

2022 Q4 – First Year Premium Discount Offer for Tax Combo

Eligible HSBC Customers⁺ who successfully enroll in the selected life insurance plans during the Promotional Period below can enjoy the following offers, subject to the relevant terms and conditions:

⁺ 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: 1 October 2022 – 31 December 2022

Eligible Life Insurance Plan	Accumulated Annualized New Premium (ANP) [#]	First Year Premium Discount [#]
HSBC Income Goal Deferred Annuity Plan (DANNB) /	>/= US\$25,600 OR HK\$200,000	12%
	>/= US\$12,800 OR HK\$100,000	10%
HSBC EarlyIncome Deferred Annuity Plan (DEIAP)	Any	8%

[#] Accumulated ANP refers to the ANP of all individual policies of the relevant life insurance plan added together. In respect of a subsequent policy, its application must be completed and accepted within a month from the date of submission of the first policy.

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	
Group 1	HSBC Customers who apply for (i) HSBC Income Goal Deferred Annuity Plan or HSBC EarlyIncome Deferred Annuity Plan, and (ii) HSBC Voluntary Health Insurance Flexi Plan during the same insurance sales meeting (whether at the branch or via video-enabled meeting or via HSBC hotline) during Promotional Period
Group 2	HSBC Customers with existing in-force HSBC Voluntary Health Insurance Flexi Plan policy at the point of new application for HSBC Income Goal Deferred Annuity Plan or HSBC EarlyIncome Deferred Annuity Plan during Promotional Period

Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by the Eligible HSBC Customers (as defined above) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of a new purchase of the Eligible Life Insurance Plans **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 28 February 2023. The Promotion shall at all times be subject to these Terms and Conditions.
- Staff of HSBC Life (International) Limited (“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 who are Eligible HSBC Customers are also entitled to the Promotion.
- 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.
- This discount offer may be withdrawn by HSBC Life without prior notice if Eligible HSBC Customer under cancelled the HSBC Voluntary Health Insurance Flexi Plan policy that is applied during the promotional period.
- Offers under the Promotion are not applicable to policies applied in a company’s name.
- The offers under the Promotion are not exchangeable for cash and are not transferable.
- 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.
- 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.
- The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and 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.

10. All offers under the Promotion are provided subject to prevailing regulatory requirements.
11. 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.
12. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
13. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
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.

Specific Terms and Conditions for HSBC Income Goal Deferred Annuity Plan (DANNB) / HSBC EarlyIncome Deferred Annuity Plan (DEIAP)

16. The 8%, 10% or 12% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB/DEIAP from “Eligible HSBC Customers” mentioned above (for DANNB /DEIAP policy).
17. For monthly payment of premium, customers are required to pay the first three or four months’ premium upfront (as the case may be) with the discount deducted from this initial upfront payment.
18. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as follows:
 - Full annual premium X 0.92, 0.9 or 0.88 (as the case may be) (for DANNB/DEIAP policy)

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 agent 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 Q4 Premium Discount on HSBC Voluntary Health Insurance Flexi Plan

Terms and Conditions

Eligible HSBC Customers who successfully enroll in the selected eligible life insurance plan during the following Promotional Period can enjoy the following offers:

Promotional Period: 1 October 2022 – 31 December 2022

Eligible Life Insurance Plan	Application Channel	First Year Premium Discount / Premium Waiver
HSBC Voluntary Health Insurance Flexi Plan (VHF)	HSBC Public Website/ Personal Internet Banking/ Mobile App or HSBC Branch or Hotline 2233 3130	50%

Eligible HSBC Customers	
Group 1	HSBC customers who have newly opened or upgraded their HSBC bank account to a HSBC One/Premier/Jade account from 1 January 2022 to 31 December 2022 (both dates inclusive)
Group 2	HSBC customers who have applied or drawdown mortgage with the Bank from 1 July 2019 to 31 December 2022 (both dates inclusive)
Group 3	HSBC Customers who apply for (i) HSBC Income Goal Deferred Annuity Plan or HSBC EarlyIncome Deferred Annuity Plan, and (ii) HSBC Voluntary Health Insurance Flexi Plan during the same insurance sales meeting (whether at the branch or via video-enabled meeting or via HSBC hotline) during Promotional Period; OR HSBC Customers with existing in-force HSBC Income Goal Deferred Annuity Plan or HSBC EarlyIncome Deferred Annuity Plan policy at the point of new HSBC Voluntary Health Insurance Flexi Plan application for during Promotional Period
Group 4	HSBC Customers who are user of HSBC FlexInvest service and successfully applied for the above eligible insurance within promotional period.

Remarks: Please refer to the below “Terms and Conditions” for details of the offer and the specific product brochure and terms and conditions for details of the products

Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully applied by the Eligible HSBC Customers (as defined above) to The Hong Kong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of a new purchase of above plans **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 28 February 2023 (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 who are Eligible HSBC Customers are also entitled to the Promotion.
- Except as set out in clause 4 below, 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 as Staff Discount offer), such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.

4. Eligible HSBC Customers who are also eligible for the HSBC Voluntary Health Insurance Flexi Plan Family Discount can enjoy a 10% premium discount on top of the Promotion stated in these Terms and Conditions. The 10% Family Discount and the Promotion will be calculated based on the original premium. Details and terms and conditions of the Family Discount are found in Part 3 “Premium Provisions” of the Terms and Benefits of VHF.
5. Offers under the Promotion are not applicable to policies applied in a company’s name.
6. The offers under the Promotion are not exchangeable for cash and are not transferable.
7. 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 insured/life insured during the application.
8. 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.
9. 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 its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life do not accept any 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.
10. All offers under the Promotion are provided subject to prevailing regulatory requirements.
11. 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.
12. In the event of dispute, the decision of the Bank and/or HSBC Life shall be final and conclusive.
13. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
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.

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 a product of HSBC Life but not HSBC, and it is intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochure and policy terms and conditions or contact our HSBC branch staff.

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

2022 第 4 季 – 扣稅組合之首年保費折扣優惠

合資格滙豐客戶⁺ 於以下推廣期間成功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：

⁺ 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 10 月 1 日至 2022 年 12 月 31 日

合資格人壽保險計劃	年度化新保費累積金額 [#]	首年保費折扣優惠 [#]
滙豐聚富入息延期年金計劃/ 滙豐盈達延期年金計劃	>/=256,000 美元 或 200,000 港元	12%
	>/=128,000 美元 或 100,000 港元	10%
	任何	8%

[#] 年度化保費累積金額是指在滙豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

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	
組別 1	在推廣期間於同一個保險銷售會面上（無論是在分行或通過視像會議或通過滙豐熱線）申請(i)滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃及(ii)滙豐自願醫保靈活計劃的滙豐客戶
組別 2	在推廣期間申請新的滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃保單時，持有仍生效的滙豐自願醫保靈活計劃保單的滙豐客戶

推廣條款及細則

- 是次活動之優惠（「優惠」）只適用合資格滙豐客戶（見上述定義）於上述推廣期間（包括首尾兩天）成功遞交上述合資格人壽保險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 2023 年 2 月 28 日或之前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。
- 滙豐人壽保險（國際）有限公司（「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）之員工需同時為合資格滙豐客戶才可享有此優惠。
- 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。
- 如符合資格客戶取消於推廣期間申請的滙豐自願醫保靈活計劃保單，本行及 / 或滙豐保險可能終止優惠而毋須任何事前通知。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 優惠不可轉讓或兌換現金。

7. 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。
8. 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。
9. 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。
10. 是次優惠均受有關的監管條例約束。
11. 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。
12. 若有任何爭議，本行及滙豐保險保留最終決定權。
13. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
14. 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. 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。

「滙豐聚富入息延期年金計劃」 / 「滙豐盈達延期年金計劃」：首年保費折扣優惠的相關條款及細則

16. 8%, 10% 或 12% 首年保費折扣優惠適用於上述「合資格滙豐客戶」成功申請「滙豐聚富入息延期年金計劃」 / 「滙豐盈達延期年金計劃」的保單。(滙豐聚富入息延期年金計劃/滙豐盈達延期年金計劃)。
17. 選擇月繳保費的客戶須先繳付首 3 個月或 4 個月保費(視乎可享之優惠)，而保費折扣將於預繳保費中扣除。
18. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.92. 0.9 或 0.88 (視乎可享之優惠) (適用滙豐聚富入息延期年金計劃/滙豐盈達延期年金計劃)

以上人壽保險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並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。本行乃根據保險業條例（香港法例第 41 章）註冊為滙豐保險於香港分銷保險之代理商。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。

由香港上海滙豐銀行有限公司及滙豐人壽保險（國際）有限公司 - 註冊成立於百慕達之有限公司刊發。

2022-第4季 -滙豐自願醫保靈活計劃之特別折扣優惠

合資格滙豐客戶於以下之推廣期間成功投保指定合資格人壽保險計劃可享以下優惠:

推廣期: 2022 年 10 月 1 日至 2022 年 12 月 31 日

合資格人壽保險計劃	申請渠道	首年保費折扣/保費豁免優惠
滙豐自願醫保靈活計劃	滙豐網站/個人網上理財/流動理財應用程式或滙豐分行或熱線 2233 3130	50%

合資格滙豐客戶	
組別 1	在 2022 年 1 月 1 日至 2022 年 12 月 31 日期間 (包括首尾兩天) · 新開立或把原有滙豐銀行戶口升級至滙豐 One/卓越理財/ 尚玉戶口的滙豐客戶。
組別 2	在2019年7月1日至2022年12月31日期間曾於本行申請按揭計劃或提取按揭貸款的滙豐客戶。
組別 3	在推廣期間於同一個保險銷售會面上 (無論是在分行或通過視像會議或通過滙豐熱線) 申請(i)滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃及(ii)滙豐自願醫保靈活計劃的滙豐客戶 ; 或 在推廣期間申請新的滙豐自願醫保靈活計劃保單時 · 持有仍生效的滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃保單的滙豐客戶
組別 4	滙豐靈活智投服務的用戶並成功於上述推廣期間申請以上合資格計劃的合資格滙豐客戶。

備註：優惠詳情請參閱以下條款及細則及指定產品的及宣傳冊子及保單條款及細則。

一般條款及細則

- 是次活動之優惠 (「優惠」) 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 2023 年 2 月 28 日或之前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 (「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團體醫療保險計劃) 之員工/人士需同時為合資格滙豐客戶才可享有此優惠。
- 除下列第 4 項條款提及的情況外 · 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(如員工保費折扣優惠) · 滙豐保險保留權利 · 只向該客戶提供價值最高的一項優惠。
- 符合「滙豐自願醫保靈活計劃」家庭折扣優惠資格的合資格滙豐客戶 · 除本條款和條件中所述的優惠外 · 可獲 10% 保費折扣優惠。而該 10% 家庭保費折扣優惠及本優惠將基於原保費計算。家庭折扣的詳情及條款及細則可於「滙豐自願醫保靈活計劃」的條款和利益中第 3 部分「保費條款」中找到。

5. 是次推廣活動之優惠不適用於以公司名義投保的保單。
6. 優惠不可轉讓或兌換現金。
7. 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計劃之申請的權利。
8. 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。
9. 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。滙豐亦可能運用酌情權取消及 / 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。
10. 是次優惠均受有關的監管條例約束。
11. 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。
12. 若有任何爭議，本行及 / 或滙豐保險保留最終決定權。
13. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
14. 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. 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。

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。

由香港上海滙豐銀行有限公司及滙豐人壽保險(國際)有限公司 - 註冊成立於百慕達之有限公司刊發。