

Welcome Offer for HSBC Customers – Motor Insurance Challenger Cash Vouchers Offer (“Offer”)

General Terms and Conditions

1. The Offer (as set out in Clause 3 below) is provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offer is applicable to customers who meet all of the following criteria (“Eligible Customer*”):
 - a) Submit a completed application for Motor Insurance choosing Comprehensive Cover (“Eligible Plan”) to The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 July 2022 and 31 August 2022 (both days inclusive) via its Mobile Banking, Personal Internet Banking or Website;
 - b) Such policy of Eligible Plan must be successfully issued by AXA to the Eligible Customer* on or before 30 September 2022; and
 - c) Such policy of Eligible Plan must be effective on or before 31 October 2022 (“Eligible Policy”).
3. Subject to all the terms and conditions herein, each Eligible Policy will be entitled to Challenger Cash Vouchers (“Challenger Vouchers”) at face value of HKD500.
4. The Challenger Vouchers can be used at branches of Challenger Auto Services Limited and CARs Restoration (Hong Kong) Limited. For address details, please visit <https://www.challenger.com.hk/address/> and <https://carshongkong.com/carslocation/>.
5. The Challenger Vouchers will be mailed to the Eligible Customer’s* last known correspondence address of the relevant policy on AXA’s record by 31 December 2022 provided that the relevant Motor Insurance policy must remain in force and effect at the time of mailing the Challenger Vouchers.
6. The Challenger Vouchers will not be replaced if lost or damaged.
7. The Challenger Vouchers are provided by Challenger Auto Services Limited (“Challenger”) and subject to the terms and conditions stated in the Challenger Vouchers. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to any goods and/or service(s) provided by Challenger. Any disputes arising from the vouchers shall be resolved between customers and Challenger directly.
8. Customers who have withdrawn a previous application or cancelled an existing policy for the same Motor Insurance within six months before the submission date of policy application will not be entitled to the Offer. 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records will be conclusive as to the date on which the policy application was submitted, the previous application was withdrawn or the existing policy was cancelled.
9. The Offer is not exchangeable for cash and are not transferrable.
10. 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.
11. In case of any dispute arising from the Offer, the decision of HSBC and AXA shall be final and conclusive.
12. 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.
13. HSBC and AXA reserve the right to alter or terminate the Offer (in whole or in part) and/or amend the general terms and conditions at any time without prior notice.

14. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
15. 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.

* For online application, the customer means the person specified under “Driver Details” 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 and 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 agent 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

滙豐客戶迎新優惠 — 「汽車萬全保」挑戰者現金禮券優惠 (「優惠」)

一般條款及細則

1. 此優惠 (如下條款 3 所述) 由安盛保險有限公司 (「AXA 安盛」) 提供。
2. 此優惠適用於符合以下所有條件之客戶 (「合資格客戶^{*}」):
 - a) 由 2022 年 7 月 1 日至 2022 年 8 月 31 日期間 (包括首尾兩天) 透過香港上海滙豐銀行有限公司 (「滙豐」) 經由滙豐流動理財、個人網上理財或網頁完成「汽車萬全保」綜合保險 (「合資格計劃」) 之申請;
 - b) 該合資格計劃的保單必須於 2022 年 9 月 30 日或之前成功由 AXA 安盛簽發予合資格客戶^{*}; 及
 - c) 該合資格計劃的保單必須於 2022 年 10 月 31 日或之前生效 (「合資格保單」)。
3. 受本條款及細則約束, 每張合資格保單可獲價值港幣 500 元之挑戰者現金禮券 (「挑戰者禮券」)。
4. 挑戰者禮券可於挑戰者汽車服務有限公司及卡士汽車護理(香港)有限公司之分行使用。有關地址詳情, 請瀏覽 <https://www.challenger.com.hk/address/> 及 <https://carshongkong.com/carslocation/>。
5. 挑戰者禮券將會於 2022 年 12 月 31 日前郵寄給合資格客戶^{*}在 AXA 安盛紀錄上有關保單之最後所知通訊地址。在挑戰者禮券寄出時, 有關「汽車萬全保」保單必須為已現行有效及保持生效。
6. 挑戰者禮券如有遺失或損毀將不獲補發。
7. 挑戰者禮券由挑戰者汽車服務有限公司 (「挑戰者」) 提供及受挑戰者禮券所列的條款及細則約束。滙豐及 AXA 安盛不會就挑戰者提供的產品及 / 或服務承擔任何義務或責任。若因此禮券而產生任何爭議, 應由客戶及挑戰者直接解決。
8. 客戶在保單申請日期前 6 個月內曾撤銷或取消相同「汽車萬全保」的之前申請或現有保單, 將不可享受此優惠。有關保險產品的保單申請日期、之前申請的撤銷日期或現有保單的取消日期, 以 AXA 安盛的紀錄為準。
9. 此優惠不可兌換成現金及不可轉讓他人。
10. 如合資格客戶^{*}同時符合就相同保險保單的滙豐員工優惠之條件, 滙豐及 AXA 安盛保留權利自行決定只提供其中一項優惠予客戶。

11. 若因此優惠而產生任何爭議，滙豐及 AXA 安盛保留最終及不可推翻的決定權。
12. 除有關合資格客戶*，滙豐及 AXA 安盛以外，並無其他人士有權按《合約（第三者權利）條例》（香港特別行政區法例第 623 章）強制執行本一般條款及細則的任何條文，或享有本一般條款及細則的任何條文下的利益。
13. 滙豐及 AXA 安盛保留權利於任何時間可更改或終止此優惠（全部或部份）及 / 或修訂相關一般條款及細則，而不作任何事先通知。
14. 本一般條款及細則受香港特別行政區法例所規管並據其解釋。
15. 如中英文版本有差異之處，以英文版本為準。

* 如經網上提交申請，此客戶指填寫在網上申請表「記名司機資料」部份者，而該客戶於申請時必須身處香港。該客戶年齡須為 18 歲或以上。

有關產品細節及相關費用（如適用），請參閱相關的單張、小冊子和保單，或可向滙豐職員查詢。

一般保險產品由安盛保險有限公司（「AXA 安盛」）承保，AXA 安盛已獲香港保險業監管局授權並受其監管。AXA 安盛將負責按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（「滙豐」）乃根據保險業條例（香港特別行政區法例第 41 章）註冊為 AXA 安盛於香港特別行政區分銷一般保險產品之授權保險代理商。一般保險計劃乃 AXA 安盛之產品而非滙豐之產品。

有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與您把個案提交至金融糾紛調解計劃；此外，有關涉及閣下保單條款及細則的任何糾紛，將直接由 AXA 安盛與您共同解決。

由香港上海滙豐銀行有限公司及安盛保險有限公司聯合刊發