

Promotion Terms and Conditions

1. The promotion (the "Promotion") is from 1 January 2022 to 31 March 2022 (both dates inclusive) (the "Promotional Period") and shall at all times be subject to these terms and conditions ("Terms and Conditions").
2. The Promotion is applicable to selected customers of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) ("HSBC" or the "Bank") in the Hong Kong Special Administrative Region ("Hong Kong") who have fulfilled the following criteria (the "Eligible Customers"):
 - a) be aged 18 or above on or before 1 January 2022; and
 - b) have a valid correspondence address in the record of the Bank; and
 - c) have applied or drawdown mortgage with the Bank from 1 July 2021 to 31 March 2022.
3. Promotional Offer is not applicable to any of the following insurance plans ("Excluded Plan"): endowment plans and HSBC Family Protector. Any application for Excluded Plan shall not constitute Eligible Application. For details of Eligible Application for the Promotion, please contact your relationship manager or visit our branch.
4. Subject to all the Terms and Conditions herein, an Eligible Customer who has successfully applied for life insurance plans underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability ("HSBC Life") during the Promotional Period, with policies being issued on or before 30 June 2022, is entitled to the below-mentioned coupons (the "Promotional Gift"). There is no limit to the number of Promotional Gift for each Eligible Customer for the entire Promotional Period. Any applications with unposted/ cancelled/ refunded premium will not qualify as eligible applications for the purpose of this Promotion. Whether an application is an Eligible Application shall be determined at the sole and absolute discretion of HSBC Life and the Bank.

Annualised New Premium (before discount, for each Eligible Plan)	Coupon Offer
HKD50,000 – HKD99,999	HKD500 City'Super cash coupons
HKD100,000 or above	HKD1,000 City'Super cash coupons

5. No Promotional Gift will be offered if the Eligible Customer cancels the issued policies within the cooling off period.
6. For life insurance policies paid with single premium, the annualised new premium would be calculated as: Single Premium x 0.1. For aggregate premium, the annualised new premium refers to the first year premium required by the policy.
7. Promotional Gifts will be mailed out to the Eligible Customer after cooling off period of the issued policy according to the following schedule by registered mail to each Eligible Customer's local correspondence address maintained in the Bank's record at the time of mailing.

Policies issued period	Promotional Gifts will be mailed out on/before
1 January 2022 to 31 March 2022	30 June 2022
1 April 2022 to 30 June 2022	30 September 2022

8. If the Eligible Customer is entitled to more than one promotional offer in relation to life insurance applications during the Promotional Period, the aggregated promotional offer amount (as determined in the sole discretion of HSBC Life and the Bank) will be provided. The Bank and HSBC Life reserves the right to make the final determination on the promotional offer amount and the aggregated promotional offer amount.
9. Promotional Gifts are not replaceable in the event of any loss or damage, including without limitation in any lost in transit after being mailed out.
10. The Promotional Gifts are available while stock lasts. HSBC Life and the Bank reserve the right to replace the Promotional Gifts with any alternative gifts from any merchant without prior notice. The Promotional Gifts (or any alternative gifts) cannot be converted to cash and their use

is subject to the terms and conditions stipulated by the supplying merchant(s). HSBC Life and the Bank are not responsible for and shall have no liability in respect of the quality of products and services provided by the supplying merchant(s) of the Promotional Gifts (or any alternative gifts) in the Promotion.

11. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the offer may be withdrawn and/or terminated by the Bank and HSBC Life at their discretion without prior notice to the customers. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
12. No person other than the Eligible 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 arising out of the Promotion, the decision of the Bank and HSBC Life shall be final and conclusive.
14. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
15. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of Hong Kong SAR.

The life insurance plans are underwritten by HSBC Life (International) Limited ("HSBC Life"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Hongkong and Shanghai Banking Corporation Limited ("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 the Hong Kong SAR. The above products are products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details and related charges, please refer to the relevant brochures and policy provisions.

Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

推廣優惠條款及細則

1. 本推廣活動（「推廣活動」）由2022年1月1日至2022年3月31日，包括首尾兩天（「推廣期」），並且須符合下列一般條款及細則（「條款及細則」）。
2. 本推廣活動只適用於獲發於香港特別行政區（「香港」）的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」）的特選客戶，而該等客戶符合以下條件（「合資格客戶」）：
 - a) 於2022年1月1日年滿18歲或以上；及
 - b) 於本行之記錄內持有有效的通訊地址；及
 - c) 於2021年7月1日至2022年3月31日期間曾於本行申請按揭計劃或提取按揭貸款。
3. 推廣優惠不適用於以下保險計劃（「非合資格計劃」）：儲蓄保險計劃及滙家保。任何非合資格計劃申請均不適用於本推廣優惠。如欲查詢更多有關本推廣優惠的合資格申請，請與本行職員聯絡。
4. 受本頁所載的條款及細則約束，合資格客戶於推廣期內成功新申請由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）（「滙豐保險」）承保之人壽保險計劃，而該保單於2022年6月30日或之前成功批核發出，可獲贈下列現金禮券（禮品）。禮品不設每名合資格客戶上限。任何就有關人壽保險計劃系列並無入賬、已被取消，或已被退款的投保申請，均不符合本推廣優惠的申請資格。每項申請合乎資格與否將完全由滙豐人壽和本行酌情決定。

新繳保費的年度化金額 (以折扣前每個合資格計劃計算)	禮券金額
港幣 50,000 元 – 港幣 99,999 元	港幣 500 元 City'super 現金禮券
港幣 100,000 元或以上	港幣 1,000 元 City'super 現金禮券

5. 如合資格客戶於冷靜期期間取消已發出之合資格計劃保單，則不可享禮品。
6. 躉繳保費之年度化金額以躉繳保費金額 $\times 0.1$ 計算。有關合計保費，新繳保費之年度化金額是指保險計劃應繳的首年保費。
7. 禮品將於相關已發出之保單之冷靜期後按以下日期以郵遞掛號形式寄往合資格客戶在郵遞時於其時登記於本行的通訊地址。郵寄地址將根據郵寄當日，客戶在本行的登記戶口的通訊地址為準。

保單之發出日期	禮品於以下日期前寄出
2022 年 1 月 1 日至 2022 年 3 月 31 日	2022 年 6 月 30 日
2022 年 4 月 1 日至 2022 年 6 月 30 日	2022 年 9 月 30 日

8. 如合資格客戶於推廣期內同時符合其他人壽保險計劃申請的相關推廣優惠資格，合資格客戶會獲總優惠價值，並以本行及滙豐人壽的決定為準。本行或滙豐人壽保留對推廣優惠總額作出最終決定的權利。
9. 如遺失或損毀禮品，包括於郵寄途中遺失，本行及滙豐保險將不會補發予客戶。
10. 禮品數量有限，送完即止。若禮品送罄後，本行及滙豐保險有權以由任何供應商提供的任何其他禮品取代而毋須另行通知。本推廣優惠下的禮品（或其他取代之禮品）不可兌換現金並受供應商之使

用條款及細則約束。本行對於禮品（或取代之禮品）的供應商所提供的產品及服務質素概不承擔任何責任。

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。本行及滙豐保險亦可能運用酌情權取消及／或終止優惠而毋須事前通知客戶。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。
12. 除有關合資格客戶、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. 如有任何有關本推廣活動的爭議，本行及滙豐保險保留最終決定權。
14. 如英文譯本與中文譯本在文義上出現分歧，概以英文譯本為準。
15. 以上推廣條款及細則受香港法律所管轄，並按照香港特別行政區法律詮釋。

人壽保險計劃乃由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保，滙豐保險已獲香港特別行政區保險業監管局授權及受其監管於香港特別行政區經營長期保險業務。滙豐保險將負責按人壽保單條款為您提供保險保障以及處理索償申請。香港上海滙豐銀行有限公司（「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特別行政區分銷人壽保險之代理商。以上產品乃滙豐保險而非滙豐之產品，並只在香港特別行政區銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單。

由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）刊發

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