

### **17 June 2024 – 31 July 2024 – Premium Discount Offer for HSBC Income Goal Deferred Annuity Plan**

**HSBC Customers<sup>+</sup> who successfully enroll in the selected life insurance plan(s) during the Promotional Period below can enjoy the following offer(s), subject to the relevant terms and conditions:**

<sup>+</sup> 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 plan(s) during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.

#### **Promotional Period: 17 June 2024 – 31 July 2024**

<b>Eligible Life Insurance Plan</b>	<b>Premium Payment Period</b>	<b>Annualised New Premium (ANP)</b>	<b>Premium Discount per policy year for the first to fifth policy years*</b>
HSBC Income Goal Deferred Annuity Plan (DANNB)	5-year	>=HKD 40,000 OR USD5,200	4%
	10-year	>= HKD 40,000 OR USD5,200	4%

\*The Premium Discount amount will not be treated as qualifying annuity premium for claiming tax deduction and is not tax deductible.

Please refer to the below “Terms and Conditions” for details of the offer and refer to 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 submitted by the HSBC Customers to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of new purchase(s) of the Eligible Life Insurance Plan **during the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 30 September 2024. The Promotion shall at all times be subject to these 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 are also entitled to the Promotion.
- If a 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 HSBC Customer cancelled the 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.
- The offers cannot be used in conjunction with other discount or preferred pricing concurrently run by HSBC Life during the above Promotional Period.
- The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in Application form due to rounding differences.
- 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 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 HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the 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 HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
- All offers under the Promotion are provided subject to prevailing regulatory requirements.
- No person other than the 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.
- In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
- Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
- These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
- Each of the Bank, HSBC Life and the 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)**

18. The 4% Premium Discount per policy year for first 5 policy years is only applicable to successful applications in respect of a new purchase of DANNB with a 5-year premium payment period option from HSBC Customers.
19. The 4% Premium Discount per policy year for first 5 policy years is only applicable to successful applications in respect of a new purchase of DANNB with a 10-year premium payment period option from HSBC Customers.
20. For premiums paid on an annual basis, the amount of premium payable will be calculated as follow:
  - Full annual premium X 0.96 (applicable to DANNB with 5-year premium payment period option)
  - Full annual premium x 0.96 (applicable to DANNB with 10-year premium payment period option)
21. For premium option paid on a monthly basis,
  - in the first policy year, customers are required to pay the first three months' premium upfront with the full policy year discount deducted from this initial upfront payment, which is calculated as follow:
    - Three month's premium – (Annualised premium X 0.04) (applicable to DANNB with 5-year premium payment period option) OR
    - Three month's premium – (Annualised premium X 0.04) (applicable to DANNB with 10-year premium payment period option)
  - in the second to fifth policy years, the 4% Premium Discount per policy year will be evenly applied to the monthly premium (applicable to DANNB with 5-year premium payment period option) OR
  - in the second to fifth policy years, the 4% Premium Discount per policy year will be evenly applied to the monthly premium (applicable to DANNB with 10-year premium payment period option).
22. The Premium Discount amount will not be treated as qualifying annuity premium for claiming tax deduction and is not tax deductible.

The life insurance plan is 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 and is incorporated in Bermuda with limited liability. 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 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, cooling off period and related charges, please refer to the relevant brochures and policy provisions.

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

**2024 年 6 月 17 日至 2024 年 7 月 31 日 – 滙豐聚富入息延期年金計劃之保費折扣優惠**

滙豐客戶<sup>+</sup>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：

<sup>+</sup> 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: 2024 年 6 月 17 日至 2024 年 7 月 31 日**

合資格人壽保險計劃	保費供款年期	年度化新保費金額	首五個保單年度每年保費折扣優惠*
滙豐聚富入息延期年金計劃	5 年	>= 40,000 港元或 5,200 美元	4%
	10 年	>= 40,000 港元或 5,200 美元	4%

\*保費折扣金價將不被視用作申請扣稅的合資格年金保費及不可獲得稅務扣除。

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。

**推廣條款及細則**

- 是次活動之優惠（「優惠」）只適用於滙豐客戶（見上述定義）（統稱為「滙豐客戶」）於上述推廣期間（包括首尾兩天）成功遞交的所有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 2024 年 9 月 30 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）之員工需同時為滙豐客戶才可享有此優惠。
- 若滙豐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。
- 於上述推廣期間，本優惠不適用於任何同時由滙豐保險所提供的保費折扣或優惠定價。
- 由於金額需要作捨入調整，您最後繳交的總保費或會與申請表所列的總保費稍有出入。
- 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。
- 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及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滙豐客戶共同解決。
- 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滙豐客戶或任何人。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。
- 是次優惠均受有關的監管條例約束。
- 除有關滙豐客戶、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。
- 若有任何爭議，本行及滙豐保險保留最終決定權。
- 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。

16. 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。
17. 本行、滙豐保險及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」：首年保費折扣優惠的相關條款及細則**

18. 4% 首五個保單年度每年保費折扣優惠適用於上述「滙豐客戶」成功申請 5 年保費供款年期「滙豐聚富入息延期年金計劃」的保單)。
19. 4% 首五個保單年度每年保費折扣優惠適用於上述「滙豐客戶」成功申請 10 年保費供款年期「滙豐聚富入息延期年金計劃」的保單)。
20. 選擇年繳保費的保費計算方法為：
  - 原定全年應繳保費額 X 0.96 (適用於 5 年保費供款年期「滙豐聚富入息延期年金計劃」) 或
  - 原定全年應繳保費額 X 0.96 (適用於 10 年保費供款年期「滙豐聚富入息延期年金計劃」)
21. 選擇月繳保費的保費計算方法為：
  - 於首個保單年度，客戶須先繳付首 3 個月保費，而首年保費折扣將於預繳保費中扣除。
    - 3 個月保費 - (年度化保費金額 X 0.04) (適用於 5 年保費供款年期「滙豐聚富入息延期年金計劃」) 或
    - 3 個月保費 - (年度化保費金額 X 0.04) (適用於 10 年保費供款年期「滙豐聚富入息延期年金計劃」) 或
  - 於第 2 至 5 個保單年度，每年 4% 的保費折扣將平均地按月從每月保費中扣除 (適用於 5 年保費供款年期「滙豐聚富入息延期年金計劃」) 或
  - 於第 2 至 5 個保單年度，每年 5% 的保費折扣將平均地按月從每月保費中扣除 (適用於 10 年保費供款年期「滙豐聚富入息延期年金計劃」)。
22. 保費折扣金價將不被視用作申請扣稅的合資格年金保費及不可獲得稅務扣除。

以上人壽保險計劃乃由滙豐保險承保，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並於百慕達註冊成立之有限公司。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、冷靜期及相關費用，請參閱有關之產品冊子及保單條款及細則。

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。

### **17 June 2024 – 31 July 2024 – Premium Discount Offer for HSBC Income Goal Deferred Annuity Plan**

**Eligible HSBC Customers<sup>+</sup> who successfully enroll in the selected life insurance plan(s) during the Promotional Period below can enjoy the following offer(s), subject to the relevant terms and conditions:**

<sup>+</sup> 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 plan(s) during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.

#### **Promotional Period: 17 June 2024 – 31 July 2024**

<b>Eligible Life Insurance Plan</b>	<b>Premium Payment Period</b>	<b>Annualised New Premium (ANP)</b>	<b>Premium Discount per policy year for the first to fifth policy years*</b>
HSBC Income Goal Deferred Annuity Plan (DANNB)	5-year	>=HKD 40,000 OR USD5,200	5%

\*The Premium Discount amount will not be treated as qualifying annuity premium for claiming tax deduction and is not tax deductible.

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

<b>Eligible HSBC Customer</b>	
Group 1	HSBC Customers with in-force HSBC Income Goal Deferred Annuity Plan or HSBC EarlyIncome Deferred Annuity Plan policy paid up at point of new application

#### **Terms and Conditions**

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by the Eligible HSBC Customers to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of new purchase(s) of the Eligible Life Insurance Plan **during the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 30 September 2024. The Promotion shall at all times be subject to these 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 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 HSBC Customer cancelled the 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.
- The offers cannot be used in conjunction with other discount or preferred pricing concurrently run by HSBC Life during the above Promotional Period.
- The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in Application form due to rounding differences.
- 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.
- All offers under the Promotion are provided subject to prevailing regulatory requirements.
- 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.
- In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
- Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
- These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.

17. 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)**

18. The 5% Premium Discount per policy year for first 5 policy years is only applicable to successful applications in respect of a new purchase of DANNB with a 5-year premium payment period option from HSBC Customers.
19. For premiums paid on an annual basis, the amount of premium payable will be calculated as follow:
- Full annual premium X 0.95 (applicable to DANNB with 5-year premium payment period option)
20. For premium option paid on a monthly basis,
- in the first policy year, customers are required to pay the first three months' premium upfront with the full policy year discount deducted from this initial upfront payment, which is calculated as follow:
    - Three month's premium – (Annualised premium X 0.05) (applicable to DANNB with 5-year premium payment period option)
  - in the second to fifth policy years, the 5% Premium Discount per policy year will be evenly applied to the monthly premium (applicable to DANNB with 5-year premium payment period option)
21. The Premium Discount amount will not be treated as qualifying annuity premium for claiming tax deduction and is not tax deductible.

The life insurance plan is 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 and is incorporated in Bermuda with limited liability. 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 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, cooling off period and related charges, please refer to the relevant brochures and policy provisions.

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合資格滙豐客戶<sup>+</sup>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：

<sup>+</sup> 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: 2024 年 6 月 17 日至 2024 年 7 月 31 日**

合資格人壽保險計劃	保費供款年期	年度化新保費金額	首五個保單年度每年保費折扣優惠*
滙豐聚富入息延期年金計劃	5 年	>= 40,000 港元或 5,200 美元	5%

\*保費折扣金價將不被視用作申請扣稅的合資格年金保費及不可獲得稅務扣除。

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。

合資格滙豐客戶	
組別 1	在申請新保單時，持有已經繳清保費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合資格滙豐客戶

**推廣條款及細則**

- 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「滙豐客戶」）於上述推廣期間(包括首尾兩天)成功遞交的所有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 2024 年 9 月 30 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。
- 若合資格滙豐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。
- 於上述推廣期間，本優惠不適用於任何同時由滙豐保險所提供的保費折扣或優惠定價。
- 由於金額需要作捨入調整，您最後繳交的總保費或會與申請表所列的總保費稍有出入。
- 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。
- 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。
- 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滙豐客戶或任何人。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。
- 是次優惠均受有關的監管條例約束。
- 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。

14. 若有任何爭議，本行及滙豐保險保留最終決定權。
15. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
16. 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。
17. 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」：首年保費折扣優惠的相關條款及細則**

18. 5% 首五個保單年度每年保費折扣優惠適用於上述「滙豐客戶」成功申請 5 年保費供款年期「滙豐聚富入息延期年金計劃」的保單)。
19. 選擇年繳保費的保費計算方法為：
  - 原定全年應繳保費額 X 0.95 (適用於 5 年保費供款年期「滙豐聚富入息延期年金計劃」)
20. 選擇月繳保費的保費計算方法為：
  - 於首個保單年度，客戶須先繳付首 3 個月保費，而首年保費折扣將於預繳保費中扣除。
    - 3 個月保費 - (年度化保費金額 X 0.05) (適用於 5 年保費供款年期「滙豐聚富入息延期年金計劃」)
  - 於第 2 至 5 個保單年度，每年 5% 的保費折扣將平均地按月從每月保費中扣除 (適用於 5 年保費供款年期「滙豐聚富入息延期年金計劃」)
21. 保費折扣金價將不被視用作申請扣稅的合資格年金保費及不可獲得稅務扣除。

以上人壽保險計劃乃由滙豐保險承保，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並於百慕達註冊成立之有限公司。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、冷靜期及相關費用，請參閱有關之產品冊子及保單條款及細則。

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。