



HSBC One – HSBC HealthPass Welcome Offer - Terms and Conditions

The Offer

An Eligible Customer can enjoy a complimentary HSBC HealthPass Standard Annual Plan membership (the **"Offer"**) upon successful opening or upgrading to an HSBC One integrated account via the HSBC HK App or HSBC Online Banking from 17 July 2025 to 31 December 2025 (both dates inclusive) (the **"Promotional Period"**) and shall at all times be subject to these Terms and Conditions (**"Terms and Conditions"**).

The Offer provides Eligible Customers with the following benefits within the 12-month Offer Entitlement Period (as defined in Clause 4 below):

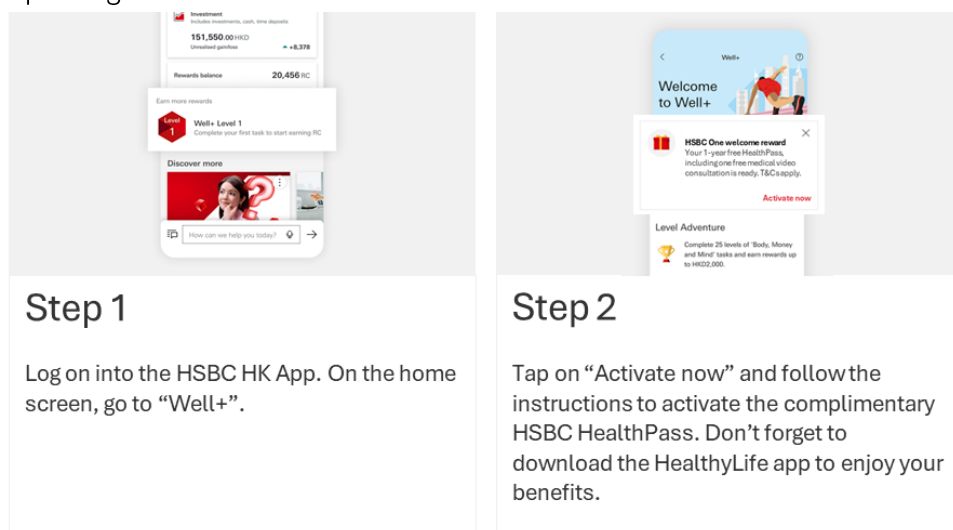
- **one free video consultation with a general practitioner**, plus medicine delivery (subsequent video consultation with medicine delivery will only cost HKD250 each); and
- 20% off on consultation fees at 1,800+ medical service network.

The list of medical service network is subject to change. For details on the use of the benefits under the HSBC HealthPass, please refer to the HSBC HealthPass Product Brochure and the relevant terms and conditions.

Terms and Conditions

1. **"Eligible Customer"** (**"Eligible Customers"** collectively) means a customer of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (**"HSBC"** or the **"Bank"**) in the Hong Kong Special Administrative Region (the **"Hong Kong SAR"**) who has fulfilled all of the following requirements:
 - (a) successfully opens or upgrades to an HSBC One integrated account via the HSBC HK App or HSBC Online Banking (**"Successful Account Opening"**) from 17 July 2025 to 31 December 2025 (both dates inclusive);
 - (b) is a holder of Hong Kong SAR identity card and is physically located in the Hong Kong SAR at the time of Successful Account Opening;
 - (c) whose place of residence is the Hong Kong SAR at the time of Successful Account Opening;
 - (d) activate the Offer on Well+ on the HSBC HK App as an HSBC One integrated account holder on or before 31 March 2026 (**"Activation Period"**) (see Clause 2 below);
 - (e) is not a pre-existing HSBC HealthPass member before Offer activation; and
 - (f) remains an HSBC integrated account holder during the Offer Entitlement Period (as defined in Clause 4 below).

2. An activation banner, as shown below, will appear on Well+ homepage on the HSBC HK App starting from the second week after an Eligible Customer's Successful Account Opening.



3. If Eligible Customers do not activate the Offer within the Activation Period, the Offer will be forfeited after the Activation Period.
4. Eligible Customers can enjoy the Offer for a period of 12 months (i.e. 365 days), which will start on the first day of Offer activation on Well+ on the HSBC HK App (e.g., if an Eligible Customer activated the Offer on 3 August 2025, the Eligible Customer could enjoy the Offer from 3 August 2025 to 2 August 2026) ("**Offer Entitlement Period**").
5. The Offer is only applicable to an Eligible Customer who is not a pre-existing HSBC HealthPass member before Offer activation.
6. Each Eligible Customer can only enjoy the Offer once during the Promotional Period. The Offer is not exchangeable or redeemable for cash and is not transferable. Adding sub-member(s) to the complimentary HSBC HealthPass under the Offer is not permitted.
7. The complimentary HSBC HealthPass under the Offer will be automatically terminated after the end of the Offer Entitlement Period if a payment method for HSBC HealthPass membership is not added during the Offer Entitlement Period. The HSBC HealthPass membership will only be renewed after the Offer Entitlement Period if a payment method is added by an Eligible Customer. If you have entered a payment method, you can still choose to cancel the renewal before the end of the Offer Entitlement Period on the HSBC HealthPass on the HSBC HK App.
8. The Bank and HSBC Life (International) Limited ("**HSBC Life**") reserve the right to change these Terms and Conditions at any time and the Offer may be withdrawn and/or terminated by the Bank and HSBC Life at their discretion without prior notice to the Eligible Customers. The Bank, HSBC Life and any members of the HSBC Group accept no liability for any such change, withdrawal and/or termination.
9. The Bank and HSBC Life reserve the right of final determination of eligibility for Offer enrolment.

10. In the event of a dispute arising out of the Offer, the decision of the Bank and HSBC Life shall be final and conclusive.
11. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these Terms and Conditions, the English version shall apply and prevail.
12. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of the Hong Kong SAR.
13. 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.
14. The Bank and HSBC Life reserve the right to exclude an Eligible Customer from enjoying the Offer, if the Bank or HSBC Life discovers an Eligible Customer violates these Terms and Conditions, tampers with the Offer, engages in abusive, deceitful or fraudulent behavior in relation to the Offer or makes false representations or statements or violates any applicable law or regulations. The Offer may be subsequently revoked and withdrawn by the Bank and/or HSBC Life.
15. Each of the Bank, HSBC Life and the Eligible Customer submits to the non-exclusive jurisdiction of the courts of the Hong Kong SAR, but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

Disclaimer

The HSBC HealthPass is a health services-based membership scheme sold and managed by HSBC Life. The HSBC HealthPass is a product of HSBC Life, but not the Bank. It's part of the overall Well+ Programme co-branded by HSBC Life and the Bank, and is aimed at rewarding those who are proactive in improving their health and general well-being. The HSBC HealthPass gives customers access to affordable healthcare with discounted health, medical, and wellness services and products. The HSBC HealthPass is a membership scheme and not an insurance product.

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