

**FIRST YEAR PREMIUM WAIVER ON ELIGIBLE HSBC VOLUNTARY HEALTH INSURANCE FLEXI PLAN (the "Offer") – Terms & Conditions**

合資格滙豐自願醫保靈活計劃之首年保費豁免(「本優惠」) – 條款及細則

<b>Promotional Period</b> 推廣日期	
1 April 2022–30 June 2022 (both dates inclusive) 2022年4月1日至2022年6月30日(包括首尾兩天)	
<b>Summary Of the Offer</b> 本優惠摘要	
<b>First year premium waiver</b> on Eligible HSBC Voluntary Health Insurance Flexi Plan ("Eligible VHF Plan") with <u>annual payment mode</u> . 年繳之合資格滙豐自願醫保靈活計劃(「合資格 VHF 計劃」)的 <b>首年保費豁免</b> 。	
<b>New Annualised Premium of Applied Insurance Plan</b> 已申請之保險計劃的新繳保費年度化金額	<b>Eligible VHF Plan</b> 合資格 VHF 計劃
HKD500,000/USD64,000/CNY420,000/AUD 85,000 - HKD749,999/USD95,999/CNY629,999/AUD127,999  港幣 500,000/美金 64,000/人民幣 420,000/澳元 85,000 – 港幣 749,999/美金 95,999/人民幣 629,999/澳元 127,999	HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 50,000 Annual Deductible) 滙豐自願醫保靈活計劃 – 金級 (每年自付費港幣 50,000)
From HKD750,000/USD96,000/CNY630,000/AUD128,000 - HKD999,999/USD127,999/CNY839,999/AUD84,999  港幣 750,000/美金 96,000/人民幣 630,000/澳元 128,000 - 港幣 999,999/美金 127,999/人民幣 839,999/澳元 84,999	HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 16,000 Annual Deductible) 滙豐自願醫保靈活計劃 – 金級 (每年自付費港幣 16,000)
HKD1,000,000/USD128,000/CNY840,000/AUD85,000 or above  港幣 1,000,000/美金 128,000/人民幣 840,000/ 澳元 85,000 或以上	HSBC Voluntary Health Insurance Flexi Plan – Diamond Level (HKD 50,000 Annual Deductible) 滙豐自願醫保靈活計劃 – 鑽級(每年自付費港幣 50,000)
<b>Single Premium of Applied Insurance Plan</b> 已申請之保險計劃的躉繳保費金額	<b>Eligible VHF Plan</b> 合資格 VHF 計劃
HKD1,500,000/USD192,000/CNY1,260,000/AUD 255,000 - HKD2,249,999/USD287,999/CNY1,889,999/AUD383,999  港幣 1,500,000/美金 192,000/人民幣 1,260,000/澳元 255,000 – 港幣 2,249,999/美金 287,999/人民幣 1,889,999/澳元 383,999	HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 50,000 Annual Deductible) 滙豐自願醫保靈活計劃 – 金級 (每年自付費港幣 50,000)
From HKD2,250,000/USD288,000/CNY1,890,000/AUD384,000 – HKD2,999,999/USD383,999/CNY2,519,999/AUD254,999  港幣 2,250,000/美金 288,000/人民幣 1,890,000/澳元 384,000 - 港幣 2,999,999/美金 383,999/人民幣 2,519,999/澳元 254,999	HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 16,000 Annual Deductible) 滙豐自願醫保靈活計劃 – 金級 (每年自付費港幣 16,000)
HKD3,000,000/USD384,000/CNY2,520,000/AUD255,000 or above  港幣 3,000,000/美金 384,000/人民幣 2,520,000/ 澳元 255,000 或以上	HSBC Voluntary Health Insurance Flexi Plan – Diamond Level (HKD 50,000 Annual Deductible) 滙豐自願醫保靈活計劃 – 鑽級(每年自付費港幣 50,000)
<b>Eligible HSBC Customer</b> 合資格滙豐客戶	
Eligible HSBC Customers are 合資格滙豐客戶是:	
1. Existing HSBC Jade or HSBC Premier with the Bank; and 指現時已於本行開立滙豐尚玉或滙豐卓越戶口的客戶;及	
2. Application of Applied Designated Insurance Plan should be submitted within the Promotional Period with policy being issued (i) within 3 months after the application date or (ii) on or before 30 September 2022, whichever is earlier; and	

已申請之指定保險計劃須於推廣期間遞交，同時其保單於(i)申請日期後 3 個月內或(ii)2022 年 9 月 30 日或之前成功批核發出(以較早者為準);及

3. Application of Eligible VHF Plan should be submitted within 1 months on or after the application date of Applied Designated Insurance Plan.

合資格 VHF 計劃須於已申請之指定保險計劃的申請日期當日或之後 1 個月內遞交。

<b>Applied Designated Insurance Plan</b> 已申請之指定保險計劃		
Annuity Plan 年金計劃	Whole Life Savings Plan 終身儲蓄計劃	Universal Life Plan 萬用壽險計劃
<ul style="list-style-type: none"> <li>• HSBC Income Goal Deferred Annuity Plan 滙豐聚富入息延期年金計劃</li> <li>• HSBC EarlyIncome Deferred Annuity Plan 滙豐盈達延期年金計劃</li> <li>• HSBC Flourish Income Annuity Plan 滙豐裕達年金計劃</li> <li>• Income Goal Insurance Plan II 聚富入息保險計劃 II</li> </ul>	<ul style="list-style-type: none"> <li>• HSBC Family Goal Insurance Plan 滙盛人生保險計劃</li> <li>• HSBC Wealth Goal Insurance Plan II 滙溢保險計劃 II</li> <li>• HSBC Health Goal Insurance Plan 滙康保險計劃</li> <li>• HSBC Ultra Wealth Goal Insurance Plan 滙溢尊尚保險計劃</li> </ul>	<ul style="list-style-type: none"> <li>• Goal Access Universal Life Plan (Education) 駿富教育萬用壽險計劃</li> <li>• Goal Access Universal Life Plan (Protection) 駿富保障萬用壽險計劃</li> <li>• Jade Global Generations Universal Life 翡翠環球環球世代萬用壽險計劃</li> <li>• Jade Ultra Global Generations Universal Life 翡翠尊尚環球世代萬用壽險計劃</li> <li>• HSBC Paramount Global Life Insurance Plan 滙瓏環球壽險計劃</li> </ul>

## Terms and Conditions 條款及細則

1. Eligible HSBC Customer could only enjoy the Offer ONCE for EACH Applied Designated Insurance Plan.  
合資格滙豐客戶只可就每張已申請之指定保險計劃享本優惠一次。
2. The policyholder of the Eligible VHF Plans and the Applied Designated Insurance Plan must be the same person.  
已申請之指定保險計劃及合資格 VHF 計劃之保單持有人必須為同一人。
3. This Offer is NOT applicable to Eligible VHF Plan with premium loading under underwriting decisions. If there's any dispute, HSBC Life shall have the absolute right to make a final decision. Based on HSBC Life's internal criteria, HSBC Life may consider some special cases on exceptional basis at the absolute discretion of HSBC Life.  
本優惠不適用於因核保決定下有核保額外費率的合資格 VHF 計劃。若有任何爭議，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。
4. HSBC Life reserves the right to accept or reject application for any Applied Designated Insurance Plan and/or Eligible VHF Plan based on the information provided by applicant as the potential policyholder and/or the potential insured/life insured during the application.  
滙豐保險將因應可能的保單持有人及／或可能的受保人／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已申請之指定保險計劃及／或合資格 VHF 計劃的權利。
5. This Offer is not exchangeable for cash or any other offers in any formats,  
本優惠不可兌換成現金或兌換成任何其他形式的優惠。
6. This Offer could not be used in conjunction with any other concurrent first year premium discount on Eligible VHF Plan arranged by HSBC Life International Limited ("HSBC Life").  
本優惠於首保單年度不能與任何其他由滙豐人壽保險（國際）有限公司（「滙豐保險」）所提供的 VHF 首年保費折扣同時使用。
7. Applications for Applied Designated Insurance Plan and/or Eligible VHF Plan via HSBC hotline are excluded from this Offer.  
本優惠不適用於經滙豐熱線投保已申請之指定保險計劃及／或合資格 VHF 計劃的客戶。
8. This Offer is not applicable to any policy applied in a company's name.  
本優惠不適用於以公司名義投保的保單。
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.  
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. 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/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.  
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。
11. All offers under the Promotion are provided subject to prevailing regulatory requirements.  
是次優惠均受有關的監管條例約束。
12. No person other than the Eligible HSBC Customer, the Bank and HSBC Life will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.  
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. In the event of dispute, the decision of the Bank and/or HSBC Life shall be final and conclusive.  
若有任何爭議，本行及／或滙豐保險保留最終決定權。
14. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.  
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. 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.

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。

The HSBC Voluntary Health Insurance Flexi Plan is underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of the Hong Kong to carry on long-term insurance business in Hong Kong. HSBC Life will be responsible for providing your VHF insurance coverage and handling claims under your VHF life insurance policy (underwritten by HSBC Life). 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 VHF product is product of HSBC Life but not HSBC and product(s) issued by HSBC Life are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy terms and conditions or contact our HSBC branch staff.

以上滙豐自願醫保靈活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。滙豐保險將負責按人壽保單條款為您的滙豐自願醫保靈活計劃(由滙豐保險批核發出)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。以上滙豐自願醫保靈活計劃產品乃滙豐保險而非滙豐之產品，由滙豐保險批核發出並只在香港銷售。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。