

Welcome Offer for HSBC Customers – ResidenceSurance Plan 3 or Plan 4 Premium Discount on First Two Years and OTO Eyetone – Wireless Eye Massager Offers (“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 meet all of the following criteria (“Eligible Customer*”):
 - a) Submit a completed application for ResidenceSurance choosing Plan 3 or Plan 4 (“Eligible Plan”) for Owner (non-renting out), Occupier or Tenant, with annual payment mode to The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 July 2022 and 31 August 2022 (both days inclusive);
 - 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 30 November 2022 (“Eligible Policy”).
3. Subject to all the terms and conditions herein, Offers include:
 - Offer 1: Each Eligible Policy will be entitled to 20% discount on the first year premium and 15% discount on the second year premium; and
 - Offer 2: Each Eligible Policy will be entitled to an OTO Eyetone – Wireless Eye Massager (“OTO Wireless Eye Massager”).
4. A redemption letter for the OTO Wireless Eye Massager (“Redemption Letter”) will be mailed to the Eligible Customer’s* last known correspondence address of the relevant policy in AXA’s record by 31 December 2022 provided that the relevant ResidenceSurance policy must remain in force and effect at the time of mailing the Redemption Letter.
5. The Redemption Letter will not be replaced if lost or damaged.
6. The OTO Wireless Eye Massagers are provided by OTO Bodycare (H.K.) Limited (“OTO”) and must be redeemed within 2 months of the Redemption Letter issue date.
7. The redemption is subject to the terms and conditions stated in the Redemption Letter. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to any goods and/or service(s) provided by OTO.
8. HSBC and AXA reserve the right to provide alternative gifts (such gifts at the discretion of HSBC and AXA) to Eligible Customer* should the OTO Wireless Eye Massager run out of stock, without any other compensation to Eligible Customer*.
9. Customers who have withdrawn a previous application or cancelled an existing policy for the same ResidenceSurance within six months before the submission date of policy application will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.
10. The Offers are not exchangeable for cash and are not transferrable.
11. 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.
12. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.

13. 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.
14. 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.
15. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
16. 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 “Policyholder Information” section of the online application form, and the customer must be in Hong Kong at the time of application. For paper application form, the customer means the person specified under “Personal data” section of the paper application form. 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

Welcome Offer for HSBC Customers – ResidenceSurance Premium Discount on First Two Years (“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 submit a completed application for ResidenceSurance choosing annual payment mode to The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 January 2022 and 31 December 2022 (both days inclusive) (“Eligible Customer”) and such policy must be successfully issued by AXA to the Eligible Customer* on or before 31 January 2023 (“Eligible Policy”).
3. Each Eligible Policy will be entitled to 20% discount on the first year premium and 15% discount on the second year premium.
4. Customers who have withdrawn a previous application or cancelled an existing policy for the same ResidenceSurance 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.
5. The Offer is not exchangeable for cash and is not transferrable.
6. 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.
7. In case of any dispute arising from the Offer, 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 Offer (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.

* For online application, the customer means the person specified under “Policyholder Information” section of the online application form, and the customer must be in Hong Kong at the time of application. For paper application form, the customer means the person specified under “Personal data” section of the paper application form. 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.

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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.

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Offers for HSBC Customers – ResidenceSurance (Plan 1, Plan 2, Plan 3 and Plan 4) Complimentary Fire and Typhoon Top-up Protection (“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 existing customers holding an in forced ResidenceSurance Plan 1, Plan 2, Plan 3 or Plan 4 policy (applicable to both annual and monthly payment mode) issued by AXA and sold by The Hong Kong and Shanghai Banking Corporation Limited (“HSBC”) during 1 July 2022 and 31 October 2022 (both days inclusive, “Promotion Period”) or customers who meet all of the following criteria (“Eligible Customer*”):
 - a) submit a completed application for ResidenceSurance choosing Plan 1, Plan 2, Plan 3 or Plan 4 for Owner (non-renting out), Occupier and Tenant (applicable to both annual and monthly payment mode) to HSBC during the Promotion Period;
 - b) the policy must be effective between 1 July 2022 and 31 October 2022 (both days inclusive); and
 - c) the policy must be successfully issued by AXA on or before 30 November 2022 (“Eligible Policy”).
3. Subject to all the general terms and conditions herein, the Offer includes:
Free extra 50% sum insured for Section 1 - Household Contents and Section 3 - Personal Liability for any loss arising from fire or typhoon during the Promotion Period, provided the policy is effective (the original item limit, additional benefits, as well as policy terms and conditions remain unchanged).
4. The Offer is not exchangeable for cash and is not transferrable.
5. In case of any dispute arising from the Offer, the decision of HSBC and AXA shall be final and conclusive.
6. 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.
7. 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.
8. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
9. 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 “Policyholder Information” section of the online application form, and the customer must be in Hong Kong at the time of application. For paper application form, the customer means the person specified under “Personal data” section of the paper application form. 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

Offers for HSBC Customers – ResidenceSurance (Plan A and Plan B) Complimentary Fire and Typhoon Top-up Protection (“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 existing customers holding an in forced ResidenceSurance Plan A or Plan B policy (applicable to both annual and monthly payment mode) issued by AXA and sold by The Hong Kong and Shanghai Banking Corporation Limited (“HSBC”) during 1 July 2022 and 31 October 2022 (both days inclusive, “Promotion Period”) or customers who meet all of the following criteria (“Eligible Customer*”):
 - a) submit a completed application for ResidenceSurance choosing Plan A or Plan B for Landlord (applicable to both annual and monthly payment mode) to HSBC during the Promotion Period;
 - b) the policy must be effective between 1 July 2022 and 31 October 2022 (both days inclusive); and
 - c) the policy must be successfully issued by AXA on or before 30 November 2022 (“Eligible Policy”).
3. Subject to all the general terms and conditions herein, the Offer includes:
Free extra 3 months protection under Section 4.1 – Loss of Rent for uninhabitable home arising from fire or typhoon during the Promotion Period, provided the policy is effective (the original item limit, additional benefits, as well as policy terms and conditions remain unchanged).
4. The Offer is not exchangeable for cash and is not transferrable.
5. In case of any dispute arising from the Offer, the decision of HSBC and AXA shall be final and conclusive.
6. 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.
7. 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.
8. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
9. 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 “Policyholder Information” section of the online application form, and the customer must be in Hong Kong at the time of application. For paper application form, the customer means the person specified under “Personal data” section of the paper application form. 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.

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Stand by You through the COVID-19 Pandemic Free Additional ‘Cleaning and Sanitising Benefit’ for Home Contents Insurance Customers

At AXA, we always put our customers first and are committed to standing by you as a trusted business partner.

In light of the ongoing outbreak of COVID-19, we take another step to safeguard our customers. During the period from 28 March 2022 to 31 July 2022, we offer additional ‘Cleaning and Sanitising Benefit’ to designated home contents insurance customers, for free.

Details of the Cleaning and Sanitising Benefit

Coverage Period: 28 March 2022 to 31 July 2022 (both dates inclusive)

Eligible Policy

In force policy of AXA’s home contents insurance plans, including:

- Aon Home Care
- Family Protection Plan
- Marsh Home Insurance
- SmartHome Essential
- SmartHome Optimum
- SmartHome Plus
- Supreme Home – Executive Plan
- Supreme Home Package
- Executive Staff Insurance
- HomeSurance
- HomeSurance (Government Home Ownership Scheme and Tenants Purchase Scheme)
- HomeSurancePlus
- HomeSurance Super
- HSBC Premier – Home Contents
- Personal Insurance Package
- ResidenceSurance

Benefit

As the policyholder of an Eligible Policy, if you or anyone living with you at the insured address is tested positive for COVID-19 during the Coverage Period, we will reimburse your home cleaning and sanitising expense up to HKD800.

Terms and Conditions

1. The Benefit is provided by AXA General Insurance Hong Kong Limited ('AXA')
2. This document serves as an endorsement to your policy.
3. The Benefit is only payable if you or anyone living with you at the insured address is tested positive for COVID-19 during the Coverage Period. No Benefit will be payable if the COVID-19 case is diagnosed before and/or after the Coverage Period.
4. The cleaning and sanitising service must be carried out by a professional cleaning company at the insured address as stated in the Eligible Policy.
5. The related claims must be submitted within 1 month from the date of COVID-19 case is diagnosed by providing the following documents
 - a. COVID-19 test report issued by a hospital, a registered doctor or a Community Tests Centre, or isolation order/quarantine order issued by HKSAR Government after registration at HKSAR Government Rapid Antigen Test Positive online registration platform: <http://www.chp.gov.hk/ratp> with complete document upload, for the person residing at the insured address
 - b. Address proof
 - c. Receipt of the cleaning and sanitising service for the insured address (with address and scope of the service stated)
6. The Benefit can only be claimed once for the same insured address, regardless of the number of COVID-19 cases and the number of Eligible Policies underwritten by AXA.
7. The Benefit will not be applicable for any new, renewed, replacement or re-instated policy underwritten by AXA for the same insured address, if you have claimed this Benefit once.
8. AXA reserves the right to alter or terminate the Benefit (in whole or in part) and/or amend the relevant terms and conditions of the Benefit at any time without prior notice. Any application under the Benefit previously approved will not be affected by subsequent alteration or termination of the Benefit and/or amendments to its terms and conditions.
9. In case of any dispute arising from the Benefit, AXA's decision shall be final and conclusive.
10. These terms and conditions are subject to prevailing regulatory requirements.
11. These terms and conditions are governed by and will be construed in accordance with the laws of Hong Kong Special Administrative Region.
12. No person or entity other than the policyholder and AXA will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce and enjoy the benefit of any of the provisions of these terms and conditions.
13. If there is any inconsistency between the English version and Chinese version of this document, the English version shall prevail.