

Welcome Offer for HSBC Customers – HelperShield Insurance Premium Discount (“Offers”)**General Terms and Conditions**

1. The Offers (as set out in Clause 3 below) are provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offers are applicable to customers who submit a completed application for HelperShield Insurance through The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 January 2024 and 31 December 2024 (both days inclusive) (“Eligible Customer”), and the policy must be successfully issued by AXA on or before 31 January 2025 (“Eligible Policy”).
3. Subject to all the terms and conditions herein, Offers include:

| Designated type of helpers | Designated plans | Instant premium discount at policy inception and renewal afterwards for each Eligible Policy (if applicable) |
|----------------------------------|---|--|
| Local Domestic Helper – 1-Year | <ul style="list-style-type: none">• Basic Plan | 20% off |
| Postnatal Care Helper – 3-Month | <ul style="list-style-type: none">• Basic Plan | 20% off |
| Foreign Domestic Helper – 1-Year | <ul style="list-style-type: none">• Basic Plan• Comprehensive Plan | 20% off |
| Foreign Domestic Helper – 2-Year | <ul style="list-style-type: none">• Basic Plan• Comprehensive Plan | 25% off |

4. The Offers are not exchangeable for cash and are not transferrable.
5. If the Eligible Customer* is also entitled to the preferential offer(s) for HSBC staff in respect of the same insurance policy, HSBC and AXA reserve the right to provide only one of such offers to the customer, at HSBC’s and AXA’s discretion.
6. Customers who have withdrawn a previous application or cancelled an existing policy for the same Helper Insurance within six months before the submission date of policy application will not be entitled to the Offers. The date appearing in AXA’s records will be conclusive as to the date on which the policy application was submitted, the previous application was withdrawn or the existing policy was cancelled.
7. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
8. No person other than the Eligible Customer*, HSBC and AXA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong SAR) to enforce or enjoy the benefit of any of the provisions of these general terms and conditions.
9. HSBC and AXA reserve the right to alter or terminate the Offers (in whole or in part) and/or amend the general terms and conditions at any time without prior notice.
10. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
11. If there is any inconsistency or conflict between the English version and the Chinese version of these general terms and conditions, the English version shall prevail.

* Eligible customer means the person specified under “The applicant (policyholder)” section of the online application form, and the customer must be in Hong Kong at the time of application. The customer must be aged 18 or above.

For product details related to employers, domestic helpers, and its related charges (if applicable), please refer to the relevant factsheets, brochures and policy wordings or contact our HSBC staff.

The general insurance policies are underwritten by **AXA General Insurance Hong Kong Limited (“AXA”)**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong SAR) as an insurance agency of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Issued by The Hongkong and Shanghai Banking Corporation Limited and AXA General Insurance Hong Kong Limited