



Terms and Conditions of Insurance and Time Deposits Preferential Offer

When is the Insurance and Time Deposits Preferential offer (“Offer”) available

1. The Offer is available from 1 Jan 2024 until further notice at our discretion.

Customer eligibility

2. All Wealth and Personal Banking customers (“Eligible Clients”) of The Hongkong and Shanghai Banking Corporation Limited in the Hong Kong Special Administrative Region (“Hong Kong SAR”) (and its successors and assigns) (“HSBC” or the “Bank”).

Conditions of the Offer

3. Eligible Clients who have successfully applied for an insurance policy of any of the following plans: HSBC Income Goal Deferred Annuity Plan / HSBC EarlyIncome Deferred Annuity Plan / HSBC Flourish Income Annuity Plan / Income Goal Insurance Plan II / HSBC Family Goal Insurance Plan / HSBC Wealth Goal Insurance Plan II / HSBC Health Goal Insurance Plan / Goal Access Universal Life Plan (Education) / Goal Access Universal Life Plan (Protection) / Jade Global Generations Universal Life / Jade Ultra Global Generations Universal Life / HSBC Paramount Global Life Insurance Plan / HSBC Ultra Wealth Goal Insurance Plan / HSBC Jubilee Wealth Insurance Plan / HSBC Eminent Goal Multi-Currency Insurance Plan (“Eligible Insurance Plan(s)”), can enjoy preferential time deposit interest rates with HSBC when placing 1-week, 1-month or 3-month time deposits of designated currencies, in accordance with clauses 4 to 9 below. Placement of time deposit to enjoy the preferential interest rate is at the absolute discretion of Eligible Clients. You will be informed of the latest respective interest rates by HSBC Hong Kong branch staff upon time deposit placement.

The offered currencies, interest rates and deposit periods are subject to our discretion. They are not guaranteed and may be subject to revision, as per prevailing market conditions. Deposits in different currencies, deposit periods, amounts and customer types will have different preferential time deposit interest rates. We will confirm and advise you the applicable interest rate at the time when the time deposit is placed.

4. To enjoy the Offer, Eligible Clients must:
 - a. successfully apply for Eligible Insurance Plan(s) through HSBC Hong Kong branch or Video-enabled meeting when the Offer is still made available, and
 - b. successfully set up a time deposit with an amount not exceeding the sum of first 5 years annualized new premium, including levy, of the Eligible Insurance Plan(s) applied for or an amount of HKD 5,000,000 (or USD 640,000 or RMB 5,000,000 or its EUR/AUD/CAD/GBP equivalent), whichever is lower. The time deposit must be placed within 30 calendar days from the policy application date of Eligible Insurance Plan(s) or when the Offer is still made available, whichever is earlier, and
 - c. the time deposit placement with the currency, deposit period and deposit amount must match with the “Conditions of the Offer” above, and
 - d. the placement of time deposit must be under sole or joint bank account held by the policyholder of the Eligible Insurance Plan(s), and



- e. The time deposit placement must be completed through HSBC Hong Kong branch.
5. Eligible customers can set up more than one time deposit per Eligible Insurance Plan application, as long as it's within the maximum placement amount stated in clause 4b.
6. The minimum time deposit amount for is HKD 10,000 HKD placement, USD2,000 for USD placement, RMB10,000 for RMB placement, EUR/AUD/CAD/GBP2,000 for EUR/AUD/CAD/GBP placements respectively. The Offer may not apply to all the designated currencies stated in this clause (HKD, USD, RMB, EUR, AUD, CAD, GBP), which availability is subject to our discretion from time to time.
7. The maximum time deposit amount is capped at the sum of the first 5 years annualized new premium, including levy, of the Eligible Insurance Plan(s) stated in clause 3 applied OR HKD5,000,000 (or its equivalent), whichever is lower.
8. Eligible Clients can enjoy the Offer more than once when the Offer is still made available. The Offer is provided once per application of Eligible Insurance Plan(s).
9. Eligible Clients cannot enjoy the Offer if the Eligible Insurance Plan is cancelled or terminated prior to the time deposit placement or is cancelled by exercising the cooling-off right.
10. When Eligible Clients enjoy the Offer by setting up a time deposit in their joint account(s), HSBC may disclose such information to the other joint owner(s) of the account.
11. The Bank and HSBC Life (International) Limited ("HSBC Life") reserve the right to change these Terms and Conditions at any time; and any of 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 Clients or to anyone. The Bank and HSBC Life accept no 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. Please check with HSBC staff for the latest details, availability and terms and conditions of the offer.
12. In case of any disputes arising out of this Offer, HSBC and HSBC Life's decision shall be final and conclusive.
13. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
14. In the event of discrepancy or inconsistency between the English and Chinese versions of the promotional materials and these terms and conditions, this English version shall prevail.
15. No person other than the Eligible Clients, HSBC 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.
16. HSBC Life reserves the right to accept or reject any application for any insurance plan, including for reasons based on the information provided by or for the policyholder and/or the life insured during the application.



Risk Disclosure

Currency conversion risk – the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.

Preferential interest rate offer should not be treated as an inducement or solicitation to purchase an Eligible Insurance Plan by the Eligible Clients, whose decision to purchase an insurance plan or other financial products should be based on customer's financial needs analysis and independent from the availability of the Offer. HSBC does not impose pressure on Eligible Clients to set up any time deposits whether before or after their decision to purchase an insurance plan.

Eligible Insurance Plans are life insurance plans underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability ("HSBC Life") which is authorized by the Insurance Authority of the Hong Kong SAR to carry on long-term business in the Hong Kong SAR. HSBC 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 life insurance products in the Hong Kong SAR.

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

保險及定期存款優惠條款及細則

保險及定期存款優惠(「優惠」)推廣期

1. 優惠於 2024 年 1 月 1 日起生效，直至另行通知，並以本行決定為準。

誰可獲享此優惠

2. 優惠適用於香港特別行政區(「香港」)的香港上海滙豐銀行有限公司(及其繼承人及受讓人)(「本行」或「滙豐」)的財富管理及個人客戶(「合資格客戶」)。

優惠之合資格條件

3. 合資格客戶於推廣期期間成功投保以下其中任何一項計劃，包括：滙豐聚富入息延期年金計劃、滙豐盈達延期年金計劃、滙豐裕達年金計劃、聚富入息保險計劃 II、滙盛人生保險計劃、滙溢保險計劃 II、滙康保險計劃、駿富教育萬用壽險計劃、駿富保障萬用壽險計劃、翡翠環球世代萬用壽險計劃、翡翠尊尚環球世代萬用壽險計劃、滙瓏環球壽險計劃、滙溢尊尚保險計劃、滙禧保險計劃、滙圖多元貨幣保險計劃(統稱「合資格保險計劃」)，便可以根據下列第 4 至第 9 條條款之條款，以特惠年利率設立 1 星期、1 個月或 3 個月的指定貨幣定期存款。合資格客戶對是否設立定期存款以享受特惠利率擁有絕對決定權。滙豐香港分行職員會於開立定期存款時通知您最新的相關年利率。

優惠適用的貨幣，利率及存款期以本行決定為準。此年利率或會因應當時市場情況而有所更改。定期存款會因貨幣，存款期，存款金額和客戶類別而有不同的優惠定期存款利率。我們將於您開立定期存款時確定有關年利率。

4. 獲享優惠，合資格客戶須：
 - a. 成功於優惠仍生效期間於滙豐香港分行或視像會議申請任何合資格保險計劃；及
 - b. 於合資格保險計劃申請的 30 個曆日內或於優惠仍生效期間開立定期存款，以較前者為準；並所開立之定期存款金額不多於所申請合資格保險計劃首 5 年的年度化新保費總值(包括保費徵費)或港元 5,000,000 (美元 640,000 或人民幣 5,000,000 或其歐羅/澳元/加拿大元/英鎊等值)，以較低者為準；及
 - c. 成功開立的定期存款與以上優惠之合資格條件列出的貨幣、存款期及存款金額相符；及
 - d. 開立定期存款的戶口必須為合資格保險計劃之持有人同一名下的個人戶口或聯名戶口；及
 - e. 定期存款必須於香港分行開立。
5. 合資格客戶每份合資格保險計畫的投保可設立多於一份定期存款，而相關定期存款的總額受限於上述第 4b 條的最高定期存款金額。
6. 所開立的定期存款最低存款金額為港元 10,000 或美元 2,000 或人民幣 10,000 或歐羅/澳元/加拿大元/英鎊 2,000。推廣優惠不時適用於此條款所列明的指定貨幣(港幣，美元，人民幣，歐羅，澳元，加拿大元，英鎊)，適用貨幣以本行決定為準。

7. 所開立的定期存款最高存款金額為所申請合資格保險計劃(於第3條條款列明)的首5年年度化新保費總值(包括保費徵費)或港元5,000,000(或其等值),以較低者為準。
8. 於優惠仍生效期間合資格客戶可多次享用本優惠。每申請一項合資格保險計劃可享本優惠一次。
9. 如合資格客戶於設立定期存款前取消或終止合資格保險計劃或因行使冷靜權而被取消,則不可獲享本優惠。
10. 若合資格客戶在聯名戶口開立獲享此優惠的定期存款,滙豐可向其他聯名戶口客戶披露有關開立定期存款的相關資料。
11. 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。本行或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。有關最新之優惠內容、供應及條款及細則,請向本行員工查詢。
12. 就本優惠如有任何爭議,滙豐及滙豐保險保留最終決定權。
13. 以上優惠條款及細則受香港特別行政區法律所管轄,並按照香港法律詮釋。
14. 本優惠資料及本條款及細則的中英文本如有任何歧義或不一致,概以英文本為準。
15. 除合資格客戶,滙豐及滙豐保險以外,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。
16. 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。

風險聲明

貨幣兌換風險－外幣和人民幣存款的價值需承受因匯率波動而產生的風險。倘若你選擇將外幣和人民幣存款兌換為其他貨幣時的匯率較當初兌換外幣和人民幣存款時的匯率為差,則可能會因而蒙受本金損失。

此定期存款優惠並非及不應被視為購買合資格保險計劃的要約或誘因。合資格客戶應就本身的財務需要分析而非僅根據此優惠作決定而購買保險計劃或其他金融產品。無論在作出投保決定之前或之後,滙豐均不會強逼合資格客戶設立任何定期存款。



以上合資格保險計劃乃由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保之人壽保險計劃，其已獲香港保險業監管局授權及受其監管於香港特別行政區（「香港」）經營長期保險業務。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產品之代理商。

由香港上海滙豐銀行有限公司和滙豐人壽保險（國際）有限公司，於百慕達註冊成立之有限公司訂立