

1 October 2025 – 31 December 2025 - First Year Premium Discount Offer on HSBC Swift Guard Critical Illness Plan

Eligible HSBC Customers⁺ who successfully enroll in the selected life insurance plans during the following Promotional Period can enjoy the following offers, subject to the relevant terms and conditions[#]:

⁺If customers cancelled any applications which were submitted or effected on or before the start date of the Promotional Period and apply for below selected life insurance plans during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.

Promotional Period: 1 October 2025 – 31 December 2025

Eligible Life Insurance Plan	First year premium discount offer
HSBC Swift Guard Critical Illness Plan (SCIP)	10%

[#] Please refer to the below “Terms and Conditions” for details of the offer and the specific product brochures and terms and conditions for details of the products, including any related charges.

Terms and Conditions for the Promotion

1. The promotion for Promotional Offers (the “Promotion”) are only applicable to applications successfully submitted by the Eligible HSBC Customers to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of a new purchase of HSBC Swift Guard Critical Illness Plan **within the Promotional Period** with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 28 February 2026. The Promotion shall at all times be subject to these Terms and Conditions.
2. If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region (“Hong Kong”) in respect of the same type of designated product or service, such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
3. Offers under the Promotion are not applicable to policies applied in a company’s name.
4. “**Eligible HSBC Customers**” are HSBC customers who apply for any of the above life insurance plan(s) during the Promotional Period mentioned above.
5. The offers under the Promotion are not exchangeable for cash and are not transferable.
6. The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in Application form due to rounding differences.
7. HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
8. For monetary disputes arising between HSBC and the Eligible HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the Eligible HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer directly.
9. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time; and any of the offers may be withdrawn and/or terminated by the Bank and/or HSBC Life at their/its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination. The Bank and HSBC Life shall not be liable for any loss, damages, costs or expenses which may arise (directly or indirectly) from any change of these Terms and Conditions, or any exercise of the Bank or HSBC Life’s discretion in respect of the Promotion.
10. All offers under the Promotion are provided subject to prevailing regulatory requirements.
11. No person other than the Eligible HSBC 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.



12. In the event of dispute (including but not limited to any dispute relating to campaign/discount code, or related offer), the decision of the Bank and HSBC Life shall be final and conclusive.
13. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
15. Each of the Bank, HSBC Life and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR and is incorporated in Bermuda with limited liability. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Bank is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The above products are products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details, cooling off period and related charges, please refer to the relevant brochures and policy provisions.

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

2025年10月1日至2025年12月31日– 滙達保危疾保障計劃優惠之首年保費折扣

合資格滙豐客戶⁺於以下推廣期間成功投保指定人壽保險計劃可享以下優惠，受相關條款及細則約束[#]：

⁺如客戶取消任何於推廣期開始日或之前遞交/已生效的申請，並於推廣期間申請下列的指定人壽保險計劃，新的人壽保險計劃申請並不符合此保費折扣優惠的資格。

推廣期: 2025 年 10 月 1 日至 2025 年 12 月 31 日

合資格人壽保險計劃	首年保費折扣優惠
滙達保危疾保障計劃	10%

[#]優惠詳情請參閱以下條款及細則及指定產品的及宣傳冊子及保單條款及細則，包括任何有關收費。

條款及細則

- 是次優惠推廣活動之優惠（「優惠」）只適用合資格滙豐客戶於上述推廣期間成功遞交上述合資格人壽保險計劃申請至香港上海滙豐銀行有限公司及其繼承人及受讓人（「滙豐」或「本行」），同時其保單於2026年2月28日或之前成功由滙豐人壽保險（國際）有限公司（「滙豐保險」）批核發出。本推廣優惠受此等條款及細則約束。
- 若合資格客戶同時享有以上優惠及滙豐保險於香港特別行政區（「香港」）所提供適用於同一類別產品/服務的其他優惠，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 「合資格滙豐客戶」指凡於上述推廣期內遞申請以上人壽保險計劃的滙豐客戶。
- 優惠不可轉讓或兌換現金。
- 由於金額需要作捨入調整，您最後繳交的總保費或會與申請表所列的總保費稍有出入。
- 滙豐保險將因應可能的保單持有人及／或可能的受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
- 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與合資格滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及合資格滙豐客戶在保單條款及細則中的任何糾紛，則直接由滙豐保險與合資格滙豐客戶共同解決。
- 本行及滙豐保險保留於任何情況下更改條款及細則的權利。本行及／或滙豐保險亦可能運用他們/它的酌情權取消及／或終止優惠而毋須事前通知合資格客戶或任何人。本行及滙豐保險不會為相關改變、終止及／或取消決定所引致之影響負上任何責任。因本條款及細則的任何更改而可能造成的任何(直接或間接)損失、損害或支出或任何行使本行或滙豐保險對此推廣的酌情權，本行及滙豐保險概不負責。
- 是次優惠均受有關的監管條例約束。
- 除有關合資格滙豐客戶、本行及滙豐保險以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
- 若有任何爭議（包括但不限於與優惠碼或相關推廣活動的任何爭議），本行及滙豐保險保留最終決定權。
- 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
- 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。



15. 本行、滙豐保險及合資格滙豐客戶受香港特別行政區法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港特別行政區保險業監管局授權及受其監管於香港特別行政區經營長期保險業務並於百慕達註冊成立之有限公司。滙豐保險將負責按人壽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乃根據保險業條例（香港法例第 41 章）註冊為滙豐保險於香港特別行政區分銷人壽保險之代理商。以上產品乃滙豐保險而非滙豐之產品，並只在香港特別行政區銷售。有關產品細節、冷靜期及相關費用，請參閱有關之產品冊子及保單條款及細則。

由香港上海滙豐銀行有限公司及滙豐人壽保險（國際）有限公司 - 註冊成立於百慕達之有限公司刊發。