

HSBC Life Mid-Autumn Festival – Promotional Terms and Conditions

1. **HSBC Life Mid-Autumn Festival** (the “Promotion”) is from 1 Sep 2022 to 30 Sep 2022 (both dates inclusive) (the “Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
2. The Promotion is applicable to customers of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (“HSBC” or the “Bank”) in the Hong Kong Special Administrative Region (“Hong Kong”) who have fulfilled the following criteria (the “Eligible Customers”):
 - (a) be aged 18 or above on or before 1 Sep 2022; AND
 - (b) have a valid correspondence address in the record of the Bank.
3. An Eligible Customer who applies for one or more eligible life insurance plans: (1) HSBC Wealth Goal Insurance Plan II, (2) HSBC Ultra Wealth Goal Insurance Plan, (3) HSBC Family Goal Insurance Plan, (4) HSBC Health Goal Insurance Plan, (5) HSBC Paramount Global Life Insurance Plan, (6) Income Goal Insurance Plan II, (7) HSBC Flourish Income Annuity Plan, (8) Jade Global Generations Universal Life, (9) Jade Ultra Global Generations Universal Life, underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”) (“Eligible Plans”) during the Promotional Period (at HSBC branches or through video-enabled meeting(s) with branch sales or through application hotline +852 2233 3130), and has his/her application accepted and policy(ies) issued on or before 31 December 2022, may (at HSBC Life and the Bank’s discretion), be offered SOGO Gift Certificates in accordance with the tiers listed below (the “Gift”). There is no limit to the number of times each Eligible Customer may receive the Gift during the Promotional Period.

Annualised New Premium (before discount, for each Eligible Plan)	Gift Offer – SOGO Gift Certificates
HK\$50,000 – HK\$99,999	HK\$500
HK\$100,000 – HK\$199,999	HK\$1,000
HK\$200,000 – HK\$499,999	HK\$2,000
HK\$500,000 – HK\$799,999	HK\$5,000
HK\$800,000 – HK\$999,999	HK\$8,000
HK\$1,000,000 and above	HK\$10,000

4. No Gifts will be offered if the Eligible Customer cancels the issued policy(ies) within the cooling off period.
5. 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.
6. If customers cancelled any applications which were submitted or effected on or before 31 Aug 2022 and apply for the same eligible life insurance plans during the promotional period, the new life insurance application is ineligible for enjoying this offer.

7. Gifts will be mailed out to the Eligible Customer within three months after the policy cooling off period by registered mail to each Eligible Customer's local correspondence address maintained in the Bank's record at the time of mailing.
8. Gifts are not replaceable in the event of any loss or damage, or delivery failure (such as due to an invalid correspondence address, or failure to receive the delivery where delivered by recorded delivery).
9. The Gifts are available while stocks last. HSBC Life and the Bank reserve the right to replace the Gifts with any alternative gifts from any merchant without prior notice. The Gifts (or any alternative gifts) cannot be converted to cash and their use is subject to the terms and conditions stipulated by the supplying merchant(s). HSBC Life and the Bank are not responsible for and shall have no liability in respect of the delivery of, or the quality of products and services provided by the supplying merchant(s) redeeming the Gifts (or any alternative gifts) that are subject to the Promotion.
10. 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 their discretion without prior notice to the customers. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
11. No person other than the Eligible 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 arising out of the Promotion, 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 apply and prevail.
14. 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.

Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

滙豐保險中秋節獎賞推廣活動條款及細則

1. **滙豐保險中秋節**（「推廣活動」）由2022年9月1日至2022年9月30日，包括首尾兩天（「推廣期」），並且須符合下列一般條款及細則（「條款及細則」）。
2. 本推廣活動只適用於獲發於香港特別行政區（「香港」）的香港上海滙豐銀行有限公司（及其繼承人及受讓人）（「滙豐」或「本行」）的客戶，而該等客戶符合以下條件（「合資格客戶」）：
 - a) 於2022年9月1日年滿18歲或以上；及
 - b) 於本行之記錄內持有有效的通訊地址。
3. 合資格客戶於推廣期內（透過滙豐分行或與分行職員視像會議或透過申請熱線 +852 2233 3310）申請一份或多於一份由滙豐人壽保險（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：(1) 滙溢保險計劃 II、(2) 滙溢尊尚保險計劃、(3) 滙盛人生保險計劃、(4) 滙康保險計劃、(5) 滙瓏環球壽險計劃、(6) 聚富入息保險計劃 II、(7) 滙豐裕達年金計劃、(8) 翡翠環球世代萬用壽險、(9) 翡翠尊尚環球世代萬用壽險（「合資格計劃」），而該保單於2022年12月31日或之前獲接納並成功批核發出，可（由滙豐保險和本行保留權利）按照下列級別獲贈現金禮券（「禮品」）。每位合資格客戶可接受的禮品數量於推廣期內不設上限。

新繳保費之年度化金額 (以折扣前每個合資格計劃計算)	禮品 - 崇光百貨禮券
港幣 50,000 元—港幣 99,999 元	港幣 500 元
港幣 100,000 元—港幣 199,999 元	港幣 1,000 元
港幣 200,000 元—港幣 499,999 元	港幣 2,000 元
港幣 500,000 元—港幣 799,999 元	港幣 5,000 元
港幣 800,000 元—港幣 999,999 元	港幣 8,000 元
港幣 1,000,000 元或以上	港幣 10,000 元

4. 如合資格客戶於冷靜期期間取消已發出之合資格計劃保單，則不可獲享禮品。
5. 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。
6. 如客戶取消任何於2022年8月31日或之前遞交或已生效的申請，並於推廣期間申請相同的合資格計劃，新的人壽保險計劃申請並不符合此優惠的資格。
7. 禮品將於已發出之保單之冷靜期後三個月內以郵遞掛號形式寄給合資格客戶，郵寄地址將根據郵寄當日，客戶在本行的登記戶口的通訊地址為準。

8. 如遺失、損毀禮品，或於郵寄途中遺失（如因通訊地址無效，或未有領取掛號郵件而導致的無法派遞）本行及滙豐保險將不會補發予客戶。
9. 禮品數量有限，送完即止。若禮品送罄後，本行及滙豐保險有權以由任何供應商提供的任何其他禮品取代而毋須另行通知。本推廣優惠下的禮品（或其他取代之禮品）不可兌換現金並受供應商之使用條款及細則約束。本行對於禮品（或取代之禮品）的供應商所提供的產品及服務質素概不承擔任何責任。
10. 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。
11. 除有關合資格客戶、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. 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。
13. 如英文譯本與中文譯本在文義上出現分歧，概以英文譯本為準。
14. 以上推廣條款及細則受香港法律所管轄，並按照香港特別行政區法律詮釋。

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。

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