

RewardCash Offer for HSBC Wealth Goal Insurance Plan II Promotional Terms and Conditions

1. The Promotion (the "Promotion") is from 1 September 2022 to 30 September 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 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 requirements (the "Eligible Customers"):
 - a) be aged 18 or above on 1 September 2022; AND
 - b) be a primary or secondary cardholder of an HSBC Credit Card issued by the Bank; AND
 - c) successfully applied for HSBC Wealth Goal Insurance Plan II ("Eligible Life Insurance Plan") underwritten by HSBC Life (International) Limited ("HSBC Life"), with policies being issued according to the following schedule: ("Eligible Application").

Policy Application Period	Policy Issued on or before
1 September 2022 to 30 September 2022	31 December 2022

3. Application of Eligible Life Insurance Plan with unposted/ cancelled/ refunded premium will not qualify as Eligible Application. Whether an application is an Eligible Application shall be determined at the sole and absolute discretion of HSBC Life and the Bank.
4. The Promotion is also applicable to staff of HSBC Life or the Bank or any HSBC Group entity in Hong Kong.
5. 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.
6. An Eligible Customer is entitled to RewardCash equivalent to 5% of the life insurance policy's Annualised New Premium (before discount) ("Promotional Offer"). The total amount of RewardCash will be rounded up to the nearest integer.
7. Without prejudice to the rights of the Bank and HSBC Life stated herein: a) the maximum RewardCash to be offered per policy is \$188,000; and b) there is no limit to the number of Promotional Offer for each Eligible Customer for the entire Promotional Period, subject to all of the terms herein.
8. The corresponding RewardCash will be credited to the Eligible Customer's HSBC credit card account within 2 months after the end of the cooling off period of the applied policy. Notification will be sent to the Eligible Customer after the RewardCash is credited to the Eligible Customer's HSBC credit card account pursuant to the RewardCash terms and conditions.
9. If the policyholder is a private investment company, the entitled RewardCash will be credited to the insured person of the policy who has to be the ultimate beneficial owner of the private investment company with HSBC credit cards.
10. If the premium of the Eligible Application is not settled by a HSBC credit card, the corresponding RewardCash will be credited to the Eligible Customer's valid HSBC credit card account.
11. If customers cancelled any applications which were submitted or effected on or before 31 August 2022 and apply for Eligible Life Insurance Plan during the Promotional Period, the new life insurance application is ineligible for enjoying this offer.
12. The Promotional Offer under the Promotion is not exchangeable for cash and are not transferable.

13. Only Eligible Customers whose credit card accounts are valid and in good standing during the entire Promotional Period and the RewardCash crediting and fulfilment period will be eligible for the RewardCash.
14. 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.
15. These Terms and Conditions are to be read in conjunction with the General Terms and Conditions for the Bank's RewardCash Programme. In the event of any conflict between these Terms and Conditions and the RewardCash General Terms and Conditions in respect of this promotion only, these Terms and Conditions shall prevail.
16. 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.
17. the premiums in USD will be converted to HKD based on currency exchange rate of 1 USD to 7.8 HKD for calculation of annualised new premium, subject to all the terms herein.
18. 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 or 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. 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, withdrawal and/or termination of these Terms and Conditions, or any exercise of the Bank or HSBC Life's discretion under the Promotion.
19. These Terms and Conditions are subject to prevailing regulatory requirements.
20. 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.
21. In the event of dispute arising out of the Promotion, the decision of the Bank and/or HSBC Life shall be final and conclusive.
22. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.

The life insurance plan is 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 agency of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The above product is product 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)

滙豐保險計劃 II「獎賞錢」推廣活動**推廣優惠條款及細則**

1. 推廣活動（「推廣活動」）推廣期由2022年9月1日至2022年9月30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」）的客戶，而該等客戶符合以下條件（「合資格客戶」）：
 - a) 於2022年9月1日年滿18歲或以上；及
 - b) 由本行發出的滙豐信用卡的主卡或附屬卡持卡人；及
 - c) 於推廣期內成功新申請由滙豐人壽（國際）有限公司（「滙豐人壽」）承保之滙豐保險計劃 II（「合資格人壽保險計劃」），而該保單按以下日期成功批核發出（「合資格申請」）。

申請日期	保單於以下日期或之前成功批核發出
2022 年 9 月 1 日至 2022 年 9 月 30 日	2022 年 12 月 31 日

3. 任何就有關合資格人壽保險計劃之保費並無入賬、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。合資格客戶或任何人每項申請合乎資格與否將完全由滙豐人壽與及/或由本行酌情決定。
4. 此推廣優惠並適用於本行或滙豐保險或任何香港的滙豐集團員工。
5. 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。
6. 合資格客戶可獲贈相對於新繳保費之年度化金額（折扣前）5% 的「獎賞錢」（「推廣禮品」）。「獎賞錢」將計算至最接近的整數。
7. 在不損害本行或滙豐人壽的權利的原則下，a) 每份合資格保單可獲贈最高\$188,000 的「獎賞錢」
b) 推廣禮品不設每名合資格客戶上限。受本優惠之條款約束。
8. 有關的「獎賞錢」將於已發出之保單之冷靜期後的兩個月內存入合資格客戶的滙豐信用卡戶口內。根據「獎賞錢」條款及細則，於「獎賞錢」存入合資格客戶的滙豐信用卡戶口後，合資格客戶將獲得通知。
9. 如保單持有人為私人投資公司，有關的「獎賞錢」將存入保單的受保人的滙豐信用卡戶口內。該受保人須同時為保單的實益擁有人。
10. 如合資格申請之保費並非由滙豐信用卡繳付，有關的「獎賞錢」將存入合資格客戶有效的滙豐信用卡戶口內。
11. 如客人取消任何於 2022 年 8 月 31 日或之前遞交/已生效的申請，並於推廣期間申請合資格的人壽保險計劃，新的人壽保險計劃申請並不符合此優惠的資格。
12. 「獎賞錢」不可兌換現金及不得轉讓。
13. 合資格客戶的滙豐信用卡必須於推廣期及「獎賞錢」誌入及履行期內仍然有效及信用狀況良好，方可獲享「獎賞錢」。

14. 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。
15. 推廣優惠須受本行的條款及細則約束。除非另外說明，否則，「獎賞錢」計劃的一般條款及細則均適用於此推廣。就本推廣而言，如有任何爭議，概以本推廣的條款及細則為準。
16. 躉繳保費之年度化金額以躉繳保費金額 X 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。
17. 美元保費會以 1 美元對 7.8 港元的匯率換算成港幣作計算年度化金額（受本優惠之條款約束）之用。
18. 本行或滙豐人壽保留於任何情況下更改條款及細則的權利。本行及滙豐人壽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。本行及滙豐人壽不會為相關改變、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或任何行使本行或滙豐保險對此推廣的酌情權而可能造成的任何(直接或間接)損失、損害、利益損失或支出，本行及滙豐保險概不負責。
19. 此推廣優惠條款及細則均受有關監管條例約束。
20. 除有關合資格客戶、本行及滙豐人壽以外，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。
21. 如有任何有關本推廣活動的爭議，本行及／或滙豐人壽保留最終決定權。
22. 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