

2025 Airport Lounge Pass Acquisition Offer – Terms and Conditions

- 1) **The 2025 Airport Lounge Pass Acquisition Offer** (the “Offer”) is from 1 January 2025 to 31 December 2025 (both dates inclusive) (the “Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
- 2) The Offer is applicable to selected 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 requirements (the “Eligible Customers”):
 - (a) be aged 18 or above on 1 January 2025; AND
 - (b) not be a citizen of the United States of America (“U.S.”), a U.S. resident, and/or a U.S. tax payer resident.
- 3) Subject to all the terms herein, an Eligible Customer who successfully applies[^] for selected life insurance plans (as determined by HSBC Life) underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”) (“Eligible Plans”) during the Promotional Period at any HSBC branches with branch staff of the Bank in Hong Kong, may (at HSBC Life’s discretion), be offered a Priority Pass one-year membership [in respect of access to designated global airport lounges] and/or a Plaza Premium First Lounge Pass with 4 vouchers for free admission to Plaza Premium First Lounge at Hong Kong International Airport (“Gift”) in accordance with the tiering listed below.

Annualised New Premium (before discount, or the equivalent in other currencies, for each Eligible Plan)	Gift
HKD500,000 – HKD999,999	One (1) Priority Pass one-year membership
HKD1,000,000 or above	One (1) Priority Pass one-year membership + One (1) Plaza Premium First Lounge Pass with 4 vouchers for free admission to Plaza Premium First at Hong Kong International Airport

The Gift has limited quota and will be distributed on a first-come, first-served basis, while stocks last. Each Eligible Customer may receive the Gift once only during the Promotional Period.

[^]Applications submitted via HSBC Commercial Banking or any of the HSBC Life’s authorised brokers, are excluded from this Offer

[^]The Promotion is not applicable to HSBC Global Private Banking Clients applying for a life insurance plan via their Global Private Banking Relationship Manager

- 4) The Priority Pass one-year membership is issued by Priority Pass (A.P.) Limited which includes unlimited free visit for members to over 1,600 designated global airport lounges together with 1 free guest pass for an accompanying guest, for each member’s visit. A nominal fee will be incurred for any further additional guests. The Plaza Premium First Lounge Pass, issued by Joint Billion Holdings Limited, includes 4 vouchers for a free 3-hour admission together with admission to Plaza Premium First Lounge and Infinity Room, located at Terminal 1 Level 6 near Gate 1, Hong Kong International Airport. HSBC Life nor any member of the HSBC Group are not the manufacturer of the Gift and does not bear any responsibility including but not limited to quality, terms and conditions, service after redemption.
- 5) The Offer is not applicable to any of the following insurance plans applied at HSBC branches: HSBC Wealth Select Protection Linked Plan, HSBC Income Goal Deferred Annuity Plan and HSBC EarlyIncome Deferred Annuity Plan. Any insurance plans applied through HSBC public website, Personal Internet Banking or HSBC Mobile are excluded (“Excluded Plans”).

- 6) Application for Excluded Plans shall not constitute Eligible Plans. Any applications with unposted/ cancelled/ refunded premium will not qualify as Eligible Plans for the purpose of this Promotion. Whether an application is eligible shall be determined at the sole and absolute discretion of HSBC Life.
- 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) Gift will be passed to the Eligible Customer in the form of a customer letter containing Priority Pass Offer Invitation Code and /or redemption codes of Plaza Premium First Lounge Pass after the submission of the policy application in branch as above.
- 9) If customers cancel any applications of Eligible Plans which were submitted or effected on or before 1 January 2025 and apply for the same Eligible Plans during the Promotional Period, the new application of Eligible Plans is ineligible for enjoying this Offer.
- 10) If an Eligible Customer is entitled to more than one prevailing promotional offer in relation to the completion of a Future Planner and/or a new life insurance application, during the designated Promotional Period, the Eligible Customer will receive the Gift from this Promotion in addition to any other applicable prevailing promotional offers. HSBC Life reserves the right to make the final determination on the promotional offer and the aggregated promotional offer.
- 11) The Gift is non-transferable and is not replaceable in the event of any loss or damage.
- 12) HSBC Life reserves the right to replace the Gift with any alternative gifts from any merchant without prior notice. HSBC Life may not be able to offer any alternative gift which is comparable or similar to the Gift. The Gift (or any alternative gifts) offered under the Offer cannot be converted to cash and their use is subject to the terms and conditions stipulated by the supplying merchant(s). HSBC Life nor any member of the HSBC Group are not responsible for and shall have no liability in respect of the quality of products and services provided and use of personal data by the supplying merchant(s) of the Gift (or any alternative gifts) in the Offer.
- 13) Notwithstanding anything stated herein or any Gift being presented to any Eligible Customer, at all times, HSBC Life nor any member of the HSBC Group shall not be liable for any loss, damage, expenses or costs in respect of any restricted access or no access to any global airport lounges under any kind of circumstances (including but not limited to any reason that is beyond the control of HSBC Life nor any member of the HSBC Group).
- 14) HSBC Life reserves the right to change these Terms and Conditions at any time and the Offer may be withdrawn and/or terminated by HSBC Life at their discretion without prior notice to the customers. HSBC Life accepts no liability for any such change, withdrawal and/or termination.
- 15) These Terms and Conditions are subject to prevailing regulatory requirements.
- 16) No person other than the Eligible Customer 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.

- 17) In the event of dispute arising out of the Offer, the decision of HSBC Life shall be final and conclusive.
- 18) Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
- 19) These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.

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

2025 機場貴賓室獎賞推廣活動條款及細則

- 1) **2025 機場貴賓室獎賞推廣活動**（「推廣活動」）由 2025 年 1 月 1 日至 2025 年 12 月 31 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」）的特選客戶，而該等客戶符合以下條件（「合資格客戶」）：
 - (a) 於 2025 年 1 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
- 3) 受本文所有條款約束，合資格客戶需於推廣期內在任一間滙豐分行，透過分行職員成功遞交投保新申請[^]由滙豐人壽保險（國際）有限公司（註冊成立於百慕達之有限責任公司）（及其繼承人及受讓人）（「滙豐保險」）承保之指定人壽保險計劃（「合資格計劃」），並符合下列定期保費要求，可獲贈（由滙豐保險酌情決定） Priority Pass 一年會籍一份 [使用全球指定機場貴賓室] 及/或香港國際機場環亞優逸庭通行證一份 (包括四張禮券免費進入香港國際機場的環亞優逸庭貴賓室)（「禮品」）。

新繳保費的年度化金額 (以折扣前每個合資格計劃計算、或等值的其他貨幣)	禮品數量
港幣 500,000 元至 999,999 元	Priority Pass 一年會籍一份
港幣 1,000,000 元或以上	Priority Pass 一年會籍一份 及 香港國際機場環亞優逸庭通行證一份 (包括四張禮券免費進入香港國際機場的環亞優逸庭貴賓室)

禮品數量有限，先到先得，送完即止。每位合資格客戶於推廣期內最多僅可接受一次的禮品獎勵。

[^]此優惠不適用於經由滙豐工商金融及經由滙豐保險授權中介人遞交之投保申請

[^]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

- 4) Priority Pass 一年會籍由 Priority Pass (A.P.) Limited 發出，此會籍包括會員無限次及一位同行賓客免費尊享全球 1,600 多間指定機場貴賓室，每位額外的賓客需支付象徵性的費用。香港國際機場環亞優逸庭通行證由 Joint Billion Holdings Limited 發出，此通行證包括四張禮券免費進入香港國際機場的環亞優逸庭貴賓室，以享用 3 小時優逸庭及 Infinity Room 服務。滙豐保險或任何滙豐集團成員並非禮品之供應商，故不會承擔任何關於禮品之責任，包括但不限於禮品及/或相關服務的責任。
- 5) 推廣活動不適用於滙豐分行申請的以下保險計劃：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。任何經由滙豐網頁/個人網上理財/滙豐手機理財投保的保險計劃均不適用（「非合資格計劃」）。
- 6) 任何非合資格計劃申請均不適用於本推廣活動。任何就有關人壽保險計劃系列並無入賬、已被取消，或已被退款的投保申請，均不符合本推廣活動的申請資格。每項申請合乎資格與否將完全由滙豐保險酌情決定。

- 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) 客戶在遞交投保新申請後，禮品將以載有 Priority Pass 一年會籍禮遇邀請碼及/ 或香港國際機場環亞優逸庭通行證換領碼之客戶信的形式於分行發給合資格客戶。
- 9) 如客戶取消任何於 2025 年 1 月 1 日或之前遞交或已生效的合資格計劃申請，並於推廣期間申請相同的合資格計劃，新的合資格計劃申請並不符合此優惠的資格。
- 10) 如合資格客戶於推廣期內同時符合多於一項就完成財務狀況檢查或/及就人壽保險計劃新申請的相關推廣優惠的資格，合資格客戶除了可獲得本推廣活動之禮品外，還有其他適用的現行優惠。滙豐保險保留對推廣活動優惠及推廣活動優惠總額作出最終決定的權利。
- 11) 禮品不可轉讓給其他人。如合資格客戶遺失或損毀禮品，滙豐保險將不會補發予客戶。
- 12) 若禮品送罄後，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。滙豐保險未必能夠提供任何與禮品相當或類似的取代之禮品。本推廣活動下的禮品（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。滙豐保險或任何匯豐集團成員對於禮品（或取代之禮品）的供應商所提供的產品及服務質素，收集及使用客戶個人資料概不承擔任何責任。
- 13) 在任何情況下，包括但不限於滙豐保險無法控制的任何原因，滙豐保險或任何匯豐集團成員均不對因受限或無法進入任何機場貴賓室而造成的任何損失、損害、費用或成本承擔責任。
- 14) 滙豐保險保留於任何情況下更改條款及細則的權利。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。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。
- 15) 此推廣活動條款及細則均受有關監管條例約束。
- 16) 除有關合資格客戶及滙豐保險以外，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。
- 17) 如有任何有關本推廣活動的爭議，滙豐保險保留最終決定權。
- 18) 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。
- 19) 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（註冊成立於百慕達之有限責任公司）刊發。