

## 2022 – HSBC Life Insurance Plans (Non-VHIS) - HSBC Branch and Contact Centre Discount Offer for Selected Eligible HSBC Customers

**Eligible HSBC Customers<sup>+</sup> who successfully enroll in the selected life insurance plans via HSBC Branch or HSBC Contact Centre 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: 28 February 2022 – 31 May 2022

Eligible Life Insurance Plan	Promotional Offers
HSBC Income Goal Deferred Annuity Plan	1% first year premium discount on top of any prevailing relevant premium discount offers <sup>#</sup>
HSBC Early Income Deferred Annuity Plan	
HSBC Flourish Income Annuity Plan	
Income Goal Insurance Plan II	
Goal Access Universal Life Plan (Education)	
Goal Access Universal Life Plan (Protection)	
HSBC Wealth Goal Insurance Plan II	
HSBC Family Goal Insurance Plan	
HSBC Health Goal Insurance Plan	
Jade Global/ Jade Ultra Global Generations Universal Life	
HSBC Paramount Global Life Insurance Plan	

<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), Member Get Member Promotion, 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 selected HSBC Customers who meet <u>ALL</u> of the following criteria:
I. Selected HSBC Customers who successfully apply as the policy’s insured person of any Eligible Life Insurance Plan above during Promotional Period; and
II. Selected HSBC Customers who is an existing HSBC Jade / HSBC Premier Customers of Integrated Account – HSBC Jade / HSBC Premier with the Bank

### **Terms and Conditions for the Promotion**

- 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”) via HSBC Branch or HSBC Contact Centre during the Promotional Period mentioned above with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 28 February 2022 to 31 August 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 is NOT entitled to the Promotion, even if he/she is a HSBC customer and satisfies the eligibility criteria listed above.
- HSBC Life has reserved its right to determine and change its criteria for selection of customers as Eligible Customers.
- 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 Offer provides a 1% first year premium discount on top of prevailing premium discount (except any Staff Discount offers, Maturity Discount offers, Super Jumbo Deal Discount offers, HSBC Life Earn Your Watch offer, Virtual

Sales offer, Member Get Member Promotion, 5% UWGIP Single Premium Discount or any other Special Extra Discount 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)). 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.

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. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time; and any of the offers may be withdrawn and/or terminated by the Bank and/or HSBC Life at their/its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination. The Bank and HSBC Life shall not be liable for any loss, damages, costs or expenses which may arise (directly or indirectly) from any change of these Terms and Conditions, or any exercise of the Bank or HSBC Life's discretion in respect of the Promotion.
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.
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.

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.

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

## 2022年-滙豐人壽保險計劃-特選合資格滙豐客戶透過滙豐分行或熱線申請可享之保費折扣優惠

合資格滙豐客戶<sup>+</sup>於以下推廣期間成功透過滙豐分行或滙豐熱線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2月28日至2022年5月31日**

指定人壽保險計劃	推廣優惠
滙豐聚富入息延期年金計劃	除任何現有保費折扣優惠外，可獲1%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	
滙溢保險計劃 II	
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	

<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)、客戶推薦推廣活動、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。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特選滙豐客戶： I. 特選滙豐客戶於推廣期內以保單受保人身份成功透過滙豐分行或滙豐熱線申請以上任何保險計劃；及 II. 特選滙豐客戶為現有滙豐尚玉理財戶口/滙豐卓越理財-滙豐尚玉理財/滙豐卓越理財的客戶

### 推廣條款及細則

- 是次活動之優惠(「優惠」)(受本優惠之條款約束)只適用於合資格滙豐客戶(見上述定義)(統稱為「合資格滙豐客戶」)於上述推廣期間(包括首尾兩天)成功透過滙豐分行或滙豐熱線遞交「滙豐自願醫保靈活計劃」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2022年2月28日至2022年8月31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)之員工並不享有此優惠，即使他/她是滙豐客戶並且滿足以上列出的資格標準。
- 滙豐保險保留決定及更改合資格客戶的甄選標準之權利。

4. 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。
5. 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，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  
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滙豐保險行住賞優惠、視頻會議投保優惠、客戶推薦推廣活動、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  
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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  
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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  
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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/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。
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。
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。
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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。

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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  
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