiums you have paid.

Suicide

If the life insured dies by suicide within one year of the Issue Date, whether sane or insane, our liability will be limited to the premiums paid to us less any amount we may have paid to you since the Policy Date.

Tax reporting and financial crime

You have to provide us information 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 put/expose us or any of our Group member at financial crime risk, we may:

- Take necessary actions so that we or our members can meet our/their obligations;
- Be unable to provide new, or continue to provide all services to you;
- 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 benefits or payments are 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 option⁹

You can prepay the required premiums by choosing the aggregate premium payment option⁹ at the time of application. With this option, the balance of the prepaid premiums account after deducting the annual premium on the relevant premium due dates will be accumulated with interest at a non-guaranteed rate and one that may change from time to time as determined by us. If the prepaid premiums⁹ and the accumulated interest exceed your policy's total required premiums, any balance amount will be refunded to you once all your policy's due premiums have been settled. However, if the prepaid premiums⁹ and the accumulated interest are not sufficient to cover your policy's total premiums required, you have to settle the premium shortfall upon receiving our written premiums-due notification. If you fail to pay for the premium shortfall, it may result in a discontinuation of your policy.

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 payments. 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 below key risks before taking out the FirstSave policy:

Credit and insolvency risks

FirstSave 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 case that you have to 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 option⁹, we will apply a surrender charge on the balance of the prepaid premiums⁹ 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. There is always a risk that you could only receive an amount which may be less than the premiums you paid.

Inflation risk

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

Policy currency risk

You are exposed to exchange rate risk. If you choose to pay premiums or receive benefits in currencies other than the policy currency, **the actual amount you paid or received will then be subject to the prevailing exchange rate** determined by us between the policy currency and the local/ payment currencies. You have to take note that exchange rate fluctuations may affect your payment amounts including premium payments, levy payments and benefit payments.

Endnotes

1. The Maturity Benefit (that is, the amount you will get at the end of the policy term) ranging from 108% to 112% is a rounded down percentage of the Guaranteed Cash Value divided by the total amount of premiums paid at maturity. Such percentage varies depending on your chosen premium payment mode: 112% if you prepay the required premiums by choosing the aggregate premium payment option⁹; 110% for annual payment; and 108% for monthly payment). You should refer to the insurance proposal summary for details.
2. Additional accidental death benefit will terminate on the Policy Anniversary at which the life insured attains the age⁵ of 80 years or payout of such benefit or your policy is terminated (whichever is the earliest).
3. 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 premiums⁹, the balance of the prepaid premiums will not be counted as the total amount of premiums until such part of premium is due.
4. Terminal illness benefit will terminate on the Policy Anniversary at which the life insured attains the age⁵ of 65 years or payout of such benefit or your policy is terminated (whichever is the earliest). Your policy will be terminated once we pay this benefit.
5. Age means the Insurance Age of the life insured or policyholder where applicable at his or her next birthday.
6. Unemployment benefit is applicable to any policyholder aged⁵ between 19 and 64 who is the holder of a Hong Kong Identity card. It is not applicable if you choose to prepay the required premiums⁹. The benefit will terminate on the Policy Anniversary at which the policyholder attains the age⁵ of 65 years or all due premiums have been paid or your policy is terminated (whichever is the earliest).
7. Application for FirstSave 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.
8. Multiple policies can be taken via different application channels provided that the total Notional Amount for each life insured for FirstSave does not exceed USD1,625,000.
9. 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 prepaid premiums 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 section "Important notes — Aggregate premium payment option" for details.
10. Net Cash Value means an amount equal to the Guaranteed Cash Value less any outstanding premiums.

More information

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

You can visit any HSBC branch and arrange a financial planning review with us. Alternatively, you can also visit our website and apply online.

Click www.hsbc.com.hk/insurance

Visit any HSBC branch

HSBC FirstSave Insurance Plan

HSBC Life (International) Limited

HSBC Life (International) Limited (“the Company”) 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 FirstSave Insurance Plan 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 detailed terms and conditions.

June 2019

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



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