

## 2022 Q1 Jump Start - First Year Premium Discount Offer

**Eligible HSBC Customers<sup>+</sup> who successfully enroll in the selected life insurance plans during the Promotional Period below can enjoy the following offers:**

<sup>+</sup> If customers cancelled any applications which were submitted or effected on or before 27 December 2021 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: 27 December 2021 – 31 March 2022**

### **Offer I:**

Eligible Life insurance plans	Premium Payment Period	First-Year Premium Discount/Waiver Offer
HSBC Wealth Goal Insurance Plan II (WGIP 2)	3-year	8%
	5 / 10 / 15 / 20-year	18%
HSBC Family Goal Insurance Plan (FGIP)	Any	8%
HSBC Health Goal Insurance Plan (HGIP)	3 / 5 / 10-year	16%
HSBC Paramount Global Life Insurance Plan (PGIP)	2 / 3-year	8%
	5 / 10-year	18%
Jade Global Generations Universal Life (JGG)/ Jade Ultra Global Generations Universal Life(JUGG)	Single pay	3%
	Annual pay	6%
HSBC Income Goal Deferred Annuity Plan (DANNB)/ HSBC EarlyIncome Deferred Annuity Plan (DEIAP)	Any	8%
HSBC Flourish Income Annuity Plan (FIAP)	Any	3%
Goal Access Universal Life Plan (Protection) (ULPP)/ Goal Access Universal Life Plan (Education) (ULEP)	Any	2%
Mortgage Protection Plan (MPP)	Any	6 months

### **Offer II:**

Eligible Life insurance plans	Eligible HSBC Customer	First-Year Premium Discount/Waiver Offer
Income Goal Insurance Plan II (ANNB2)	Jade	2%
	Premier	1.5%
	HSBC One	1%
Privileged Term Protection Plan (STC)	Jade	3.5 months
	Premier	2 months
	HSBC One	1.5 month

### **Offer III:**

Eligible Life Insurance Plans	Accumulated Annualized New Premium (ANP)#	First-Year Premium Discount Offer
HSBC Income Goal Deferred Annuity Plan / HSBC EarlyIncome Deferred Annuity Plan / Income Goal Insurance Plan II/	>= HK\$7,800,000 OR >= US\$1,000,000	10%
HSBC Flourish Income Annuity Plan / HSBC Wealth Goal Insurance Plan II /	>= HK\$ 6,000,000 - < HK\$ 7,800,000 OR >= US\$ 769,000 - < US\$ 1,000,000	8%
HSBC Health Goal Insurance Plan / HSBC Family Goal Insurance Plan /	>= HK\$ 4,000,000 - < HK\$ 6,000,000 OR >= US\$ 512,000 - < US\$ 769,000	7%
HSBC Paramount Global Life Insurance Plan / Jade Global Generations Universal Life / Jade Ultra Global Generations Universal Life	>= 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.

#### 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 the Eligible Life Insurance Plans **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 27 December 2021 to 31 May 2022 (both dates inclusive). 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 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.
- Offers under the Promotion are not applicable to policies applied in a company’s name.
- “**Eligible HSBC Customers**” are HSBC customers who apply for any of the above life insurance plan(s) during the Promotional Period mentioned above.
- “**Eligible HSBC Jade Customers**” are existing HSBC Jade Customers of Integrated Account - HSBC Jade with the Bank.
- “**Eligible HSBC Premier Customers**” are existing HSBC Premier Customers of Integrated Account - HSBC Premier with the Bank.
- “**Eligible HSBC One Customers**” are existing HSBC One Customers of Integrated Account - HSBC One 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 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.
- All offers under this 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/or HSBC Life shall be final and conclusive.
- Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
- These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
- 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

#### – Offer I Premium Discount

1. Single premium term option for **WGIP2** are excluded from this promotion.
2. The 8% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **WGIP2** with a 3-year premium payment period option from “Eligible HSBC Customers” mentioned in Clause 5.
3. The 18% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **WGIP2** with a 5 / 10 / 15 / 20 – year premium payment period option from “Eligible HSBC Customers” mentioned in Clause 5
4. The 8% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **FGIP** from “Eligible HSBC Customers” mentioned in Clause 5 (for **FGIP** policy).
5. 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).
6. Single premium term option for **PGIP** are excluded from this promotion.
7. The 8% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **PGIP** with a 2 / 3-year premium payment period option from “Eligible HSBC Customers” mentioned in Clause 5 (for **FGIP** policy).
8. The 18% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **PGIP** with a 5 / 10 – year premium payment period option from “Eligible HSBC Customers” mentioned in Clause 5 (for **PGIP** policy).
9. The 3% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **JGG/JUGG** with single premium payment period option from “Eligible HSBC Customers” mentioned in Clause 5 (for **JGG/JUGG** policy).
10. The 6% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **JGG/JUGG** with annual premium payment period option from “Eligible HSBC Customers” mentioned in Clause 5 (for **JGG/JUGG** policy).
11. The 8% 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).
12. The 3% 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 (for **FIAP** policy).
13. The 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).
14. The 6 months’ Premium Waiver is only applicable to successful applications in respect of a new purchase of **MPP** from “Eligible HSBC Customers” mentioned in Clause 5 (for **MPP** policy).
15. 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 0.92 or 0.82 (as the case may be) (applicable to **WGIP**)
  - Full annual premium X 0.92 (applicable to **FGIP**)
  - Full annual premium X 0.84 (applicable to **HGIP**)
  - Full annual premium X 0.92 or 0.82 (as the case may be) (applicable to **PGIP**)
  - Full annual premium X 0.94 or 0.97 (applicable to **JGG/JUGG**)
  - Full annual premium X 0.92 (applicable to **DANNB/DEIAP**)
  - Full annual premium X 0.97 (applicable to **FIAP**)
  - Full annual premium X 0.98 (as the case may be) (applicable to **ULPP/ULEP**)
  - Full annual premium X 0.5 (applicable to **MPP**)
16. For monthly payment of premium, customers are required to pay the
  - First 2, 4, 5 or 6 months’ premium upfront (as the case may be) with the discount deducted from this initial upfront payment (as the case may be) (applicable to **DANNB/DEIAP/FIAP/WGIP2/HGIP/FGIP/PGIP/JGG/JUGG/ULPP/ULEP** policy)
  - First 2 months’ premium up front. Subsequently, all of the 3<sup>rd</sup> to 8<sup>th</sup> month’s premiums will be waived. (applicable to **MPP** policy)
17. For single premium, the premium discount provided will be calculated as follows:
  - Single premium X 0.03 (applicable to **JGG/JUGG**) OR
  - Single premium X 0.0533 (applicable to **HGIP**) OR
  - Single premium X 0.004 (as the case may be) (applicable to **ULPP/ULEP**)
18. For aggregate premium, the premium discount provided will be calculated as follows:
  - Full annual premium X 0.03 (applicable to **FIAP**)

#### – Offer II Premium Discount

19. The 2%, 1.5% or 1% First-Year Premium Discount is only applicable to successful applications in respect of a new purchase of **ANNB2** from “Eligible HSBC Jade Customers”, “Eligible HSBC Premier Customers” and “Eligible HSBC One Customers” respectively as mentioned in Clause 6-8 (for **ANNB2** policy).
20. The 3.5, 2 or 1.5 month First-Year Premium Waiver is only applicable to successful applications in respect of a new purchase of **STC** from “Eligible HSBC Jade Customers”, “Eligible HSBC Premier Customers” and “Eligible HSBC One Customers” respectively as mentioned in Clause 6-8 (for **STC** policy).
21. For premium paid on an annual basis, the amount of premium payable in the first year will be calculated as:

- Full annual premium X 0.98, 0.985 or 0.99 (as the case may be) (for ANNB2 policy)
  - Full annual premium X 0.708, 0.833 or 0.875 (as the case may be) (for STC)
22. For monthly payment of premium, customers are required to
- Pay the first 4 months' premium upfront with the discount deducted from the initial upfront payment (applicable to ANNB2)
  - Pay the first 1.5, 2 or 3.5 months' premium upfront (as the case may be), half of the 2<sup>nd</sup> month and/or all of the 3<sup>rd</sup> to 5<sup>th</sup> month's premiums will be waived. (as the case may be) (applicable to STC).
23. For single premium, the premium discount provided will be calculated as follows:
- Single premium X 0.006, 0.005 or 0.0033 (as the case may be) (for ANNB2)

– **Offer III Premium Discount:**

24. The 6% ,7% or 8%, 10% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB, DEIAP, ANNB2, FIAP, WGIP2, HGIP, FGIP, PGIP, JGG or JUGG from “Eligible HSBC Customers” mentioned in Clause 5.
25. For monthly payment of premium, customers are required to pay the first 4 or 5 months' premium upfront with the discount deducted from this initial upfront payment. (as the case may be)
26. 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, 0.92 or 0.9 (applicable to DANNB/DEIAP/ANNB2/FIAP/WGIP2/HGIP/FGIP/PGIP/JGG/JUGG policy)
27. For single premium, the premium discount provided will be calculated as:
- Single premium x 0.02, 0.0233, 0.0267 or 0.0333 (applicable to ANNB2/WGIP2/HGIP/PGIP/JGG/JUGG policy)
28. For aggregate premium, the premium discount provided will be calculated as:
- Full annual premium X 0.06, 0.07, 0.08 or 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)

## 2022 March - First Year Premium Discount Offer for HSBC Life Earn Your Watch Customers

Eligible HSBC Customers<sup>+</sup> 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 <sup>#</sup>:

<sup>+</sup> 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 March 2022 – 31 March 2022**

Eligible Life Insurance Plan	Promotional Offers
HSBC Income Goal Deferred Annuity Plan (DANNB)	2% first year premium discount on top of any prevailing premium discount offers <sup>#</sup>
HSBC EarlyIncome Deferred Annuity Plan (DEIAP)	
HSBC Flourish Income Annuity Plan (FIAP)	
Income Goal Insurance Plan II (ANNB2)	
HSBC Wealth Goal Insurance Plan II (WGIP 2)	
Goal Access Universal Life Plan (Education) (ULEP)	

<sup>#</sup> Not applicable to any Staff Discount offers, Maturity Discount offers, Super Jumbo Deal Discount offers, Member Get Member Promotion, Tax Combo Discount offers, 5% UWGIP Single Premium Discount or any other Special Extra Discount concurrently run by HSBC Life (as defined below). 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.

Eligible HSBC Customers
Subject to all the terms herein, Eligible HSBC Customers are those HSBC Customers who meet all of the following criteria:
I. Has/had successfully applied for an eligible insurance plan under HSBC Life Earn Your Watch Programme (formerly known as HSBC Life Well+) or HSBC Paramount Global Life Insurance Plan from 3 months prior to the start of the Promotional Period to the end of Promotional Period; and
II. Has successfully applied for the above mentioned Eligible Life Insurance Plan within the Promotional Period (both dates inclusive)

### Terms and Conditions

- The Promotion (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 the abovementioned Eligible Life Insurance Plan **within the Promotional Period** with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 1 March 2022 to 30 June 2022 (both dates inclusive). 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.
- Subject to all the terms herein, this Promotion provides a 2% first year premium discount on top of prevailing premium discount (except any Staff Discount offers, Maturity Discount offers, Member Get Member Promotion, Super Jumbo Deal Discount offers, Tax Combo Discount offers, 5% UWGIP Single Premium Discount or any other Special Extra Discount concurrently run by HSBC Life) with both the 2% and prevailing premium discount calculated based on the original premium (e.g. total premium discount amount = ((2% + prevailing premium discount) x first year premium)). To avoid any uncertainty, HSBC Life shall have the right to make the final determination as to the relevant

amount of any available premium discount.

5. This offer can be used in conjunction with +2% Virtual Sales Discount offers concurrently run by HSBC Life during the above Promotional Period.
6. Offers under the Promotion are not applicable to policies applied in a company's name.
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. For detailed terms and conditions of the HSBC Life Earn Your Watch programme ("HSBC Life Earn Your Watch"), please refer to the "HSBC Life Earn Your Watch" dashboard in the HSBC HK Mobile Banking app or you may refer to HSBC website.
11. The Bank and HSBC Life reserve the right to change these Terms and Conditions including the terms and conditions under HSBC Life Earn Your Watch 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.
12. All offers under the Promotion are provided subject to prevailing regulatory requirements.
13. 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.
14. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
16. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
17. 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 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 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 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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## **2022 March – Special Extra Discount Offer on First Year Premium**

**Eligible HSBC Customers<sup>+</sup> who successfully enroll in the selected life insurance plans during the Promotional Period below can enjoy the following offers, subject to the relevant terms and conditions<sup>#</sup>:**

<sup>+</sup> 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 March 2022 – 31 March 2022**

<b>Eligible Insurance Plans</b>	<b>Promotional Offer – Offer I &amp; II</b>
HSBC Income Goal Deferred Annuity Plan (DANNB)	<b>Offer I:</b> 1% discount on first year premium discount on top of prevailing premium discount offers <sup>#</sup>
HSBC EarlyIncome Deferred Annuity Plan (DEIAP)	
HSBC Flourish Income Annuity Plan (FIAP)	
Income Goal Insurance Plan II (ANNB2)	
HSBC Wealth Goal Insurance Plan II (WGIP 2)	
HSBC Family Goal Insurance Plan (FGIP)	
HSBC Health Goal Insurance Plan (HGIP)	
Goal Access Universal Life Plan (Protection) (ULPP)	
Goal Access Universal Life Plan (Education) (ULEP)	
Jade Global Generations Universal Life (JGG)/ Jade Ultra Global Generations Universal Life(JUGG)	
HSBC Paramount Global Life Insurance Plan (PGIP)	<b>Offer II:</b> 0.5 month premium waiver for the first year on top of prevailing premium waiver <sup>#</sup>
Privileged Term Protection Plan (STC)	

<sup>#</sup> Not applicable to any Staff Discount offers, Maturity Discount offers, Super Jumbo Discount offers, HSBC Life Earn Your Watch offer (formerly known as Well+ offer), 5% UWGIP Single Premium Discount or Member Get Member Promotion concurrently run by HSBC Life (as defined below). 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.

\* Applicable to initial premium only; not applicable to unscheduled premium and overfunding premium.

<b>Eligible HSBC Customers for Offer I &amp; II</b>	
Group 1	HSBC Customers who apply HSBC Income Goal Deferred Annuity Plan or HSBC Early Income Deferred Annuity Plan completely through phone channel; or
Group 2	HSBC Customers without any in-force HSBC life policy or pending HSBC life policy application at point of new application; or
Group 3	HSBC Customers with any in-force HSBC life policy(s) paid up or to be paid up in 2022 at point of new application
Group 4	HSBC Customers who apply the Eligible Insurance Plans during the Promotional Period within birth month; or



Group 5	HSBC Customers with 3 or more existing HSBC in-force life insurance policies at point of new application; or
Group 6	HSBC Customers who have newly opened or upgraded their HSBC bank account to a HSBC Premier account from 3 months prior to the start of the Promotional Period to the end of Promotional Period (both dates inclusive) <sup>^</sup> <sup>^</sup> Customer could only enjoy the new to Premier offer once

## Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by Eligible HSBC Customers to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) during the Promotional Period mentioned above with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 1 March 2022 to 30 June 2022 (both dates inclusive), and shall at all times be subject to these terms and conditions (“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.
- “**Eligible HSBC Customers**” means, in respect of the Promotion, HSBC Customers who satisfy one or more of the eligibility conditions listed in the table titled “Eligible HSBC Customers for Offer I, and Offer II” as applicable. “HSBC Customer” means a customer of the Bank or HSBC Life.
- 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 as the concurrent Staff Discount offer, Maturity Discount offer, Super Jumbo Discount offer, HSBC Life Earn Your Watch offer or Member Get Member Promotion), such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
- This offer can be used in conjunction with +2% Virtual Sales offer concurrently run by HSBC Life during the above Promotional Period.
- Offer I** offers a 1% first year premium on top of prevailing premium discount (except any Staff Discount offers, Maturity Discount offers, Member Get Member Promotion, HSBC Life Earn Your Watch offer, 5% UWGIP Single Premium Discount or Super Jumbo Discount offers concurrently run by HSBC Life) with both the 1% and prevailing premium discount calculated based on the original premium (e.g., total premium discount amount = ((1% + prevailing premium discount) x first year premium)).
- Offer II** offers a deduction of 0.5 month premium for the first year, calculated based on the original premium, on top of the prevailing premium waiver (except any Staff Discount offers, Maturity Discount offers, Member Get Member Promotion, HSBC Life Earn Your Watch offer or Super Jumbo Discount offers concurrently run by HSBC Life).
- 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 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: (a) any



loss, costs or damages (directly or indirectly) relating to any changes in respect of these Terms and Conditions, or (b) any exercise of any discretion by HSBC Life or HSBC in respect of the Promotion.

13. All offers under the Promotion are provided subject to prevailing regulatory requirements.
14. 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.
15. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
17. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
18. 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 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 agency 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)

## 2022 第一季首年保費折扣優惠

合資格滙豐客戶<sup>+</sup>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：

<sup>+</sup> 如客人取消任何於2021年12月27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: 2021 年 12 月 27 日至 2022 年 3 月 31 日

### 優惠一：

合資格人壽保險計劃	保費供款年期	首年保費折扣優惠
滙溢保險計劃 II	3 年	8%
	5 / 10 / 15 / 20 年	18%
滙盛人生保險計劃	任何	8%
滙康保險計劃	3 / 5 / 10 年	16%
滙瓏環球壽險計劃	2 / 3 年	8%
	5 / 10 年	18%
翡翠環球世代萬用壽險/ 翡翠尊尚環球世代萬用壽險	躉繳	3%
	年繳	6%
滙豐聚富入息延期年金計劃/ 滙豐盈達延期年金計劃	任何	8%
滙豐裕達年金計劃	任何	3%
駿富保障萬用壽險計劃/ 駿富教育萬用壽險計劃	任何	2%
樂安居供樓保障計劃	任何	6 個月

### 優惠二：

合資格人壽保險計劃	合資格滙豐客戶	首年保費折扣 / 豁免優惠
聚富入息保險計劃 II	滙豐尚玉理財	2%
	滙豐卓越理財	1.5%
	滙豐 One	1%
尊尚定期壽險計劃	滙豐尚玉理財	3.5 個月
	滙豐卓越理財	2 個月
	滙豐 One	1.5 個月

### 優惠三：

合資格人壽保險計劃	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」 / 「滙瓏環球壽險計劃」 / 「翡翠環球世代萬用壽險」 / 「翡翠尊尚環球世代萬用壽險」	>= 7,800,000港元 或 >= 1,000,000美元	10%
	>= 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。

### 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2021年12月27日至2022年5月31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/人士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。
- 「合資格滙豐尚玉理財客戶」指現時已於本行開立尚玉理財戶口 - 滙豐尚玉理財的客戶。
- 「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。
- 「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。
- 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。

16. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
17. 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。
18. 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。

## 指定條款及細則

### 優惠一保費折扣優惠

1. 此優惠並不包括「滙溢保險計劃 II」之躉繳保費供款選擇。
2. 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 3 年保費供款年期的「滙溢保險計劃 II」的保單。
3. 18% 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 5/10/15/20 年保費供款年期的「滙溢保險計劃 II」的保單。
4. 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「滙盛人生保險計劃」的保單。
5. 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。
6. 此優惠並不包括「滙瓏環球壽險計劃」之躉繳保費供款選擇。
7. 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 2/3 年保費供款年期的「滙瓏環球壽險計劃」的保單。
8. 18% 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 5/10 年保費供款年期的「滙瓏環球壽險計劃」的保單。
9. 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躉繳的「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」的保單。
10. 6% 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年繳的「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」的保單。
11. 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「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」的保單。
12. 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「滙豐裕達年金計劃」的保單。
13. 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。
14. 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。
15. 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 或 0.82 (視乎可享之優惠) (適用於「滙溢保險計劃 II」)
  - 原定全年應繳保費額 X 0.92 (適用於「滙盛人生保險計劃」)
  - 原定全年應繳保費額 X 0.84 (適用於「滙康保險計劃」)
  - 原定全年應繳保費額 X 0.92 或 0.82 (視乎可享之優惠) (適用於「滙瓏環球壽險計劃」)
  - 原定全年應繳保費額 X 0.94 或 0.97 (適用於「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」)
  - 原定全年應繳保費額 X 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」)
  - 原定全年應繳保費額 X 0.97 (適用於「滙豐裕達年金計劃」)
  - 原定全年應繳保費額 X 0.98 (適用於「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」)
  - 原定全年應繳保費額 X 0.5 (適用於「樂安居供樓保障計劃」)
16. 選擇月繳保費的客戶須先繳付
  - 首 2 個月, 4 個月, 5 個月或 6 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。(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」/「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」/「滙瓏環球壽險計劃」/「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」/「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」)。
  - 首 2 個月保費, 方可獲豁免第 3 至第 8 個月保費。(適用於「樂安居供樓保障計劃」)
17. 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 0.03 (適用於「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」) 或
  - 躉繳保費額 X 0.0533 (適用於「滙康保險計劃」) 或

- 躉繳保費額 X 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」)
18. 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 0.03 (適用於「滙豐裕達年金計劃」)

### 優惠二保費折扣優惠

19. 2%、1.5%及1%首年保費折扣優惠適用於第6至8項條款提及的「合資格滙豐尚玉理財客戶」、「合資格滙豐卓越理財客戶」或「合資格滙豐One客戶」成功申請「聚富入息保險計劃II」的保單。
20. 3.5個月、2個月及1.5個月保費豁免優惠適用於第6至8項條款提及的「合資格滙豐尚玉理財客戶」、「合資格滙豐卓越理財客戶」或「合資格滙豐One客戶」成功申請「尊尚定期壽險計劃」的保單。
21. 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 0.98、0.985或0.99 (視乎可享之優惠) (適用於「聚富入息保險計劃II」)
  - 原定全年應繳保費額 X 0.708、0.833或0.875 (視乎可享之優惠) (適用於「尊尚定期壽險計劃」)
22. 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。(適用於「聚富入息保險計劃II」)
  - 首1.5個月、2個月或3.5個月保費(視乎可享之優惠)，方可獲豁免第2個月之一半保費，及/或第3至5個月保費(視乎可享之優惠) (適用於尊尚定期壽險計劃)。
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 0.0067、0.005或0.0333 (適用於「聚富入息保險計劃II」)

### 優惠三保費折扣優惠

24. 6%、7%、8%或10%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」/「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」/「滙瓏環球壽險計劃」/「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」)的保單。
25. 選擇月繳保費的客戶須先繳付首4個月或5個月保費，而保費折扣將於預繳保費中扣除。(視乎可享之優惠)
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 0.94、0.93、0.92或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」/「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」/「滙瓏環球壽險計劃」/「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」)
27. 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、0.0267或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」/「滙瓏環球壽險計劃」/「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」)
28. 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、0.08或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發。



## 2022年3月 – 滙豐保險行住賞客戶可享之首年保費折扣優惠

合資格滙豐客戶<sup>†</sup>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<sup>‡</sup>：

<sup>†</sup>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: 2022年3月1日至2022年3月31日

合資格人壽保險計劃	推廣優惠
滙豐聚富人息延期年金計劃	除任何現有保費折扣優惠外，可獲額外2%首年保費折扣優惠 <sup>‡</sup> 。
滙豐盈達延期年金計劃	
滙豐裕達年金計劃	
聚富人息保險計劃 II	
滙溢保險計劃 II	
駿富教育萬用壽險計劃	

<sup>‡</sup>不適用於任何同時由滙豐保險(見下述定義)所提供的員工保費折扣優惠、期滿保費折扣優惠、特大額保費折扣優惠、客戶推薦推廣活動、扣稅組合推廣保費折扣優惠、滙溢尊尚保險計劃5%躉繳保費折扣優惠或任何其他特別額外保費折扣優惠(除外)。優惠詳情請參閱以下條款及細則及指定產品及宣傳冊子及保單條款及細則，包括任何有關收費。

合資格滙豐客戶
受本文所有條款約束，合資格滙豐客戶指符合以下所有條件的滙豐客戶： I. 於推廣期前 3 個月至推廣期間成功申請滙豐保險行住賞（原名為滙豐保險 Well+）下之合資格保險計劃或滙瓏環球壽險計劃；及 II. 於推廣期間(包括首尾兩天)成功申請上述指定的合資格人壽保險計劃

### 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指定的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」），及其保單於2022年3月1日至2022年6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。本推廣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團體醫療保險計劃）之員工/人士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。
- 受本文所有條款約束，本優惠將提供除任何現有保費折扣優惠外，2%首年保費折扣優惠，而該2%首年保費折扣優惠及現有保費折扣優惠將基於原保費計算（例：總保費折扣 = ((2% + 現有保費折扣) x 首年保費)。現有保費折扣優惠則不包括滙豐保險同時所提供的員工保費折扣優惠、期滿保費折扣優惠、客戶推薦推廣活動、特大額保費折扣優惠、扣稅組合推廣保費折扣優惠、滙溢尊尚保險計劃5%躉繳保費折扣優惠或任何其他特別額外保費折扣優惠。避免任何疑問，滙豐人壽有最終權利決定任何可享有的保費折扣金額。
- 於上述推廣期間，本優惠可與滙豐保險同時提供的+2%視頻會議優惠一起使用。
- 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。

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。
10. 有關「滙豐保險行住賞計劃」的條款及細則，請參閱香港滙豐流動理財應用程式中「滙豐保險行住賞計劃」的儀表板，或者到訪滙豐網站。
11. 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，包括「滙豐保險行住賞計劃」之條款及細則。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。
12. 是次優惠均受有關的監管條例約束。
13. 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。
14. 若有任何爭議，本行及滙豐保險保留最終決定權。
15. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
16. 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。
17. 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。滙豐保險將負責按您的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。



## 2022年3月- 首年保費之特別折扣優惠

合資格滙豐客戶<sup>+</sup>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<sup>#</sup>：

<sup>+</sup>如客人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: 2022年3月1日至2022年3月31日

人壽保險計劃	優惠: 優惠一及二
滙豐聚富入息延期年金計劃	優惠一: 除任何現有保費折扣優惠外，可獲1%首年保費折扣優惠。
滙豐盈達延期年金計劃	
滙溢保險計劃 II	
滙豐裕達年金計劃	
聚富入息保險計劃 II	
駿富教育萬用壽險計劃	
駿富保障萬用壽險計劃	
滙盛人生保險計劃	
滙康保險計劃	
翡翠環球/ 翡翠尊尚環球世代萬用壽險	
滙瓏環球壽險計劃	優惠二: 除任何現有保費豁免優惠外，可於首年獲半個月的保費豁免優惠 <sup>#</sup> 。
尊尚定期壽險計劃	

<sup>#</sup>不適用於任何同時由滙豐保險(見下述定義)所提供的員工保費折扣優惠、期滿保費折扣優惠、特大額保費折扣優惠、滙豐保險行住賞優惠(原名為滙豐保險Well+優惠)、滙溢尊尚保險計劃5%躉繳保費折扣優惠或客戶推薦推廣活動)。優惠詳情請參閱以下條款及細則及指定產品及宣傳冊子及保單條款及細則，包括任何有關收費。

\*不適用於非定期保費及額外非定期保費。

優惠一及二之合資格滙豐客戶	
組別 1	通過電話申請滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃的滙豐客戶或
組別 2	在申請新保單時，並未持有任何仍生效或申請中的滙豐人壽保單的滙豐客戶或
組別 3	在申請新保單時，持有任何在 2022 年內已經或將會繳清保費的滙豐人壽保單的滙豐客戶或
組別 4	在推廣期間(包括首尾兩天)，於生日月份申請上表所述的滙豐人壽保單滙豐客戶或
組別 5	在申請新保單時，持有三份或以上仍生效的滙豐人壽保單的滙豐客戶或
組別 6	於推廣期前 3 個月至推廣期間(包括首尾兩天)，新開立或把原有滙豐銀行戶口升級至滙豐卓越理財戶口的滙豐客戶 <sup>^</sup> <sup>^</sup> 客戶只可享新卓越理財客戶優惠一次

### 條款及細則

- 是次活動之優惠(「優惠」)適用於上述推廣期內，合資格滙豐客戶成功遞交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」)有關上述合資格保障計劃之申請，及其保單必須於2022年3月1日至2022年6月30日(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。本優惠受下列一般條款及細則(「條款及細則」)約束。

2. 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團體醫療保險計劃）之員工/人士需同時為合資格滙豐客戶才可享有此優惠。
3. 「合資格滙豐客戶」就有關之優惠而言，指那些滿足最少一項在上述「優惠一及二之合資格滙豐客戶」列表或，如適用。「滙豐客戶」是指滙豐銀行或滙豐保險的客戶。
4. 若合資格滙豐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，例如同期所提供的員工保費折扣優惠、期滿保費折扣優惠、特大額保費折扣優惠、滙豐保險行住賞優惠或客戶推薦推廣活動，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
5. 於上述推廣期間，本優惠可與滙豐保險同時所提供的+2%視頻會議優惠同時使用。
6. **優惠一**將提供除任何現有保費折扣優惠外，1%首年保費折扣優惠，而該1%首年保費折扣優惠及現有保費折扣優惠將基於原保費計算（例：總保費折扣 =  $(1\% + \text{現有保費折扣}) \times \text{首年保費}$ ）。現有保費折扣優惠則不包括滙豐保險同時所提供的員工保費折扣優惠、期滿保費折扣優惠、客戶推薦推廣活動、滙豐保險行住賞優惠、滙豐保險計劃5%躉繳保費折扣優惠或特大額保費折扣優惠。
7. **優惠二**將提供除任何現有保費折扣優惠外，於首年獲半個月保費豁免優惠，而該豁免優惠及現有保費豁免優惠將基於原保費計算。現有保費豁免優惠則不包括滙豐保險同時所提供的員工保費豁免優惠、期滿保費豁免優惠、客戶推薦推廣活動、滙豐保險行住賞優惠或特大額保費豁免優惠。
8. 是次推廣活動之優惠不適用於以公司名義投保的保單。
9. 優惠不可轉讓或兌換現金。
10. 「滙豐保險」將因應保單持有人及／或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。
11. 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。
12. 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滙豐客戶或任何人。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。
13. 是次優惠均受有關的監管條例約束。
14. 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。
15. 若有任何爭議，本行及滙豐保險保留最終決定權。
16. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
17. 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。
18. 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 - 百慕達之有限公司刊發。