

2023 Q3 HSBC Life Member Get Member Promotion

Promotional Offer:

1. **“Referee Offer”** – Referee is eligible for the offers listed below upon successful application for selected life insurance plans underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”), by submitting the application to The Hongkong and Shanghai Banking Corporation Limited (“HSBC” or “Bank”) (“Eligible Plans”) during the Promotional Period (as defined below) upon a referral by a Referrer:

Eligible Plans	Referee Offer
Income Goal Insurance Plan II	Single premium payment: 0.1% premium discount; or Annual premium payment: 1% discount on first year premium on top of prevailing premium discount offers #
HSBC Income Goal Deferred Annuity Plan	
HSBC EarlyIncome Deferred Annuity Plan	
HSBC Wealth Goal Insurance Plan II	
Goal Access Universal Life Plan (Education)	
Goal Access Universal Life Plan (Protection)	
HSBC Family Goal Insurance Plan	
HSBC Health Goal Insurance Plan	
HSBC Flourish Income Annuity Plan	
Paramount Global Life Insurance Plan	
Jade Global/ Jade Ultra Global Generations Universal Life	
HSBC Ultra Wealth Goal Insurance Plan	
HSBC Jubilee Wealth Insurance Plan	

Not applicable to any Staff Discount offers, New to Insurance Discount or any other Special +1% Discount concurrently run by HSBC Life. 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.

2. **“Referrer Offer”** – Referrer is eligible for HKD2,000 SOGO gift certificate (“SOGO voucher”) upon the expiration of the cooling off period of the Eligible Plans successfully applied by the Referee during the Promotional Period.

Terms and Conditions

1. HSBC Life Member Get Member Promotion (“Promotion”) applies to application successfully submitted to HSBC from **1 July 2023 to 30 September 2023 (both dates inclusive)** (“Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
2. Policyholders of HSBC Life should fulfill the following requirements in order to be eligible as Referrers of the Promotion (the “Referrer”):
 - a) an individual aged 18 or above on 1 July 2023; AND
 - b) not a citizen of the United States of America (“U.S.”) a U.S. resident, and/or a U.S. tax payer resident; AND
 - c) an existing in-force life insurance policyholder of HSBC Life during the Promotional Period; AND
 - d) have a valid correspondence address in the record of HSBC Life; AND
 - e) not a staff of HSBC Life or the Bank during the Promotional Period; AND
 - f) have registered to be a Referrer by completing the Referrer registration form; AND
 - g) have provided consent to the Referee to quote his/her full name and life insurance policy number as the Referrer of the Promotion.

3. Customers of the Bank should fulfill the following requirements in order to be eligible as Referees of the Promotion (the "Referee"):
 - a) an individual aged 18 or above on 1 July 2023; AND
 - b) not a citizen of the United States of America ("U.S."), a U.S. resident, and/or a U.S. tax payer resident; AND
 - c) not a staff of HSBC Life or the Bank during the Promotional Period; AND
 - d) not holding any in-force life insurance policy with HSBC Life or having any pending policy application(s) with HSBC Life at the time of application; AND
 - e) have obtained consent from the Referrer to quote his/her full name and life insurance policy number as the Referrer of the Promotion and have notified the Referrer how such personal data will be used.
4. To be eligible for the Referee Offer, the Referee must provide the Referrer's full name and life insurance policy number at the time of new application for Eligible Plans at any HSBC branch during the Promotional Period. The Referee should ensure that the Referrer's information provided is accurate and matches the information on HSBC Life's records. Failure to do so will result in unsuccessful referrals.
5. The Referee must sign a prescribed form to declare prior consent from the Referrer has been obtained for disclosing the Referrer's full name and life insurance policy number to HSBC Life for this Promotion. The Referrer's information provided will solely be used for the purpose of verifying the Referrer and Referee's eligibility for the Promotion.
6. The Referee Offer is only applicable to successful applications in respect of new purchase of the Eligible Plans by the Referee during the Promotional Period, with policies being issued **on or before 30 November 2023 (or 31 March 2024 for the case of Jade Global Generations Universal Life ("JGG"), Jade Ultra Global Generations Universal Life ("JUGG") and Paramount Global Life Insurance Plan ("PGIP"))**. The Referee Offer is not transferable.
7. There is no limit to the number of Referrer Offer for each Referrer. The SOGO voucher will be mailed out to the Referrer after the cooling off period of Referee's issued policy according to the following schedule by registered mail to the Referrer's correspondence address maintained in HSBC Life's record at the time of mailing.

Referee's policy issue period	SOGO voucher to be sent on/before
1 July 2023 to 30 September 2023	31 December 2023
1 October 2023 to 31 December 2023	31 March 2024
1 January 2024 to 31 March 2024	30 June 2024

8. If the Referee is referred by the same Referrer more than once and the Referee successfully applies for more than one Eligible Plan, the Referrer is only eligible for the Referrer Offer once (i.e. only one SOGO voucher). The Referee can enjoy the Referee Offer for all successful applications upon the same referral.
9. No Referrer Offer will be offered to the Referrer if the Referee cancels the issued policy of the Eligible Plans within the cooling off period.
10. The Referrer Offer is not replaceable in the event of any loss or damage, including without limitation in any lost in transit after being mailed out.
11. The Referrer Offer offered under the Promotion cannot be converted to cash and their use is subject to the terms and conditions stipulated by the supplying merchant(s). The Bank and HSBC Life are not responsible for and shall have no liability in respect of the quality of products and services provided by the supplying merchant(s) of the Referrer Offer.
12. The Referrer and the Referee cannot be the same person.
13. This Promotion is not applicable to HSBC Global Private Banking Clients applying for a life insurance plan via their Global Private Banking Relationship Manager.
14. The Bank and HSBC Life reserve the right to replace the Promotional Offer with any alternative gifts without prior notice.

15. The Referrer is not authorised to act as HSBC Life's insurance agent, so the Referrer is not authorised to advise, sell, arrange the purchase of life insurance plans or provide any sales support to the Referee. The Referee should not rely on any information/advice provided by the Referrer in making a purchase decision.
16. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the Promotional Offer may be withdrawn and/or terminated by the Bank and 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.
17. No person other than the Referrer, the Referee, 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.
18. In the event of dispute arising out of the Promotion, the decision of the Bank and HSBC Life shall be final and conclusive.
19. 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.

The above life insurance plans are 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 products are products 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)

2023 第三季 –滙豐保險客戶推薦推廣活動

推廣優惠

1. 「**受薦人優惠**」– 於推廣期內（如下述定義），受薦人經推薦人推薦，遞交申請至香港上海滙豐銀行有限公司（「滙豐」或「本行」），並成功申請由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）（「滙豐保險」）承保之指定人壽保險計劃（「合資格計劃」），可享以下優惠：

合資格計劃	受薦人優惠
聚富入息保險計劃 II	除任何現有保費折扣優惠外，可獲: 0.1% 躉繳保費折扣優惠或 1% 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	
滙溢保險計劃 II	
駿富教育萬用壽險計劃	
駿富保障萬用壽險計劃	
滙盛人生保險計劃	
滙康保險計劃	
滙豐裕達年金計劃	
滙瓏環球壽險計劃	
翡翠環球/ 翡翠尊尚環球世代萬用壽險	
滙溢尊尚保險計劃	
滙禧保險計劃	

#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、首次投保保費折扣優惠或特別+1%優惠。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，包括任何有關收費。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，包括任何有關收費。

2. 「**推薦人優惠**」– 於受薦人於推廣期內成功申請之合資格計劃的冷靜期屆滿後，推薦人可獲港幣 2,000 元崇光現金禮券（「崇光禮券」）。

條款及細則

1. 滙豐保險客戶推薦推廣活動（「推廣活動」）適用於由 **2023 年 7 月 1 日至 2023 年 9 月 30 日**，包括首尾兩天（「推廣期」）成功遞交至滙豐之申請，並且須符合下列一般條款及細則（「條款及細則」）。
2. 滙豐保險之保單持有人需符合以下條件方合資格成為本推廣活動之推薦人（「推薦人」）：
 - a) 於2023年7月1日年滿18歲或以上；及
 - b) 為非美國公民，及／或美國居民，及／或美國納稅人；及
 - c) 於推廣期內為滙豐保險之有效人壽保單持有人；及
 - d) 於滙豐保險之記錄內持有有效的通訊地址；及

- e) 於推廣期內為非本行或滙豐保險員工；及
- f) 已填妥推薦人申請表格登記成為推薦人；及
- g) 已同意受薦人於本推廣活動提供其姓名及人壽保單號碼作為推薦人。
3. 本行之客戶需符合以下條件方合資格成為本推廣活動之受薦人（「受薦人」）：
- a) 於2023年7月1日年滿18歲或以上；及
- b) 為非美國公民，及／或美國居民，及／或美國納稅人；及
- c) 於推廣期內為非本行或滙豐保險員工；
- d) 作出申請時並非持有任何已經生效之滙豐保險壽險保單或正待核保之滙豐保險保單申請；及
- e) 已獲推薦人同意於本推廣活動提供其姓名及人壽保單號碼作為推薦人，並已通知推薦人該個人資料之用途。
4. 受薦人必須於推廣期內到任何滙豐分行新申請合資格計劃時提供推薦人之姓名及人壽保單號碼，方可享受薦人優惠。受薦人需確定所提供之推薦人資料之準確性，並與滙豐保險之記錄相符。若未能提供，會導致推薦無效。
5. 受薦人須簽署訂明表格表示已獲推薦人同意於本推廣活動中提供其姓名及人壽保單號碼予滙豐保險。提供之推薦人資料只會於本推廣活動中用作確認推薦人及受薦人於本推廣活動之資格。
6. 受薦人優惠只適用於受薦人於推廣期內成功新申請之合資格計劃，及於 **2023 年 11 月 30 日或之前成功批核發出的保單 (如保單為「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」/「滙豐環球壽險計劃」，則批核發出期限為 2024 年 3 月 31 日)**。受薦人優惠不可轉讓。
7. 推薦人優惠不設每名推薦人上限。崇光禮券將於受薦人已發出之合資格計劃保單之冷靜期後按以下日期以掛號形式寄往推薦人在郵遞時登記於滙豐保險的通訊地址。
- | 保單之發出日期 | 崇光禮券於以下日期前寄出 |
|-----------------------------------|------------------|
| 2023 年 7 月 1 日至 2023 年 9 月 30 日 | 2023 年 12 月 31 日 |
| 2023 年 10 月 1 日至 2023 年 12 月 31 日 | 2024 年 3 月 31 日 |
| 2024 年 1 月 1 日至 2024 年 3 月 31 日 | 2024 年 6 月 30 日 |
8. 如受薦人經由同一名推薦人推薦多於一次並成功申請多於一個合資格計劃，該推薦人只可享推薦人優惠一次（即崇光禮券一份）。所有該受薦人經同一推薦成功申請之合資格計劃則均可享受薦人優惠。
9. 如受薦人於冷靜期期間取消已發出之合資格計劃保單，推薦人則不可享推薦人優惠。
10. 如遺失或損毀推薦人優惠，包括於郵寄途中遺失，將不會補發予推薦人。
11. 推薦人優惠不可兌換現金並受供應商之使用條款及細則約束。本行及滙豐保險對於推薦人優惠的供應商所提供的產品及服務質素概不承擔任何責任。
12. 推薦人及受薦人不可為同一人。
13. 推廣優惠並不適用於經滙豐環球私人銀行客戶經理投保人壽保險計劃的滙豐環球私人銀行客戶。
14. 本行及滙豐保險有權以其他禮品取代推廣優惠而毋須另行通知。
15. 推薦人並未獲授權為滙豐保險之保險代理，因此，推薦人並不獲授權向受薦人作出建議、銷售、安排購買人壽保險計劃或提供任何銷售支援。受薦人不應倚賴任何由推薦人提供之資訊 / 建議而作出投保決定。

16. 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。本行及滙豐保險亦可能運用酌情權取消及／或終止推廣優惠而毋須事前通知客戶。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。
17. 除有關推薦人、受薦人、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。
18. 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。
19. 本條款及細則均受有關監管條例約束，並受香港法律所管轄及按照香港特別行政區法律詮釋。

以上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