

Terms and Conditions of Exclusive HSBC Life Promotion ("Promotion") for HSBC Premier Mastercard Credit Cardholders

1. The promotional period is from 1 July 2025 to 30 September 2025, both dates inclusive ("Promotional Period"). All application for Eligible Insurance Plan(s) (as defined under Clauses 3 and 4 below) must be submitted during the Promotional Period.
2. This promotion applies to customers ("Cardholders") holding any personal primary and / or additional HSBC Premier Mastercard Credit Card ("Eligible Credit Card") issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (including its successors and assigns) ("the Bank").
3. Subject to clause 4 below, "Eligible Insurance Plan(s)" refers to any successful application by Cardholder as the policyholder for selected life insurance plans (as determined by HSBC Life (International) Limited ("HSBC Life") underwritten by HSBC Life, and paid by the Cardholder with an Eligible Credit Card during the Promotional Period, with policies being issued on or before 31 December 2025. Any applications with unposted/ cancelled/ refunded premium will not qualify as a successful application of an Eligible Insurance Plan for the purpose of this promotion. Whether an application of an Eligible Insurance Plan is successful shall be determined at the sole and absolute discretion of HSBC Life and the Bank.
4. The Promotion is not applicable to any of the following insurance plans: HSBC Swift Save Insurance Plan, HSBC Swift Guard Critical Illness Plan, HSBC Family Protector and HSBC Voluntary Health Insurance Flexi Plan, which are applied for through HSBC public website, Personal Internet Banking or HSBC Mobile, HSBC Wealth Select Protection Linked Plan, HSBC Income Goal Deferred Annuity Plan and HSBC EarlyIncome Deferred Annuity Plan.
5. Application for Eligible Insurance Plan(s) made through the Bank, the amount of Extra RewardCash credited to the relevant Cardholder will be as follows:

Annualized New Premium of an Eligible Insurance Plan (Before any applicable discount)	Amount of Extra RewardCash
From HK\$ 5,000 to HK\$ 59,999	\$50 RewardCash
From HK\$ 60,000 to HK\$ 99,999	\$300 RewardCash
From HK\$ 100,000 to HK\$ 599,999	\$500 RewardCash
HK\$ 600,000 and above	\$6,000 RewardCash

6. This Promotion is also applicable to HSBC Global Private Banking Clients applying for an Eligible Insurance Plan via their Global Private Banking Relationship Manager.
7. 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.
8. For Eligible Insurance Plan(s) with payment currency denominated in USD, the premiums in USD will be converted to HKD based on currency exchange rate of 1 USD to 7.8 HKD for calculation of the amount of Extra RewardCash, subject to all the terms herein. However, the actual exchange rate shown on customer's Eligible Credit Card statement can be different due to exchange rate fluctuation.
9. Subject to all the terms herein, the Extra RewardCash will be credited to the Eligible Credit Card which is used to settle the premiums of the Eligible Insurance Plan(s). The Extra RewardCash cannot be converted into cash and is not transferable.
10. Upon verification and confirmation by HSBC Life and the Bank that the Eligible Insurance Plan qualify for the extra RewardCash, the Extra RewardCash will be automatically credited to the Cardholder's Eligible Credit Card account after the cooling off period of the issued Eligible Insurance Plan according to the below schedule:

Application Sign Date	Policy Issue Date	Date which the extra RewardCash will be credited
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		("RewardCash Fulfilment Date")
1 July 2025 – 30 September 2025	1 July 2025 – 31 December 2025	On or before 31 March 2026

11. Only Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire Promotional Period and before the RewardCash Fulfilment Date will be eligible for the Extra RewardCash, subject to all the terms herein.
12. Only policyholder(s) of the Eligible Insurance Plan is/are still effective during the entire Promotional Period and before the RewardCash Fulfilment Date will be eligible for the Extra RewardCash, subject to all the terms herein.
13. Where any Extra RewardCash has been credited to a credit card account and there is a subsequent cancellation or reversal of any application of Eligible Insurance Plan(s) upon which Extra RewardCash has been awarded, HSBC Life and the Bank shall have the right to claw back and will claw back the Cardholder's account with the whole amount of the requisite Extra RewardCash.
14. Fraud and abuse will result in forfeiture of a Cardholder's eligibility to participate in the promotion as well as cancellation of a Cardholder's credit card(s). HSBC Life and the Bank further reserves the right to charge any amount awarded under this promotion directly from the credit card account without prior notice.
15. HSBC Life and the Bank accepts no liability for and makes no representations of warranties regarding the quality of goods or services provided by designated merchants participating in the Bank's RewardCash Programme ("Designated Merchant(s)").
16. The promotion is subject to these terms and conditions, and other terms and conditions stipulated by the Designated Merchant and they are subject to change. The promotion may be terminated by HSBC Life and the Bank and the Designated Merchant at their discretion at any time. The latest details of the promotion and the revised terms and conditions will be made available on the relevant website as soon as practicable (if applicable). HSBC Life and the Bank accepts no liability in respect of any additional offers/ discounts which the Designated Merchant may or may not offer or any changes to the terms and conditions of the Designated Merchant.
17. These Terms and Conditions govern this promotion, and 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.
18. No person other than the Cardholder and 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.
19. In case of dispute arising out of the promotion, the decision of HSBC Life and the Bank shall be final and conclusive.
20. These terms and conditions are subject to any prevailing regulatory requirements.
21. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotion materials and these terms and conditions, the English version shall apply and prevail.

To borrow or not to borrow? Borrow only if you can repay!

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

滙豐保險之滙豐卓越理財信用卡客戶專屬優惠（「優惠」）的條款及細則

1. 本優惠推廣期（「推廣期」）為 2025 年 7 月 1 日至 2025 年 9 月 30 日，包括首尾兩天。所有合資格保險計劃的申請（如以下第 3 和第 4 條所定義）必須在推廣期內遞交。
2. 本優惠只適用於擁有由香港上海滙豐銀行有限公司（包括其承繼人）（「本行」）簽發的任何個人滙豐卓越理財信用卡主（「合資格信用卡」）之持有人（「持卡人」）。
3. 根據以下第 4 條規定，「合資格保險計劃」是指持卡人成功申請由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保之指定人壽保險計劃並成為保單持有人，並在推廣期內持卡人利用合資格信用卡繳交保費，而該保單於 2025 年 12 月 31 日或之前成功批核發出。任何並無入賬、已被取消，或已被退款的投保申請，均不符合本優惠的合資格保險計劃的成功申請。合資格保險計劃的成功申請與否將完全由滙豐保險和本行酌情決定。
4. 推廣優惠不適用於滙捷儲蓄保險計劃、及滙達保危疾保障計劃、滙家保、及經由滙豐網頁/個人網上理財/滙豐手機理財投保的滙豐自願醫保靈活計劃、滙萃保障相連保險計劃、滙豐聚富入息延期年金計劃及滙豐盈達延期年金計劃。
5. 合資格保險計劃的申請經由本行提交後，相關的持卡人可獲得以下數額的額外獎賞錢：

合資保險計劃，其新繳保費的年度化金額為 (以折扣前每個合資格計劃計算)	額外獎賞錢數額
介乎港幣 5,000 元至港幣 59,999 元	\$50 獎賞錢
介乎由港幣 60,000 元至港幣 99,999 元	\$300 獎賞錢
介乎港幣 100,000 元至港幣 599,999 元	\$500 獎賞錢
港幣 600,000 元或以上	\$6,000 獎賞錢

6. 此推廣優惠亦適用於經滙豐環球私人銀行客戶經理投保合資格保險計劃的滙豐環球私人銀行客戶。
7. 躉繳保費之年度化金額以躉繳保費金額 x0.1 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。
8. 以美元為繳款貨幣的合資格保險計劃，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額外獎賞錢（受本優惠之條款約束）數額之用。客戶必須注意其合資格信用卡之月結單上顯示的實際匯率可能會因匯率波動而有所不同。
9. 額外獎賞錢（受本優惠之條款約束）會在用來繳付合資格保險計劃保費的合資格信用卡戶口中入賬。額外獎賞錢不可以轉換成現金，也不可轉讓。
10. 交易經過滙豐保險和本行核實和確認符合獎賞錢優惠資格後，額外獎賞錢將會於已發出之合資格保險計劃之冷靜期後按以下日期於持卡人的合資格信用卡戶口入賬。

申請日期	保單之發出日期	額外獎賞錢入賬日 (「獎賞錢入賬日期」)
2025 年 7 月 1 日至 2025 年 9 月 30 日	2025 年 7 月 1 日至 2025 年 12 月 31 日	2026 年 3 月 31 日或之前

11. 只有在整個推廣期內和獎賞錢入賬日期前都維持良好狀態的合資格信用卡持卡人的信用卡戶口才會符合獲得額外獎賞錢（受本優惠之條款約束）的資格。
12. 按本優惠所述之條款，只有在整個推廣期內和獎賞錢入賬日期前都持續有效的合資格保險計劃才會符合獲得額外獎賞錢（受本優惠之條款約束）的資格。
13. 當遇到額外獎賞錢在信用卡戶口入賬後，如有關合資格保險計劃的申請被取消或推翻的情況，滙豐保險和本行有權在持卡人戶口扣除並將會在持卡人戶口注銷額外獎賞錢的全筆數額。
14. 任何詐騙和濫用將不但會導致持卡人參與推廣的資格被剝奪，而且持卡人的信用卡也會被註銷。滙豐保險和本行也將保留在沒有通知下在信用卡戶口扣除透過本優惠獲得的任何數額。
15. 滙豐保險和本行不會承擔由指定商戶所提供的貨品和服務之任何責任，也不作任何有關貨品和服務之保用聲明或陳述。

16. 這項推廣由這裡所列的條款及細則以及指定商戶所提供的條款及細則約束，並可能隨時更改。滙豐保險、銀行和指定商戶可以隨時決定終止這項推廣。如適用，有關這項推廣的最新資料以和修訂的條款及細則會在可能的情況下儘快在相關的網站公佈。滙豐保險和本行不會承擔由指定商戶所提供或可能提供的額外優惠或折扣之任何責任，以及有關指定商戶的條款及細則作出修改之任何責任。
17. 本優惠受此等條款及細則約束，而此等條款及細則需與銀行獎賞錢的條款及細則一同細閱。當遇到推廣之條款及細則和獎賞錢的條款及細則有衝突時，有關這項推廣事宜，以這些條款及細則為準。
18. 除了持卡人、滙豐保險和本行之外，任何人士均不會在《合約(第三者權利)條例》下擁有任何行使和享受這些條款及細則規定的權利。
19. 當遇到有關這項推廣的爭議，滙豐保險和本行的決定為最終決定。
20. 這些條款及細則受制於現行有關法規的相關要求。
21. 這些條款及細則受到香港特別行政區法律的制裁和詮釋。
22. 這項推廣及相關的條款及細則之中英文本如有歧異，一概以英文本為準。

借定唔借？還得到先好借！

Issued by HSBC Life International Limited, incorporated in Bermuda with limited liability and The Hongkong and Shanghai Banking Corporation Limited

由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）和香港上海滙豐銀行有限公司刊發