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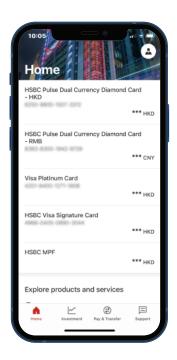
Welcome and Introduction

HSBC Life Earn Your Watch ("Earn Your Watch" for short) is an innovative, 24-month wellness reward programme designed to encourage you to become fully engaged with an active lifestyle. As a member, you will earn a brand-new Apple Watch or up to \$1,200 in RewardCash^ simply by achieving an average of 9,000 steps daily for 24 consecutive months.

To support you in your commitment to healthy living, the programme is fully integrated with the HSBC HK Mobile Banking App and Apple Health App to let you keep track of your progress with ease. Before you start, please take just a few minutes to go through this user guide and see how simple it is to pair the apps with your phone and make every step count on your way to a healthier you!

Download the app, upgrade your lifestyle

- Download HSBC HK Mobile Banking App from the App Store.
- Or update the app to the latest version.



[^] All rewards shall be subject to the terms and conditions and eligibility criteria of HSBC Life Earn Your Watch Reward Programme as determined by HSBC Life (International) Limited. In case of dispute, HSBC Life (International) Limited shall have the right to make the final determination in respect of any such reward.

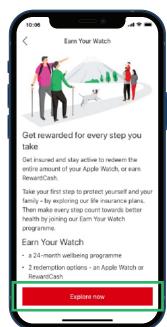
To join Earn Your Watch, you will need an eligible policy with us first. Then, follow the steps below:

- Log on to the HSBC Mobile Banking app on your iPhone.
- Go to 'Home'.
- Select the policy concerned.
- Click on the 'Earn Your Watch' banner in Policy details page.



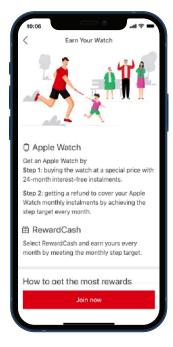
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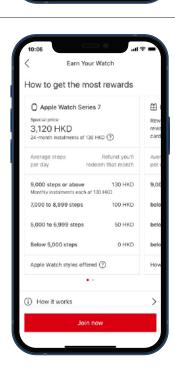
Click "Explore now" to browse the programme details



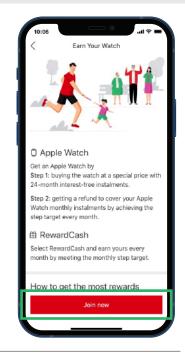
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Check out the rewards, step tiers and links to more info





Click "Join now"



2

Select Apple Watch as your reward option, then select a style

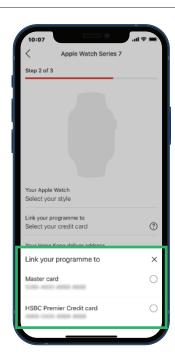




3

Select a credit card* and provide a Hong Kong address[^] for the delivery of your Apple Watch

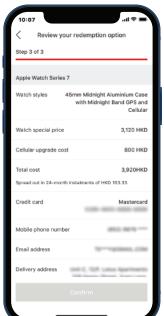
- * A credit card is needed to set up a 24-month instalment plan for the Apple Watch. The first instalment will be payable at the start of the 2nd programme month; any redemption earned by meeting the step target during the 1st programme month will be credited to the customer's account to partially offset the payment.
- The cost of any cellular upgrade (optional) will be added to the total cost of the watch, to be paid for through the 24-month instalment plan, and is not redeemable.
- For UnionPay credit card or HSBC USD / RMB credit cardholders, only RewardCash is available as the reward option.
- ^ This address will not override any existing records kept by The Hongkong and Shanghai Banking Corporation Limited or HSBC Life (International) Limited

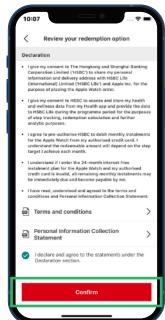




Review the reward option summary, read and agree to the Terms and Conditions and Personal Information Collection Statement, then click confirm



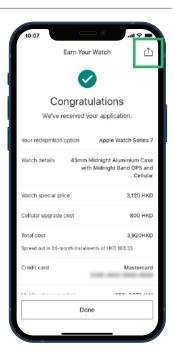




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You will receive an acknowledgement of your application

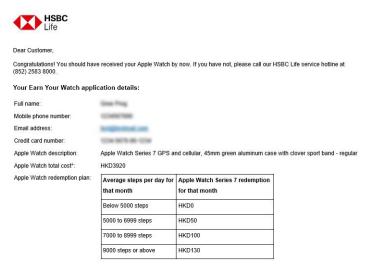
- Press this button to save the acknowledgement for your record.
- You will also receive an acknowledgement email with the details of your application.





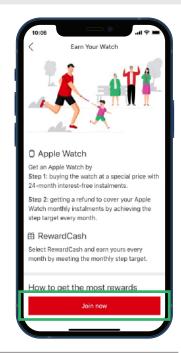
A welcome email will be sent to you after your application has been approved

 Your Apple Watch will be delivered in about 1 month, subject to Apple Watch inventory availability; the courier will contact you directly prior to delivery.



^{*}The total cost of your Apple Watch will be spread out in 24-month interest-free instalments, which will be debited from your authorised HSBC credit card.

Click "Join now"



Select RewardCash as your reward option, then select a credit card for the RewardCash to be credited to





3

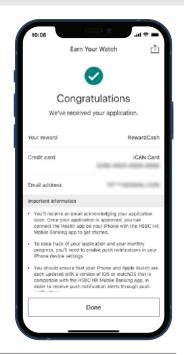
Review the reward option summary, read and agree to the Terms and Conditions and Personal Information Collection Statement, then click confirm



Pairing -Apple Watch with iPhone Pairing -Apple Health app with HSBC HK Mobile Banking App Checking your progress and redemption history



You will receive an acknowledgement of your selection of RewardCash as your reward option



5

A welcome email will be sent to you after your application has been approved



Dear Customer

Congratulations! Your Earn Your Watch application has been approved.

Your Earn your Watch application details:

Full name:

RewardCash redemption plan:

Average steps per day for that month	RewardCash (RC) you will earn that month
Below 5000 steps	0 RC
5000 to 6999 steps	15 RC
7000 to 8999 steps	30 RC
9000 steps or above	50 RC

What to expect now

Please complete the following steps before 2021-02-12. Your HSBC Life Earn Your Watch programme will start on 2021-03-01.

Turn on your Apple Watch and put it on

 To turn on your Apple Watch, press and hold the side button until you see the Apple logo. This may take a few minutes.



2

Hold your Apple Watch close to your iPhone

- Wait for the "Use your iPhone to set up this Apple Watch" message to appear on your iPhone, then tap "Continue". If you don't see this message, open the Watch app on your iPhone, tap "All Watches", then tap "Pair New Watch".
- Tap "Set Up for Myself", then follow the steps to set up the watch.
- Keep your Apple Watch and iPhone close together until you complete these steps.



3

Hold your iPhone over the animation

- Centre the watch face in the viewfinder on your iPhone. Wait for a message to say that your Apple Watch is paired.
- If you can't use the camera, or you don't see the pairing animation or your iPhone can't read it, tap "Pair Apple Watch Manually", then follow the steps that appear.



How to join

Set up as new Apple Watch

- Tap "Set Up as New Apple Watch". If asked, update your Apple Watch to the latest version of watchOS.
- Read the "Terms and Conditions" and tap "Agree", then tap "Agree" again to continue.



Sign in with your Apple ID

- If asked, enter your Apple ID password. If you aren't asked, you can sign in later from the Apple Watch app: Tap "General" > "Apple ID", then sign in. Certain features that require a cellular phone number won't work on cellular models of Apple Watch unless you sign in to iCloud.
- If "Find My" isn't set up on your iPhone, you'll be asked to turn on "Activation Lock". If you see an "Activation Lock" screen, your Apple Watch is already linked to an Apple ID. You need to enter the email address and password for that Apple ID to continue set up.



Choose your settings

- Your Apple Watch shows you which settings it shares with your iPhone. If you turned on features such as "Find My", "Location Services", "Wi-Fi Calling", and "Diagnostics" for your iPhone, these settings automatically turn on for your Apple Watch.
- Next, you can choose to use other settings, like "Route Tracking" and Siri. If Siri isn't already set up on your iPhone, it will turn on after you choose this option. You can also choose the text size for your watch.

Create a passcode

- You can skip creating a passcode, but you need one for features like Apple Pay.
- On your iPhone, tap "Create a Passcode" or "Add a Long Passcode", then switch to your Apple Watch to enter your new code. To skip, tap "Don't Add Passcode".



8

Choose features and apps

- Next, you'll also be asked to set up Apple Pay by adding a card. Then we'll walk you through setting up features like automatic watchOS updates, SOS, and "Activity". On cellular models of Apple Watch, you can also set up cellular.
- Finally, you can install your apps that are compatible with Apple Watch, or choose to install apps individually later.



9

Wait for your devices to sync

- Depending on how much data you have, syncing might take some time. While you wait for your watch to sync, try "Apple Watch Basics" to learn a little about how to use your watch.
- Keep your devices close together until you hear a chime and feel a gentle tap from your Apple Watch, then press the Digital Crown.



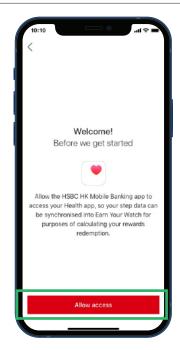
Click the Earn Your Watch banner on the home page to pair the app with the Apple Health app

- Pair your Apple Watch with your iPhone, then connect the Apple Health app to your HSBC HK Mobile Banking App to activate the programme.
- The Health app will open automatically.



2

Click "Allow access" for the Apple Health app

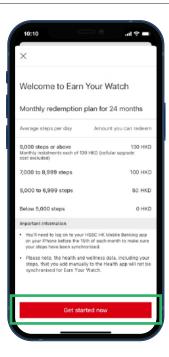




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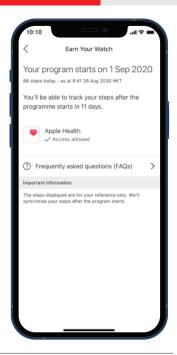
You will receive a welcome message

• Step targets and corresponding redemptions will be displayed.



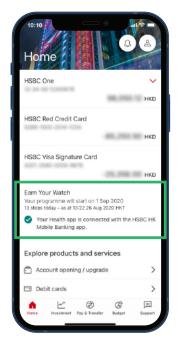
Review the programme summary

- Check your programme start date.
- "Access allowed" will be shown as the Health app status.



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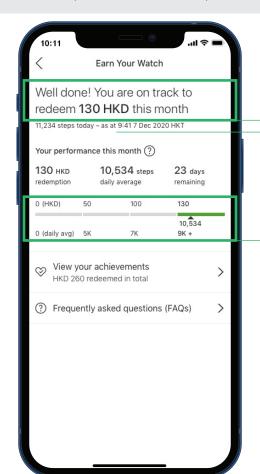
For your easy access, the Earn Your Watch banner will remain on the HSBC HK Mobile Banking App home page



Step Tracking Details

Click the banner on the HSBC HK Mobile Banking App home page to see if you are on track for the next redemption.

Don't forget to log on to your HSBC HK Mobile Banking App regularly to synchronise it with the Apple Health app and update your step count.



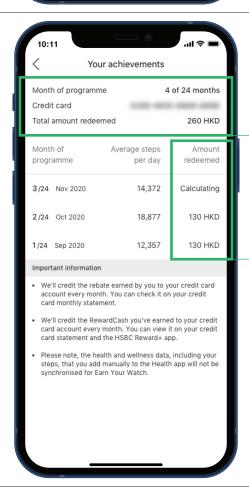
Your step count for the current month and the corresponding redemption will be highlighted.

The date and time of the last synchronisation is shown here (refreshed whenever you log on to your HSBC HK Mobile Banking App).

Check the number of additional steps required to earn the maximum monthly redemption.

Redemption History

The redemptions you have already earned can be reviewed at any time by clicking the "View your achievements" button.



Programme status, credit card details and total redemption earned (the entire 24-month record is kept).

The redemptions shown here correspond to your monthly step counts. The actual credit to your credit card account will be shown as a credit transaction one month later*.

* Debit and credit transactions will take place before the statement cut-off date.

Now you're all set. Step up to the challenge, make physical activity part of your daily life, and enjoy the rewards on your way to better health!