

HSBC Life “Winner Winner, Prize Receiver!” Lucky Draw – Promotional Terms and Conditions

1. HSBC Life “Winner Winner, Prize Receiver!” Lucky Draw (the “Promotion”) is provided by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”), running from 7 to 20 November 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 who have fulfilled the following criteria (the “Eligible Customers”)
 - (a) Existing customers of Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (“HSBC” or the “Bank”) in the Hong Kong Special Administrative Region (“Hong Kong”); AND
 - (b) Successfully applied for an Eligible Insurance Policy during the Promotion Period via online (public website www.hsbc.com.hk, Online Banking or HSBC HK Mobile Banking of the Bank) and has his/her application submitted during 7 to 20 November 2022 (both dates inclusive).
3. “Eligible Insurance Policy” refers to any successful application for the following insurance plan underwritten by HSBC Life with designated Annualized New Premium.

	Designated Annualised New Premium (before discount, for each Eligible Plan)
HSBC Swift Save Insurance Plan	HKD 16,000 or above or equivalent currency
HSBC Swift Guard Critical Illness Plan	HKD 16,000 or above
HSBC Voluntary Health Insurance Flexi Plan	HKD 16,000 or above

4. The Promotion is applicable to staff of HSBC Life or the Bank or any HSBC Group entity in Hong Kong.
5. For Eligible Insurance Policy which is a life insurance policy paid with aggregate premium, the Annualised New Premium is the first year premium required to be paid by such policy.
6. All Eligible Customers will enter into the lucky draw, from which 180 winners will each receive two tickets to Commercial Radio’s “The Ultimate Song Chart Awards Presentation 2022” on 1 January 2023 (the “First Prize”), and the remaining Eligible Customers will each receive two tickets to the “Yayoi Kusama: 1945 to Now” Exhibition at M+ (the “Second Prize”).
7. The winners will be computerised randomly selected from the pool of Eligible Customers.
8. Each Eligible Customer can enter the lucky draw once for each Eligible Insurance Policy successfully applied. Multiple entries to the lucky draw are permitted per Eligible Customer for more than one Eligible Insurance Policy successfully applied. Each Eligible Customer can win one prize only.

9. The result announcement will be published in the Sing Tao Daily and The Standard on 19 December 2022. The Bank and HSBC Life reserve the right to publicise the list of Prize winners on the promotion webpage.
10. Prize winners will be notified via SMS according to the mobile phone number maintained with the Bank at the time of sending.
11. Prize winners will redeem the prizes at designated location as specified on the SMS on or before 31 December 2022. The Bank and HSBC Life reserve the right to verify the identity of winners upon redemption of prizes. Prizes will be forfeited if they are not redeemed within the designated period and location.
12. The Eligible Plan(s) has(have) to be issued on or before 11 December 2022 and remain in-force at the time of prize offering to the Eligible Customers.
13. All prizes are not exchangeable for cash. The prizes are not replaceable in the event of any loss or damage. Use of prizes 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 or services provided by the supplying merchant(s) of the prize in the Promotion.
14. No person other than the Eligible Customer, HSBC Life and the Bank 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 arising out of the Promotion, the decision of HSBC Life and the Bank 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 apply and prevail.
17. 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.
18. Trade Promotion Competition Licence No.: 56273

The life insurance plans are underwritten by 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 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 promotion and products are services/products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details, cooling off period 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「人人網上投保，百分百大激賞」推廣活動條款及細則

1. **滙豐保險「人人網上投保，百分百大激賞」**（「推廣活動」）是由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）（「滙豐保險」）提供，推廣期由2022年11月7日至20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符合以下條件的客戶（「合資格客戶」）：
 - (a) 身為香港特別行政區（「香港」）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；及
 - (b) 於推廣期內，經網上（本行網頁www.hsbc.com.hk、個人網上理財及香港滙豐流動理財）成功遞交投保申請合資格保單。

3. 「合資格保單」是指成功投保以下其中一份由滙豐保險承保的保險計劃，並符合指定新繳保費的年度化金額。

	指定新繳保費的年度化金額 (以折扣前每個合資格計劃計算)
滙捷儲蓄保險計劃	港幣 16,000 元或以上
滙達保危疾保障計劃	港幣 16,000 元或以上
滙豐自願醫保靈活計劃	港幣 16,000 元或以上

4. 此推廣優惠適用於本行或滙豐保險或任何香港的滙豐集團員工。
5. 如合資格保單是以合計保費繳付的人壽保險計劃，新繳保費之年度化金額是指該保險計劃應繳的首年保費。
6. 合資格客戶將參加抽獎，180名得獎者將每人可獲得香港商業電台2023年1月1日「2022年度叱吒樂壇流行榜頒獎典禮」門票2張（「大獎」）。其餘合資格客戶每人將可獲得M+「草間彌生：一九四五年至今」展覽門票2張（「二獎」）。
7. 本抽獎將以電腦隨機方式抽出得獎者。

8. 每位合資格客戶於推廣期內每份合資格保單可以參加一次抽獎，合資格客戶可以多於一份合資格保單得到多於一次抽獎機會。每位合資格客戶只限中獎一次。
9. 抽獎結果將於 2022 年 12 月 19 日於《星島日報》和《英文虎報》上公布。滙豐及滙豐保險保留於推廣網站上公布得獎者名單的權利。
10. 得獎者將會收到手機短信通知，手機號碼將根據發放短信當日，客戶在本行的登記戶口的手機號碼為準。
11. 得獎者將於 2022 年 12 月 31 日或之前根據手機短信上的指定地點及時間領取獎品。本行及滙豐保險保留於領取獎品時核實得獎者身份之權利。未能於指定時段內領取獎品，獎品將被沒收。
12. 領取獎品時，合資格客戶需持有於 2022 年 12 月 11 日或之前成功批核發出及仍有效的合資格保單。
13. 獎品不可以轉換成現金。如遺失、損毀獎品，本行及滙豐保險將不會補發予客戶。獎品受供應商之使用條款及細則約束。滙豐保險及本行對於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。
14. 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。
15. 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。
16. 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。
17. 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。
18. 推廣生意的競賽牌照號碼：56273

以上人壽保險計劃乃由滙豐人壽保險（國際）有限公司承保，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。以上優惠、產品乃滙豐保險而非滙豐之服務、產品，並只在香港特別行政區銷售。有關產品細節、冷靜期及相關費用，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