



Eligible HSBC Customers who successfully enroll in the selected life insurance plans during the Promotional Period can enjoy the following offers*:

Applicable to the following **selected life insurance plans**, with policy attaining the designated Annualized New Premium (ANP)

Promotional Period: 2 July 2021 – 30 September 2021

Selected Life insurance plans	Accumulated ANP#	First-year Premium Discount Offer
HSBC Income Goal Deferred Annuity Plan	>= HK\$7,800,000/US\$1,000,000	10%
HSBC EarlyIncome Deferred Annuity Plan		
Income Goal Insurance Plan II		
HSBC Flourish Income Annuity Plan		
HSBC Wealth Goal Insurance Plan II		
HSBC Health Goal Insurance Plan		
HSBC Family Goal Insurance Plan		

Remarks:

* 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.

Accumulated ANP refers to the ANP of all individual policies of the relevant life insurance plan added together. In respect of a subsequent policy, its application must be completed and accepted within a month from the date of submission of the first policy.

General Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by Eligible HSBC Customers (as defined below) 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 Income Goal Deferred Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan, Income Goal Insurance Plan II, HSBC Flourish Income Annuity Plan, HSBC Wealth Goal Insurance Plan, HSBC Health Goal Insurance Plan or HSBC Family Goal Insurance Plan, **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 2 July 2021 to 30 November 2021 (both dates inclusive), and the designated Accumulated ANP stated above attained. The Promotion shall at all times be subject to these Terms and Conditions.
- “**Eligible HSBC Customers**” are HSBC customers who apply for any of the above life insurance plan(s) with ANP meeting the above Accumulated ANP requirement.
- Staff of HSBC Life or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong are also entitled to the Promotion.
- 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.
- Offers under the Promotion are not applicable to policies applied in a company’s name.
- The offers under the Promotion are not exchangeable for cash and are not transferable.
- 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.
- 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.
- The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and 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 do not accept any 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.
- All offers under the Promotion are provided subject to prevailing regulatory requirements.
- 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.
- In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive. Based on HSBC Life’s internal criteria, HSBC Life may consider some special cases on exceptional basis at the absolute discretion of HSBC

Life.

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.

Specific Terms and Conditions for HSBC Income Goal Deferred Annuity Plan (DANNB) / HSBC EarlyIncome Deferred Annuity Plan (DEAP) / Income Goal Insurance Plan II (ANNB2) / HSBC Flourish Income Annuity Plan (FIAP) / HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Health Goal Insurance Plan (HGIP) / HSBC Family Goal Insurance Plan (FGIP) - First-year Premium Discount Offer

16. The 10% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB, DEAP, ANNB2, FIAP, WGIP2, HGIP or FGIP from “**Eligible HSBC Customers**” mentioned in Clause 2.
17. For monthly payment of premium, customers are required to pay the first four months’ premium upfront with the discount deducted from this initial upfront payment.
18. For premium paid on an annual basis, the amount of premium payable in the first year will be calculated as:
 - Full annual premium X 0.9 (applicable to DANNB/DEAP/ANNB2/FIAP/WGIP2/HGIP/FGIP policy)
19. For single premium, the premium discount provided will be calculated as:
 - Single premium x 0.0333 (applicable to ANNB2/WGIP2/HGIP policy)
20. For aggregate premium, the premium discount provided will be calculated as:
 - Full annual premium X 0.1 (applicable to FIAP policy)

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

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

Eligible HSBC Customers who successfully enroll in the selected life insurance plans during the Promotional Period can enjoy the following offers*:

Applicable to the following selected life insurance plans, with policy attaining the designated Annualized New Premium (ANP)

Promotional Period: 2 July 2021 – 30 September 2021

Selected Life Insurance Plans	Accumulated ANP#	First-year Premium Discount Offer
HSBC Income Goal Deferred Annuity Plan / HSBC EarlyIncome Deferred Annuity Plan / Income Goal Insurance Plan II/ HSBC Flourish Income Annuity Plan / HSBC Wealth Goal Insurance Plan II / HSBC Health Goal Insurance Plan / HSBC Family Goal Insurance Plan /	>= HK\$ 6,000,000 - < HK\$ 7,800,000 OR >= US\$ 769,000 - < US\$ 1,000,000	8%
	>= HK\$ 4,000,000 - < HK\$ 6,000,000 OR >= US\$ 512,000 - < US\$ 769,000	7%
	>= HK\$ 2,000,000 - < HK\$ 4,000,000 OR >= US\$ 256,000 - < US\$ 512,000	6%

* Remarks: 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.

Accumulated ANP refers to the ANP of all individual policies of the relevant life insurance plan added together. In respect of a subsequent policy, its application must be completed and accepted within a month from the date of submission of the first policy.

General Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by Eligible HSBC customers (as defined below) 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 Income Goal Deferred Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan, HSBC Flourish Income Annuity Plan, Income Goal Insurance Plan II, HSBC Wealth Goal Insurance Plan II, HSBC Health Goal Insurance Plan or HSBC Family Goal Insurance Plan, **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 2 July 2021 to 30 November 2021 (both dates inclusive) and the designated Accumulated ANP stated above attained. The Promotion shall at all times be subject to these Terms and Conditions.
- “**Eligible HSBC Customers**” are HSBC customers who apply for any of the above life insurance plan(s) with ANP meeting the above Accumulated ANP requirement.
- Staff of HSBC Life or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong are also entitled to the Promotion.
- 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.
- Offers under the Promotion are not applicable to policies applied in a company’s name.
- The offers under the Promotion are not exchangeable for cash and are not transferable.
- 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.
- 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.
- The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and 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 do not accept any 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.
- All offers under the Promotion are provided subject to prevailing regulatory requirements.
- 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, the decision of the Bank and HSBC Life shall be final and conclusive. Based on HSBC Life's internal criteria, HSBC Life may consider some special cases on exceptional basis at the absolute discretion of HSBC Life.
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.

Specific Terms and Conditions for HSBC Income Goal Deferred Annuity Plan (DANNB) / HSBC Early Income Deferred Annuity Plan (DEIAP) / Income Goal Insurance Plan II (ANNB2) / HSBC Flourish Income Annuity Plan (FIAP) / HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Health Goal Insurance Plan (HGIP) / HSBC Family Goal Insurance Plan (FGIP) - First-year Premium Discount Offer

16. The 6% ,7% or 8% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB, DEIAP, ANNB2, FIAP, WGIP2, HGIP or FGIP from “**Eligible HSBC Customers**” mentioned in Clause 2.
17. For monthly payment of premium, customers are required to pay the first three months' premium upfront with the discount deducted from this initial upfront payment.
18. For premium paid on an annual basis, the amount of premium payable in the first year will be calculated as:
 - Full annual premium X 0.94, 0.93 or 0.92 (applicable to DANNB/DEIAP/ANNB2/FIAP/WGIP2/HGIP/FGIP policy)
19. For single premium, the premium discount provided will be calculated as:
 - Single premium x 0.02, 0.0233 or 0.0267 (applicable to ANNB2/WGIP2/HGIP policy)
20. For aggregate premium, the premium discount provided will be calculated as:
 - Full annual premium X 0.06, 0.07 or 0.08 (applicable to FIAP policy)

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

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Eligible HSBC Customers who successfully enroll in the selected life insurance plans during the following Promotional Period can enjoy the following offers*:

Applicable to the following selected life insurance plans, with policy attaining the designated Annualized New Premium (ANP)

Promotional Period: 2 July 2021 – 30 September 2021

Selected Life insurance plans	Accumulated ANP#	First-Year-Premium Discount/Waiver Offer
Goal Access Universal Life Plan (Protection)(ULPP)/ Goal Access Universal Life Plan (Education) (ULEP)	US\$32,000 or above	3%
	Below US\$32,000	2%
HSBC Income Goal Deferred Annuity Plan (DANNB)/ HSBC EarlyIncome Deferred Annuity Plan (DEIAP)	HK\$1,000,000 / US\$128,000 or above	12%
	HK\$500,000 / US\$64,000 or above	10%
	HK\$300,000 / US\$38,400 or above	9%
	HK\$200,000 / US\$25,600 or above	8%
	HK\$100,000 / US\$12,800 or above	7%
	Below HK\$100,000 / US\$12,800	4%
Income Goal Insurance Plan II (ANNB2)	HK\$1,000,000 / US\$128,000 or above	4%
	Below HK\$1,000,000 / US\$128,000	3%
HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Family Goal Insurance Plan (FGIP)	No minimum ANP	8%
HSBC Health Goal Insurance Plan (HGIP)	No minimum ANP	16%
Mortgage Protection Plan (MPP)	No minimum ANP	6 months
Privileged Term Protection Plan (STC)	No minimum ANP	3.5 months

* Remarks: 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.

Accumulated ANP refers to the of ANP of all individual policies of the relevant life insurance plan added together. In respect of a subsequent policy, its application must be completed and accepted within a month from the date of submission of the first policy.

General Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by the Eligible HSBC Customers (as defined below) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of a new purchase of Goal Access Universal Life Plan (Protection), Goal Access Universal Life Plan (Education), HSBC Income Goal Deferred Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan, Income Goal Insurance Plan II, HSBC Wealth Goal Insurance Plan II, HSBC Family Goal Insurance Plan, HSBC Health Goal Insurance Plan, Mortgage Protection Plan or Privileged Term Protection Plan **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 2 July 2021 to 30 November 2021 (both dates inclusive), and the designated Accumulated ANP stated above attained. The Promotion shall at all times be subject to these Terms and Conditions.
- Staff of HSBC Life or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong who are Eligible HSBC Customers are also entitled to the Promotion.
- 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.
- Offers under the Promotion are not applicable to policies applied in a company’s name.
- “**Eligible HSBC Customers**” are HSBC Jade clients who are existing HSBC Jade Customers of Integrated Account - HSBC Jade with the Bank.
- The offers under the Promotion are not exchangeable for cash and are not transferable.
- 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.
- 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 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 do not accept any 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, the decision of the Bank and HSBC Life shall be final and conclusive. Based on HSBC Life's internal criteria, HSBC Life may consider some special cases on exceptional basis at the absolute discretion of HSBC Life.
 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.

Specific Terms and Conditions for Goal Access Universal Life Plan (Protection) (ULPP) / Goal Access Universal Life Plan (Education) (ULEP) / HSBC Income Goal Deferred Annuity Plan (DANNB) / HSBC Early Income Deferred Annuity Plan (DEIAP) / Income Goal Insurance Plan II (ANNB2) / HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Health Goal Insurance Plan (HGIP) / HSBC Family Goal Insurance Plan (FGIP) - First-year Premium Discount Offer

16. The 3% or 2% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of ULPP / ULEP from "**Eligible HSBC Customers**" mentioned in Clause 5 (for ULPP / ULEP policy).
17. The 12%, 10%, 9%, 8%, 7%, or 4% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB/DEIAP from "**Eligible HSBC Customers**" mentioned in Clause 5 (for DANNB /DEIAP policy).
18. The 4% or 3% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of ANNB2 from "**Eligible HSBC Customers**" mentioned in Clause 5 (for ANNB2 policy).
19. The 8% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP2/FGIP from "**Eligible HSBC Customers**" mentioned in Clause 5 (for WGIP2/FGIP policy).
20. The 16% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of HGIP from "**Eligible HSBC Customers**" mentioned in Clause 5 (for HGIP policy).
21. For monthly payment of premium, customers are required to pay the first three or four months' premium upfront (as the case may be) with the discount deducted from this initial upfront payment.
22. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as follows:
 - Full annual premium X 0.97 or 0.98 (as the case may be) (for ULPP/ULEP policy) OR
 - Full annual premium X 0.88, 0.90, 0.91, 0.92, 0.93, 0.96 (as the case may be) (for DANNB/DEIAP policy) OR
 - Full annual premium X 0.96 or 0.97 (as the case may be) (for ANNB2 policy) OR
 - Full annual premium X 0.92 (as the case may be) (for WGIP2/FGIP policy) OR
 - Full annual premium X 0.84% (for HGIP policy).
23. For single premium, the premium discount provided will be calculated as follows:
 - Single premium X 0.006 or 0.004 (as the case may be) (for ULPP/ULEP policy) OR
 - Single premium X 0.0134 or 0.01 (as the case may be) (for ANNB2 policy) OR
 - Single premium X 0.0267 (for WGIP2 policy) OR
 - Single premium X 0.0533 (for HGIP).

Specific Terms and Conditions for Mortgage Protection Plan (MPP) – First-year Premium Waiver

24. The 6 months first-year premium waiver is only applicable to successful applications in respect of a new purchase of MPP from "**Eligible HSBC Customers**" mentioned in Clause 5.
25. For premium paid on monthly basis, customers are required to pay:
 - First 2 months' premium up front. Subsequently all of the 3rd-8th month's premiums will be waived.
26. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
 - Full annual premium X 0.5.

Specific Terms and Conditions for Privileged Term Protection Plan (STC) – First-year Premium Waiver

27. The 3.5 months first-year premium waiver is only applicable to successful applications in respect of a new purchase of STC from "**Eligible HSBC Customers**" mentioned in Clause 5.
28. For premium paid on monthly basis, customers are required to pay:
 - First 2.5 month's premium up front. Subsequently, half of the 3rd month and all of the 4th-6th months' premiums will be waived
29. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
 - Full annual premium X 0.7083.



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Eligible HSBC Premier Customers / HSBC One Customers who successfully enroll in the selected life insurance plans during the following Promotional Period can enjoy the following offers*:

Applicable to the following selected life insurance plans, with policy attaining the designated Annualized New Premium (ANP)

Promotional Period: 2 July 2021 – 30 September 2021

Selected Life insurance plans	HSBC Premier Customers		HSBC One Customers	
	Accumulated ANP#	First-Year Premium Discount/Waiver Offer	Accumulated ANP#	First-Year Premium Discount/Waiver Offer
Goal Access Universal Life Plan (Protection) (ULPP)/ Goal Access Universal Life Plan (Education) (ULEP)	No minimum ANP	1.5%	Any	1%
HSBC Income Goal Deferred Annuity Plan (DANNB)/ HSBC Early Income Deferred Annuity Plan (DEIAP)	HK\$1,000,000 / US\$128,000 or above	12%	HK\$1,000,000 / US\$128,000 or above	12%
	HK\$500,000 or above / US\$64,000 or above	10%	HK\$500,000 or above / US\$64,000 or above	10%
	HK\$300,000 or above / US\$38,400 or above	9%	HK\$300,000 or above / US\$38,400 or above	9%
	HK\$200,000 or above / US\$25,600 or above	8%	HK\$200,000 or above / US\$25,600 or above	8%
	HK\$100,000 or above / US\$12,800 or above	7%	HK\$100,000 or above / US\$12,800 or above	7%
	Below HK\$100,000 or / US\$12,800	4%	Below HK\$100,000 or / US\$12,800	4%
Income Goal Insurance Plan II (ANNB2)/	HK\$1,000,000 / US\$128,000 or above	2.5%	HK\$300,000 / US\$38,600 or above	1.5%
	Below HK\$1,000,000 / US\$128,000	2%	Below HK\$300,000 / US\$38,600	1%
HSBC Wealth Goal Insurance Plan II (WGIP2)/ HSBC Family Goal Insurance Plan (FGIP)	No minimum ANP	8%	No minimum ANP	8%
HSBC Health Goal Insurance Plan (HGIP)	No minimum ANP	16%	No minimum ANP	16%
Mortgage Protection Plan (MPP)	No minimum ANP	6 months	No minimum ANP	6 months
Privileged Term Protection Plan (STC)	No minimum ANP	2 months	No minimum ANP	1.5 months

* Remarks: 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.

Accumulated ANP refers to the ANP of all individual policies of the above relevant insurance plan added together. In respect of a subsequent policy, its application must be completed and accepted within a month from the date of submission of the first policy.

General Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by Eligible HSBC Premier Customers (as defined below) and Eligible HSBC One Customers (as defined below) (collectively referred to as “Eligible HSBC Customers” below) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of a new purchase of Goal Access Universal Life Plan (Protection), Goal Access Universal Life Plan (Education), HSBC Income Goal Deferred Annuity Plan, HSBC Early Income Deferred Annuity Plan, Income Goal Insurance Plan II, HSBC Wealth Goal Insurance Plan II, HSBC Family Goal Insurance Plan, HSBC Health Goal Insurance Plan, Mortgage Protection Plan or Privileged Term Protection Plan **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 2 July 2021 to 30 November 2021 (both dates inclusive), and the designated Accumulated ANP stated above attained. The Promotion shall at all times be subject to these Terms and Conditions.
- Staff of HSBC Life or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong who are Eligible HSBC Premier Customers or Eligible HSBC

One Customer are also entitled to the Promotion.

3. 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.
4. Offers under the Promotion are not applicable to policies applied in a company’s name.
5. **“Eligible HSBC Premier Customers”** are existing HSBC Premier Customers of Integrated Account - HSBC Premier with the Bank.
6. **“Eligible HSBC One Customers”** are existing HSBC One Customers of Integrated Account - HSBC One with the Bank.
7. The offers under the Promotion are not exchangeable for cash and are not transferable.
8. 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.
9. 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.
10. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and 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 do not accept any 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.
11. All offers under the Promotion are provided subject to prevailing regulatory requirements.
12. 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.
13. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive. Based on HSBC Life’s internal criteria, HSBC Life may consider some special cases, on exceptional basis at the absolute discretion of HSBC Life.
14. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
15. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
16. 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.

Specific Terms and Conditions for Goal Access Universal Life Plan (Protection) (ULPP) / Goal Access Universal Life Plan (Education) (ULEP) / HSBC Income Goal Deferred Annuity Plan (DANNB)/ HSBC Early Income Deferred Annuity Plan (DEIAP) / Income Goal Insurance Plan II (ANNB2) / HSBC Wealth Goal Insurance Plan II (WGIP2)/ HSBC Health Goal Insurance Plan (HGIP)/ HSBC Family Goal Insurance Plan (FGIP), - First-year Premium Discount Offer

17. The 1.5% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of ULPP / ULEP from **“HSBC Premier Customers”** mentioned in Clause 5 (for ULPP / ULEP policy).
18. The 12%, 10%, 9%, 8%, 7% or 4% First-Year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB/DEIAP from **“HSBC Premier Customers”** and **“HSBC One Customers”** mentioned in Clause 5 or Clause 6, respectively (“Premier DANNB/DEIAP policy” or “HSBC One DANNB/DEIAP policy”, respectively).
19. The 2.5% or 2% First-Year Premium Discount is only applicable to successful applications in respect of a new purchase of ANNB2 from **“HSBC Premier Customers”** mentioned in Clause 5 (“Premier ANNB2 policy”).
20. The 8% First-Year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP/FGIP from **“HSBC Premier Customers”** and **“HSBC One Customers”** mentioned in Clause 5 (“Premier WGIP2/FGIP policy” and “HSBC One WGIP2/FGIP policy”, respectively).
21. The 16% First-Year Premium Discount is only applicable to successful applications in respect of a new purchase of HGIP from **“HSBC Premier Customers”** and **“HSBC One Customers”** mentioned in Clause 5 (“Premier HGIP policy” and “HSBC One HGIP policy”, respectively).
22. The 1% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of ULPP / ULEP from **“HSBC One Customers”** mentioned in Clause 6 (for ULPP / ULEP policy).
23. The 1.5% or 1% First-Year Premium Discount is only applicable to successful applications in respect of a new purchase of ANNB2 from **“HSBC One Customers”** mentioned in Clause 6 (“HSBC One ANNB2 policy”).
24. For monthly payment of premium, customers are required to pay the first three or four months’ premium upfront (as the case may be) with the discount deducted from this initial upfront payment.
25. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as follows:
 - Full annual premium X 0.985 (for Premier ULPP/ULEP policy) OR
 - Full annual premium X 0.88, 0.90, 0.91, 0.92, 0.93 or 0.96 (as the case may be) (for Premier DANNB/DEIAP Policy and HSBC One DANNB/DEIAP policy) OR
 - Full annual premium X 0.975 or 0.98 (as the case may be) (for Premier ANNB2 policy) OR
 - Full annual premium X 0.92 (for Premier WGIP2/FGIP policy and HSBC One WGIP2/FGIP policy) OR
 - Full annual premium X 0.84 (for Premier HGIP policy and HSBC One HGIP policy) OR
 - Full annual premium X 0.99 (for HSBC One ULPP/ULEP policy) OR
 - Full annual premium X 0.985 or 0.99 (as the case may be) (for HSBC One ANNB2 policy).
26. For single premium, the premium discount provided will be calculated as follows:

- Single premium X 0.003 (as the case may be) (for Premier ULPP/ULEP policy) OR
- Single premium X 0.0083 or 0.0067 (as the case may be) (for Premier ANNB2 policy) OR
- Single premium X 0.0267 (for Premier WGIP2 policy and HSBC One WGIP2 policy) OR
- Single premium X 0.0533 (for Premier HGIP policy and HSBC One HGIP policy) OR
- Single premium X 0.002 (as the case may be) (for HSBC One ULPP/ULEP policy) OR
- Single premium X 0.005 or 0.0033 (as the case may be) (for HSBC One ANNB2 policy).

Specific Terms and Conditions for Mortgage Protection Plan (MPP) – First-year Premium Waiver

27. The 6 months First-Year Premium Waiver is only applicable to successful applications in respect of a new purchase of MPP from “**HSBC Premier Customers**” mentioned in Clause 5 and “**HSBC One Customers**” mentioned in Clause 6 respectively).
28. For premium paid on monthly basis, customers are required to pay:
 - First 2 months’ premium up front. Subsequently, all of the 3rd to 8th month’s premiums will be waived.
29. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
 - Full annual premium X 0.5.

Specific Terms and Conditions for Privileged Term Protection Plan (STC) – First-year Premium Waiver

30. The 2 months and 1.5 months First-Year Premium Waiver is only applicable to successful applications in respect of a new purchase of STC from “**HSBC Premier Customers**” mentioned in Clause 5 and “**HSBC One Customers**” mentioned in Clause 6 respectively.
31. For premium paid on monthly basis, customers are required to pay:
 - First 2 months’ premium up front. Subsequently, all of the 3rd to 4th month’s premiums will be waived (for Premier STC policy).
 - First 2.5 months’ premium up front. Subsequently, half of the 3rd month and all of the 4th month’s premiums will be waived (for HSBC One STC policy).
32. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
 - Full annual premium X 0.8333 (for Premier STC policy).
 - Full annual premium X 0.875 (for HSBC One STC policy).

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

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



Eligible HSBC Customers who successfully enroll in the selected life insurance plans during the following Promotional Period can enjoy the following offers*:

Applicable to the following selected life insurance plans, with policy attaining the designated Annualized New Premium (ANP)

Promotional Period: 2 July 2021 – 30 September 2021

Selected Life insurance Plans	Accumulated ANP#	First-Year Premium Discount/Waiver Offer
HSBC Income Goal Deferred Annuity Plan (DANNB)/ HSBC Early Income Deferred Annuity Plan (DEIAP)	HK\$1,000,000 / US\$128,000 or above	12%
	HK\$500,000 / US\$64,000 or above	10%
	HK\$300,000 / US\$38,400 or above	9%
	HK\$200,000 / US\$25,600 or above	8%
	HK\$100,000 / US\$12,800 or above	7%
	Below HK\$100,000 / US\$12,800	4%
HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Family Goal Insurance Plan (FGIP)	No minimum ANP	8%
HSBC Health Goal Insurance Plan (HGIP)	No minimum ANP	16%
Mortgage Protection Plan (MPP)	No minimum ANP	6 months
Privileged Term Protection Plan (STC)	No minimum ANP	1 months

* Remarks: 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.

Accumulated ANP refers to the ANP of all individual policies of the relevant life insurance plan added together. In respect of a subsequent policy, its application must be completed and accepted within a month from the date of submission of the first policy.

General Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by the Eligible HSBC Customers (as defined below) 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 Income Goal Deferred Annuity Plan, HSBC Early Income Deferred Annuity Plan, HSBC Wealth Goal Insurance Plan II (WGIP2), HSBC Family Goal Insurance Plan (FGIP), HSBC Health Goal Insurance Plan (HGIP), Mortgage Protection Plan or Privileged Term Protection Plan **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 2 July 2021 to 30 November 2021 (both dates inclusive), and the designated Accumulated ANP stated above attained. The Promotion shall at all times be subject to these Terms and Conditions.
- Staff of HSBC Life or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong who are Eligible HSBC Customers are also entitled to the Promotion.
- 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.
- Offers under the Promotion are not applicable to policies applied in a company’s name.
- “**Eligible HSBC Customers**” are existing HSBC Customers who are existing HSBC Customers of Personal Integrated Account with the Bank.
- The offers under the Promotion are not exchangeable for cash and are not transferable.
- 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.
- 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.
- The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and 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 do not accept any 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, the decision of the Bank and HSBC Life shall be final and conclusive. Based on HSBC Life's internal criteria, HSBC Life may consider some special cases on exceptional basis at the absolute discretion of HSBC Life.
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.

Specific Terms and Conditions for HSBC Income Goal Deferred Annuity Plan (DANNB) / HSBC Early Income Deferred Annuity Plan (DEIAP) / HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Family Goal Insurance Plan (FGIP) / HSBC Health Goal Insurance Plan (HGIP) - First-year Premium Discount Offer

16. The 12%, 10%, 9%, 8%, 7%, or 4% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB/DEIAP from "Eligible HSBC Customers" mentioned in Clause 5 (for DANNB/DEIAP policy).
17. The 8% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP2/FGIP from "Eligible HSBC Customers" mentioned in Clause 5 (for WGIP2/FGIP policy).
18. The 16% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of HGIP from "Eligible HSBC Customers" mentioned in Clause 5 (for HGIP policy).
19. For monthly payment of premium, customers are required to pay the first three or four months' premium upfront (as the case may be) with the discount deducted from this initial upfront payment.
20. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as follows:
 - Full annual premium X 0.88, 0.90, 0.91, 0.92, 0.93, 0.96 (as the case may be) (for DANNB/DEIAP policy) OR
 - Full annual premium X 0.92 (for WGIP2/FGIP policy) OR
 - Full annual premium X 0.84 (for HGIP policy).
21. For single premium, the premium discount provided will be calculated as follows:
 - Single premium X 0.0267 (for WGIP2 policy) OR
 - Single premium X 0.0533 (for HGIP policy).

Specific Terms and Conditions for Mortgage Protection Plan (MPP) – First-year Premium Waiver

22. The 6 months first-year premium waiver is only applicable to successful applications in respect of a new purchase of MPP from "Eligible HSBC Customers" mentioned in Clause 5.
23. For premium paid on monthly basis, customers are required to pay:
 - First 2 months' premium up front. Subsequently all of the 3rd-8th month's premiums will be waived.
24. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
 - Full annual premium X 0.5.

Specific Terms and Conditions for Privileged Term Protection Plan (STC) – First-year Premium Waiver

25. The 1 months first-year premium waiver is only applicable to successful applications in respect of a new purchase of STC from "Eligible HSBC Customers" mentioned in Clause 5.
26. For premium paid on monthly basis, customers are required to pay:
 - First 2 month's premium up front. Subsequently, all of the 3rd month's premiums will be waived
27. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
 - Full annual premium X 0.9167.

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

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8% FIAP First Year Premium Discount Offer

Eligible HSBC Customers* who successfully enroll in the selected life insurance plans during the following Promotional Period can enjoy the following offers

Promotional Period: 26 July 2021 – 30 September 2021

Life insurance plan	Premium Discount Offer
HSBC Flourish Income Annuity Plan	8% first year premium discount

Terms and Conditions

1. The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by the Eligible HSBC Customers (as defined below) to The Hong Kong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of a new purchase of HSBC Flourish Income Annuity Plan **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 26 July 2021 to 30 November 2021 (both dates inclusive). The Promotion shall at all times be subject to these Terms and Conditions.
2. Staff of HSBC Life or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong are also entitled to the Promotion.
3. If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other premium discount 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 premium discount offer of the highest value at HSBC Life’s discretion.
4. Offers under the Promotion are not applicable to policies applied in a company’s name.
5. **“Eligible HSBC Customers”** are HSBC customers who apply for any of the above life insurance plan(s) during the Promotional Period mentioned above.
6. The offers under the Promotion are not exchangeable for cash and are not transferable.
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 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 this 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, the decision of the Bank and/or HSBC Life shall be final and conclusive. Based on HSBC Life’s internal criteria, HSBC Life may consider some special cases on exceptional basis at the absolute discretion of HSBC Life.
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.

Specific Terms and Conditions – Premium Discount for HSBC Flourish Income Annuity Plan (FIAP),

16. The 8% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of FIAP from “Eligible HSBC Customers” mentioned in Clause 5.
17. For monthly payment of premium, customers are required to
 - Pay the first three months’ premium upfront with the discount deducted from the initial upfront payment (applicable to FIAP)
18. For premium paid on an annual basis, the amount of premium payable in the first year will be calculated as:
 - Full annual premium X 0.92 (applicable to FIAP)
19. For aggregate premium, the premium discount provided will be calculated as:
 - Full annual premium x 0.08 (applicable to FIAP)

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to



carry on long-term insurance business in Hong Kong 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

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合資格滙豐客戶於推廣期成功投保指定人壽保險計劃可享以下優惠*：

只適用於符合以下年度化新保費要求之指定人壽保險計劃保單

推廣期：2021年7月2日至2021年9月30日

指定人壽保險計劃	年度化新保費累積金額#	首年保費折扣優惠
滙豐聚富入息延期年金計劃	>/= 7,800,000港元/1,000,000美元	10%
滙豐盈達延期年金計劃		
聚富入息保險計劃II		
滙豐裕達年金計劃		
滙溢保險計劃II		
滙康保險計劃		
滙盛人生保險計劃		

*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，包括收費。

#年度化保費累積金額是指在滙豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

一般條款及細則

- 是次活動之優惠（「優惠」）只適用於合資格滙豐客戶（見下述定義）在上述推廣期內（包括首尾兩天）成功遞交「滙豐聚富入息延期年金計劃」、「滙豐盈達延期年金計劃」、「聚富入息保險計劃II」、「滙豐裕達年金計劃」、「滙溢保險計劃II」、「滙康保險計劃」或「滙盛人生保險計劃」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」），並達至上述之指定年度化保費累積金額及其保單於2021年7月2日至2021年11月30日期間（包括首尾兩天）成功由滙豐人壽保險（國際）有限公司（「滙豐保險」）批核發出，並且符合一般條款及細則的保單。本優惠受此等條款及細則約束。
- 「合資格滙豐客戶」指凡申請以上人壽保險計劃及達到以上年度化保費累積金額要求的滙豐客戶。
- 滙豐保險或滙豐（及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之醫療保險計劃）之員工均可享有此優惠。
- 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。
- 優惠不可轉讓或兌換現金。
- 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。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，本行及滙豐保險保留最終決定權。根據滙豐保險的內部准則，滙豐保險保留最終權利特別檢視個別個案。
- 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。

14. 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。

「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「聚富入息保險計劃 II」/「滙豐裕達年金計劃」/「滙溢保險計劃 II」/「滙康保險計劃」/「滙盛人生保險計劃」：首年保費折扣優惠的相關條款及細則

16. 10%首年保費折扣優惠適用於第 2 項條款提及的合資格滙豐客戶成功申請「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「聚富入息保險計劃 II」/「滙豐裕達年金計劃」/「滙溢保險計劃 II」/「滙康保險計劃」或「滙盛人生保險計劃」的保單。
17. 選擇月繳保費的客戶須先繳付首 4 個月保費，而保費折扣將於預繳保費中扣除。
18. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.9（適用於「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「滙豐裕達年金計劃」/「聚富入息保險計劃 II」/「滙溢保險計劃 II」/「滙康保險計劃」/「滙盛人生保險計劃」）
19. 選擇躉繳保費的客戶所得保費折扣的計算方法為：
 - 躉繳保費額 X 0.0333（適用於「聚富入息保險計劃 II」/「滙溢保險計劃 II」/「滙康保險計劃」）
20. 選擇合計保費金額的客戶所得保費折扣的計算方法為：
 - 原定全年應繳保費額 X 0.1（適用於「滙豐裕達年金計劃」）

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港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。本行乃根據保險業條例（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，並只在香港銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單條款及細則或聯絡本行分行員工。

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。

合資格滙豐客戶於推廣期成功投保指定人壽保險計劃可享以下優惠*

只適用於符合以下年度化新保費要求之指定人壽保險計劃保單

推廣期：2021年7月2日至2021年9月30日

指定人壽保險計劃	年度化新保費累積金額#	首年保費折扣
「滙豐盈達延期年金計劃」/ 「滙豐聚富入息延期年金計劃」/ 「聚富入息保險計劃II」/ 「滙豐裕達年金計劃」/ 「滙溢保險計劃II」/ 「滙康保險計劃」/ 「滙盛人生保險計劃」	>= 6,000,000港元 ->7,800,000港元 或 >=769,000美元 ->1,000,000美元	8%
	>= 4,000,000港元 ->6,000,000港元 或 >=512,000美元 ->769,000美元	7%
	>= 2,000,000港元 ->4,000,000港元 或 >=256,000美元 ->512,000美元	6%

*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，包括收費。

#年度化保費累積金額是指在滙豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

一般條款及細則

- 是次活動之優惠（「優惠」）只適用於合資格滙豐客戶（見下述定義）在上述推廣期內（包括首尾兩天）成功遞交「滙豐盈達延期年金計劃」、「滙豐聚富入息延期年金計劃」、「聚富入息保險計劃II」、「滙豐裕達年金計劃」、「滙溢保險計劃II」、「滙康保險計劃」或「滙盛人生保險計劃」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」），並達至上述之指定年度化保費累積金額及其保單於2021年7月2日至2021年11月30日期間（包括首尾兩天）成功由滙豐人壽保險（國際）有限公司（「滙豐保險」）批核發出，並且符合一般條款及細則的保單。本優惠受此等條款及細則約束。
- 「合資格滙豐客戶」指凡申請以上人壽保險計劃及達到以上年度化保費累積金額要求的滙豐客戶。
- 滙豐保險或滙豐（及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之醫療保險計劃）之員工均可享有此優惠。
- 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。
- 優惠不可轉讓或兌換現金。
- 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。

10. 是次優惠均受有關的監管條例約束。
11. 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。
12. 若有任何爭議，本行及滙豐保險保留最終決定權。根據滙豐保險的內部準則，滙豐保險保留最終權利特別檢視個別個案。
13. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
14. 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。

「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「聚富入息保險計劃 II」/「滙豐裕達年金計劃」/「滙豐溢保險計劃 II」/「滙康保險計劃」/「滙盛人生保險計劃」：首年保費折扣優惠的相關條款及細則

16. 6%、7%或8%首年保費折扣優惠適用於第2項條款提及的合資格滙豐客戶成功申請「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「聚富入息保險計劃 II」/「滙豐裕達年金計劃」/「滙豐溢保險計劃 II」或「滙盛人生保險計劃」的保單。
17. 選擇月繳保費的客戶須先繳付首3個月保費，而保費折扣將於預繳保費中扣除。
18. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.94、0.93或0.92（適用於「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「聚富入息保險計劃 II」/「滙豐裕達年金計劃」/「滙豐溢保險計劃 II」/「滙康保險計劃」/「滙盛人生保險計劃」）
19. 選擇躉繳保費的客戶所得保費折扣的計算方法為：
 - 躉繳保費額 X 0.02、0.0233或0.0267（適用於「聚富入息保險計劃 II」/「滙豐溢保險計劃 II」/「滙康保險計劃」）
20. 選擇合計保費金額的客戶所得保費折扣的計算方法為：
 - 原定全年應繳保費額 X 0.06、0.07或0.08（適用於「滙豐裕達年金計劃」）

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港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。本行乃根據保險業條例（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，並只在香港銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單條款及細則或聯絡本行分行員工。

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。

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*:

只適用於符合以下年度化新保費要求之指定人壽保險計劃保單

推廣期: 2021 年 7 月 2 日至 2021 年 9 月 30 日

指定人壽保險計劃	年度化新保費累積金額#	首年保費折扣豁免優惠
「駿富保障萬用壽險計劃」/ 「駿富教育萬用壽險計劃」	美元 32,000 或以上	3%
	美元 32,000 以下	2%
「滙豐聚富入息延期年金計劃」/ 「滙豐盈達延期年金計劃」	港幣 1,000,000/美元 128,000 或以上	12%
	港幣 500,000/美元 64,000 或以上	10%
	港幣 300,000/美元 38,400 或以上	9%
	港幣 200,000/美元 25,600 或以上	8%
	港幣 100,000/美元 12,800 或以上	7%
	港幣 100,000/美元 12,800 以下	4%
「聚富入息保險計劃 II」	港幣 1,000,000/美元 128,000 或以上	4%
	港幣 1,000,000/美元 128,000 以下	3%
「滙溢保險計劃 II」/ 「滙盛人生保險計劃」	毋最低要求金額	8%
「滙康保險計劃」	毋最低要求金額	16%
「樂安居供樓保障計劃」	毋最低要求金額	4 個月
「尊尚定期壽險計劃」	毋最低要求金額	3.5 個月

*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，包括收費。

#年度化保費累積金額是指在滙豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

一般條款及細則

- 是次活動之優惠(「優惠」)只適用合資格滙豐客戶(見下述定義)於上述推廣期間(包括首尾兩天)成功遞交「駿富保障萬用壽險計劃」、「駿富教育萬用壽險計劃」、「滙豐聚富入息延期年金計劃」、「滙豐盈達延期年金計劃」、「聚富入息保險計劃 II」、「滙溢保險計劃 II」、「滙盛人生保險計劃」、「滙康保險計劃」、「樂安居供樓保障計劃」或「尊尚定期壽險計劃」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」)，並達至上述之指定年度化保費累積金額及其保單於 2021 年 7 月 2 日至 2021 年 11 月 30 日期間(包括首尾兩天)成功由滙豐人壽保險(國際)有限公司(「滙豐保險」)批核發出，並且符合一般條款及細則的保單。本優惠受此等條款及細則約束。
- 滙豐保險或滙豐(及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之醫療保險計劃)之員工需同時為合資格滙豐客戶才可享受此優惠。
- 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」指現時已於本行開立尚玉理財戶口-滙豐尚玉理財的客戶。
- 優惠不可轉讓或兌換現金。
- 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。

8. 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。
9. 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。
10. 是次優惠均受有關的監管條例約束。
11. 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。
12. 若有任何爭議，本行及滙豐保險保留最終決定權。根據滙豐保險的內部準則，滙豐保險保留最終權利特別檢視個別個案。
13. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
14. 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。

「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」/「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「聚富入息保險計劃 II」/「滙溢保險計劃 II」/「滙康保險計劃」/「滙盛人生保險計劃」:首年保費折扣優惠的相關條款及細則

16. 3%或2%首年保費折扣優惠適用於第5項條款提及的「合資格滙豐客戶」成功申請「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」的保單。(駿富保障萬用壽險計劃/駿富教育萬用壽險計劃)。
17. 12%、10%、9%、8%、7%或4%首年保費折扣優惠適用於第5項條款提及的「合資格滙豐客戶」成功申請「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」的保單。(滙豐聚富入息延期年金計劃/滙豐盈達延期年金計劃)。
18. 4%或3%首年保費折扣優惠適用於第5項條款提及的「合資格滙豐客戶」成功申請「聚富入息保險計劃 II」的保單。(聚富入息保險計劃)。
19. 8%首年保費折扣優惠適用於第5項條款提及的「合資格滙豐客戶」成功申請「滙溢保險計劃 II」/「滙盛人生保險計劃」的保單。(滙溢保險計劃 II/滙盛人生保險計劃)。
20. 16%首年保費折扣優惠適用於第5項條款提及的「合資格滙豐客戶」成功申請「滙康保險計劃」的保單。(滙康保險計劃)。
21. 選擇月繳保費的客戶須先繳付首3個月或4個月保費(視乎可享之優惠)，而保費折扣將於預繳保費中扣除。
22. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.97 或 0.98(視乎可享之優惠) (適用於駿富保障萬用壽險計劃/駿富教育萬用壽險計劃) 或
 - 原定全年應繳保費額 X 0.88、0.90、0.91、0.92、0.93 或 0.96(視乎可享之優惠) (適用滙豐聚富入息延期年金計劃/滙豐盈達延期年金計劃) 或
 - 原定全年應繳保費額 X 0.96 或 0.97(視乎可享之優惠) (適用於聚富入息保險計劃 II) 或
 - 原定全年應繳保費額 X 0.92 (適用於滙溢保險計劃 II/滙盛人生保險計劃) 或
 - 原定全年應繳保費額 X 0.84 (適用於滙康保險計劃)。
23. 選擇躉繳保費的客戶所得保費折扣的計算方法為：
 - 躉繳保費額 X 0.006 或 0.004(視乎可享之優惠) (適用於駿富保障萬用壽險計劃/駿富教育萬用壽險計劃) 或
 - 躉繳保費額 X 0.0134 或 0.01(視乎可享之優惠) (適用於聚富入息保險計劃 II) 或
 - 躉繳保費額 X 0.0267 (適用於滙溢保險計劃 II) 或
 - 躉繳保費額 X 0.0533 (適用於滙康保險計劃)。

「樂安居供樓保障計劃」：首年保費豁免優惠的相關條款及細則

24. 6 個月保費豁免優惠適用於第 5 項條款提及的「合資格滙豐客戶」成功申請「樂安居供樓保障計劃」的保單。
25. 選擇月繳保費的客戶須先繳付：
 - 首 2 個月保費，方可獲豁免第 3 至第 8 個月保費。
26. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.5。

「尊尚定期壽險計劃」：首年保費豁免優惠的相關條款及細則

27. 3.5 個月保費豁免優惠適用於第 5 項條款提及的「合資格滙豐客戶」成功申請「尊尚定期壽險計劃」的保單。
28. 選擇月繳保費的客戶須先繳付：
 - 首 2.5 個月保費，方可獲豁免第 3 個月之一半保費，及第 4 至第 6 個月保費。
29. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.7083。

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港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。本行乃根據保險業條例（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，並只在香港銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單條款及細則或聯絡本行分行員工。

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。

合資格滙豐卓越理財客戶/滙豐One客戶於以下之推廣期間成功投保指定人壽保險計劃可享以下優惠*:

只適用於符合以下年度化新保費要求之指定人壽保險計劃保單

推廣期: 2021年7月2日至2021年9月30日

指定人壽保險計劃	滙豐卓越理財客戶		滙豐 One 客戶	
	年度化新保費累積金額#	首年保費折扣/豁免優惠	年度化新保費累積金額#	首年保費折扣/豁免優惠
「駿富保障萬用壽險計劃」/ 「駿富教育萬用壽險計劃」	毋最低要求金額	1.5%	任何	1%
「滙豐聚富入息延期年金計劃」/ 「滙豐盈達延期年金計劃」	港幣 1,000,000/美元 128,000 或以上	12%	港幣 1,000,000/美元 128,000 或以上	12%
	港幣 500,000/美元 64,000 或以上	10%	港幣 500,000/美元 64,000 或以上	10%
	港幣 300,000/美元 38,400 或以上	9%	港幣 300,000/美元 38,400 或以上	9%
	港幣 200,000/美元 25,600 或以上	8%	港幣 200,000/美元 25,600 或以上	8%
	港幣 100,000/美元 12,800 或以上	7%	港幣 100,000/美元 12,800 或以上	7%
	港幣 100,000/美元 12,800 以下	4%	港幣 100,000/美元 12,800 以下	4%
「聚富入息保險計劃 II」	港幣 1,000,000/美元 128,000 或以上	2.5%	港幣 300,000/美元 38,600 或以上	1.5%
	港幣 1,000,000/美元 128,000 以下	2%	港幣 300,000/美元 38,600 以下	1%
「滙溢保險計劃 II」/ 「滙盛人生保險計劃」	毋最低要求金額	8%	毋最低要求金額	8%
「滙康保險計劃」	毋最低要求金額	16%	毋最低要求金額	16%
「樂安居供樓保障計劃」	毋最低要求金額	6 個月	毋最低要求金額	6 個月
「尊尚定期壽險計劃」	毋最低要求金額	2 個月	毋最低要求金額	1.5 個月

*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，包括收費。

#年度化保費累積金額是指在滙豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

一般條款及細則

- 是次活動之優惠（「優惠」）只適用「滙豐卓越理財客戶」（見下述定義）及「滙豐 One 客戶」（見下述定義）（統稱「合資格滙豐客戶」）於上述推廣期間（包括首尾兩天）成功遞交「駿富保障萬用壽險計劃」、「駿富教育萬用壽險計劃」、「滙豐聚富入息延期年金計劃」、「滙豐盈達延期年金計劃」、「聚富入息保險計劃 II」、「滙溢保險計劃 II」、「滙盛人生保險計劃」、「滙康保險計劃」、「樂安居供樓保障計劃」或「尊尚定期壽險計劃」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」），並達至上述之指定年度化保費累積金額及其保單於 2021 年 7 月 2 日至 2021 年 11 月 30 日期間（包括首尾兩天）成功由滙豐人壽保險（國際）有限公司（「滙豐保險」）批核發出，並且符合一般條款及細則的保單。本優惠受此等條款及細則約束。
- 同時為合資格滙豐客戶的滙豐保險或滙豐（及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之醫療保險計劃）之員工均可享有此優惠。
- 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。
- 「合資格滙豐卓越理財客戶」指現時已於本行開立綜合理財戶口-滙豐卓越理財的客戶。

6. 「合資格滙豐 One 客戶」指現時已於本行開立綜合理財戶口 - 滙豐 One 的客戶。
7. 優惠不可轉讓或兌換現金。
8. 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。
9. 有關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。
10. 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。
11. 是次優惠均受有關的監管條例約束。
12. 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。
13. 若有任何爭議，本行及滙豐保險保留最終決定權。根據滙豐保險的內部準則，滙豐保險保留最終權利特別檢視個別個案。
14. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
15. 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。
16. 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。

「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」/「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「聚富入息保險計劃」/「聚富入息保險計劃 II」/「滙溢保險計劃 II」/「滙康保險計劃」/「滙盛人生保險計劃」：首年保費折扣優惠的相關條款及細則

17. 1.5%首年保費折扣優惠適用於第 5 項條款提及的「滙豐卓越理財客戶」成功申請「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」的保單。(適用於卓越理財「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」)。
18. 12%、10%、9%、8%、7% 或 4%首年保費折扣優惠分別適用於第 5 項條款提及的「滙豐卓越理財客戶」或於第 6 項條款提及的「滙豐 One 客戶」成功申請「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」的保單(分別適用於卓越理財「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」或滙豐 One「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」)。
19. 2.5%或 2%首年保費折扣優惠適用於第 5 項條款提及的「滙豐卓越理財客戶」成功申請「聚富入息保險計劃 II」的保單(適用於卓越理財「聚富入息保險計劃 II」)。
20. 8%首年保費折扣優惠適用於第 5 項條款提及的「滙豐卓越理財客戶」或第 6 項條款提及的「滙豐 One 客戶」成功申請「滙溢保險計劃 II」/「滙盛人生保險計劃」的保單(適用於卓越理財「滙溢保險計劃 II」/「滙盛人生保險計劃」或滙豐 One「滙溢保險計劃 II」/「滙盛人生保險計劃」)。
21. 16%首年保費折扣優惠適用於第 5 項條款提及的「滙豐卓越理財客戶」或第 6 項條款提及的「滙豐 One 客戶」成功申請「滙康保險計劃」的保單(適用於卓越理財「滙康保險計劃」或滙豐 One「滙康保險計劃」)。
22. 1%首年保費折扣優惠適用於第 6 項條款提及的「滙豐 One 客戶」成功申請「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」的保單。(適用於滙豐 One「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」)。
23. 1.5%或 1%首年保費折扣優惠適用於第 6 項條款提及的「滙豐 One 客戶」成功申請「聚富入息保險計劃 II」/的保單(適用於滙豐 One「聚富入息保險計劃 II」)。
24. 選擇月繳保費的客戶須先繳付首 3 個月或 4 個月保費(視乎可享之優惠)，而保費折扣將於預繳保費中扣除。
25. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.985 (適用於卓越理財駿富保障萬用壽險計劃/駿富教育萬用壽險計劃) 或

- 原定全年應繳保費額 X 0.88、0.90、0.91、0.92、0.93 或 0.96 (視乎可享之優惠) (適用於卓越理財/滙豐 One 滙豐聚富入息延期年金計劃 / 滙豐盈達延期年金計劃) 或
- 原定全年應繳保費額 X 0.975 或 0.98 (視乎可享之優惠) (適用於卓越理財聚富入息保險計劃 II) 或
- 原定全年應繳保費額 X 0.92 (適用於卓越理財/滙豐 One 滙溢保險計劃 II/滙盛人生保險計劃) 或
- 原定全年應繳保費額 X 0.84 (適用於卓越理財/滙豐 One 滙康保險計劃) 或
- 原定全年應繳保費額 X 0.99 (適用於滙豐 One 駿富保障萬用壽險計劃/駿富教育萬用壽險計劃) 或
- 原定全年應繳保費額 X 0.985 或 0.99 (視乎可享之優惠) (適用於滙豐 One 聚富入息保險計劃 II)。

26. 選擇躉繳保費的客戶所得保費折扣的計算方法為：

- 躉繳保費額 X 0.003 (適用於卓越理財駿富保障萬用壽險計劃/駿富教育萬用壽險計劃) 或
- 躉繳保費額 X 0.083 或 0.0067 (視乎可享之優惠) (適用於卓越理財聚富入息保險計劃 II) 或
- 躉繳保費額 X 0.0267 (適用於卓越理財/滙豐 One 滙溢保險計劃 II) 或
- 躉繳保費額 X 0.0533 (適用於卓越理財/滙豐 One 滙康保險計劃) 或
- 躉繳保費額 X 0.002 (適用於滙豐 One 駿富保障萬用壽險計劃/駿富教育萬用壽險計劃) 或
- 躉繳保費額 X 0.005 或 0.0033 (視乎可享之優惠) (適用於滙豐 One 聚富入息保險計劃 II)。

「樂安居供樓保障計劃」：首年保費豁免優惠的相關條款及細則

27. 6 個月保費豁免優惠適用於第 5 項條款提及的「滙豐卓越理財客戶」及第 6 項條款提及的「滙豐 One 客戶」成功申請「樂安居供樓保障計劃」的保單。
28. 選擇月繳保費的客戶須先繳付：
- 首 2 個月保費，方可獲豁免第 3 至第 8 個月保費。
29. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
- 原定全年應繳保費額 X 0.5

「尊尚定期壽險計劃」：首年保費豁免優惠的相關條款及細則

30. 2 個月及 1.5 個月保費豁免優惠分別適用於第 5 項條款提及的「滙豐卓越理財客戶」及第 6 項條款提及的「滙豐 One 客戶」成功申請「尊尚定期壽險計劃」的保單。
31. 選擇月繳保費的客戶須先繳付：
- 首 2 個月保費，方可獲豁免第 3 及第 4 個月保費 (適用於卓越理財尊尚定期壽險計劃)。
 - 首 2.5 個月保費，方可獲豁免第 3 個月之一半保費，及第 4 個月保費 (適用於滙豐 One 尊尚定期壽險計劃)。
32. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
- 原定全年應繳保費額 X 0.8333 (適用於卓越理財尊尚定期壽險計劃)。
 - 原定全年應繳保費額 X 0.875 (適用於滙豐 One 尊尚定期壽險計劃)。

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港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。本行乃根據保險業條例（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，並只在香港銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單條款及細則或聯絡本行分行員工。

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。

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*:

只適用於符合以下年度化新保費要求之指定人壽保險計劃保單

推廣期: 2021年7月2日至2021年9月30日

指定人壽保險計劃	年度化新保費累積金額#	首年保費折扣豁免優惠
「滙豐聚富入息延期年金計劃」/ 「滙豐盈達延期年金計劃」	港幣 1,000,000/美元 128,000 或以上	12%
	港幣 500,000/美元 64,000 或以上	10%
	港幣 300,000/美元 38,400 或以上	9%
	港幣 200,000/美元 25,600 或以上	8%
	港幣 100,000/美元 12,800 或以上	7%
	港幣 100,000/美元 12,800 以下	4%
「滙溢保險計劃 II」/ 「滙盛人生保險計劃」	毋最低要求金額	8%
「滙康保險計劃」	毋最低要求金額	16%
「樂安居供樓保障計劃」	毋最低要求金額	6個月
「尊尚定期壽險計劃」	毋最低要求金額	1個月

*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，包括收費。

#年度化保費累積金額是指在滙豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

一般條款及細則

- 是次活動之優惠（「優惠」）只適用合資格滙豐客戶（見下述定義）於上述推廣期間（包括首尾兩天）成功遞交「滙豐聚富入息延期年金計劃」、「滙豐盈達延期年金計劃」、「滙溢保險計劃 II」、「滙盛人生保險計劃」、「滙康保險計劃」、「樂安居供樓保障計劃」或「尊尚定期壽險計劃」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」），並達至上述之指定年度化保費累積金額及其保單於2021年7月2日至2021年11月30日期間（包括首尾兩天）成功由滙豐人壽保險（國際）有限公司（「滙豐保險」）批核發出，並且符合一般條款及細則的保單。本優惠受此等條款及細則約束。
- 滙豐保險或滙豐（及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之醫療保險計劃）之員工需同時為合資格滙豐客戶才可享有此優惠。
- 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」指現時已於本行開立個人綜合理財戶口的滙豐客戶。
- 優惠不可轉讓或兌換現金。
- 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。

10. 是次優惠均受有關的監管條例約束。
11. 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。
12. 若有任何爭議，本行及滙豐保險保留最終決定權。根據滙豐保險的內部準則，滙豐保險保留最終權利特別檢視個別個案。
13. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
14. 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。

「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「滙溢保險計劃 II」/「滙盛人生保險計劃」/「滙康保險計劃」：首年保費折扣優惠的相關條款及細則

16. 12%、10%、9%、8%、7% 或 4% 首年保費折扣優惠適用於第 5 項條款提及的「合資格滙豐客戶」成功申請「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」的保單。(滙豐聚富入息延期年金計劃/滙豐盈達延期年金計劃)。
17. 8% 首年保費折扣優惠適用於第 5 項條款提及的「合資格滙豐客戶」成功申請「滙溢保險計劃 II」/「滙盛人生保險計劃」的保單。(滙溢保險計劃 II/滙盛人生保險計劃)。
18. 16% 首年保費折扣優惠適用於第 5 項條款提及的「合資格滙豐客戶」成功申請「滙康保險計劃」的保單。(滙康保險計劃)。
19. 選擇月繳保費的客戶須先繳付首 3 個月或 4 個月保費(視乎可享之優惠)，而保費折扣將於預繳保費中扣除。
20. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.88、0.90、0.91、0.92、0.93 或 0.96 (視乎可享之優惠) (適用於滙豐聚富入息延期年金計劃/滙豐盈達延期年金計劃) 或
 - 原定全年應繳保費額 X 0.92 (適用於滙溢保險計劃 II/滙盛人生保險計劃) 或
 - 原定全年應繳保費額 X 0.84 (適用於滙康保險計劃)。
21. 選擇躉繳保費的客戶所得保費折扣的計算方法為：
 - 躉繳保費額 X 0.0267 (適用於滙溢保險計劃 II) 或
 - 躉繳保費額 X 0.0533 (適用於滙康保險計劃)。

「樂安居供樓保障計劃」：首年保費豁免優惠的相關條款及細則

22. 6 個月保費豁免優惠適用於第 5 項條款提及的「合資格滙豐客戶」成功申請「樂安居供樓保障計劃」的保單。
23. 選擇月繳保費的客戶須先繳付：
 - 首 2 個月保費，方可獲豁免第 3 至第 8 個月保費。
24. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.5。

「尊尚定期壽險計劃」：首年保費豁免優惠的相關條款及細則

25. 1 個月保費豁免優惠適用於第 5 項條款提及的「合資格滙豐客戶」成功申請「尊尚定期壽險計劃」的保單。
26. 選擇月繳保費的客戶須先繳付：
 - 首 2 個月保費，方可獲豁免第 3 個月保費。
27. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.9167。



以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港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。本行乃根據保險業條例（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，並只在香港銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單條款及細則或聯絡本行分行員工。

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。

「滙豐裕達年金計劃」8% 保費折扣優惠

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:

推廣期: 2021 年 7 月 26 日至 2021 年 9 月 30 日

人壽保險計劃	保費折扣優惠
滙豐裕達年金計劃	8%首年保費折扣優惠

條款及細則

- 是次活動之優惠(「優惠」)只適用合資格滙豐客戶(見下述定義)於上述推廣期間(包括首尾兩天)成功遞交「滙豐裕達年金計劃」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2021年7月26日至2021年11月30日期間(包括首尾兩天)成功由滙豐人壽保險(國際)有限公司(「滙豐保險」)批核發出。本優惠受此等條款及細則約束。
- 滙豐保險或滙豐(及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之醫療保險計劃)之員工均可享有此優惠。
- 若合資格客戶同時享有滙豐保險所提供的同一產品/服務的其他保費折扣優惠,位於香港特別行政區(「香港」)的滙豐保險保留權利,只提供價值最高的一項保費折扣優惠。
- 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透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。
- 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;此外,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,將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。本行或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,本行及/或滙豐保險保留最終決定權。根據滙豐保險的內部准則,滙豐保險保留最終權利特別檢視個別個案。
- 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特別行政區法律所管轄,並按照香港法律詮釋。
- 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。

「滙豐裕達年金計劃」: 保費折扣優惠的相關條款及細則

- 8% 首年保費折扣優惠適用於第5項條款提及的合資格滙豐客戶成功申請「滙豐裕達年金計劃」的保單。
- 選擇月繳保費的客戶須先
 - 繳付首3個月保費,而保費折扣將於預繳保費中扣除(適用於「滙豐裕達年金計劃」)。
- 選擇年繳保費的客戶所繳付的首年保費的計算方法為:
 - 原定全年應繳保費額 X 0.92 (適用於「滙豐裕達年金計劃」)

19. 選擇合計保費的客戶所得保費折扣的計算方法為：

- 原定全年應繳保費額 X 0.08 (適用於「滙豐裕達年金計劃」)

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港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。本行乃根據保險業條例（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，並只在香港銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單條款及細則或聯絡本行分行員工。

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