

Eight-Month Premium Waiver offer on HSBC Family Protector

HSBC Customers (each an “HSBC Customer”) are eligible to have a 8-month premium waiver if they successfully apply for a policy of the following designated life insurance plan online with a valid promotion code no later than the following promotion expiry date, subject to the General Terms and Conditions below:

Designated life insurance plan (“Designated Plan”):

- HSBC Family Protector, a term life insurance plan with optional rider benefits, underwritten by HSBC Life (International) Limited (“HSBC Life”)

Promotional Period: 1 October 2025 to 31 December 2025

Promotional offer: A whole month waiver of the Designated Plan’s 2nd, 3rd, 4th, 5th, 6th, 7th, 8th and 9th month’s premium (“**Premium Waiver**”)

General Terms and Conditions

1. An HSBC Customer who has successfully submitted an application for a policy of the Designated Plan online with a valid promotion code could enjoy the Premium Waiver of the 2nd, 3rd, 4th, 5th, 6th, 7th, 8th and 9th month after the policy has been issued, provided that the application is submitted online prior to the Promotion Expiry Date. The premium of the 1st month will be collected upon application and the payment of subsequent premium on a monthly basis shall resume from the 10th month onwards.
2. The promotional offers (the “Promotion”) are only applicable to applications successfully applied by the Eligible HSBC Customers (as defined above to The Hong Kong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of a new purchase of above plans within the Promotional Period mentioned above (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 1 October 2025 to 28 February 2026 (both dates inclusive). The Promotion shall at all times be subject to these Terms and Conditions.
3. For HSBC Customers who are also entitled to other prevailing promotional offer(s) (e.g. offers for the addition of optional riders in respect of the same insurance policy), HSBC reserves the right to provide only one of such offer(s) to the HSBC Customers, at HSBC’s discretion.
4. 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 plans during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.
5. The Promotion is only available to policies enrolled by an HSBC Customer who is an individual, not an HSBC Customer who is a company.
6. The Promotion is not exchangeable for cash and is not transferable.
7. 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.
8. Depending on the information provided by an HSBC Customer as the potential policyholder and/or the life insured during the online application, HSBC Life reserves the ultimate right to accept or reject any such online application for the Designated Plan.
9. For monetary disputes arising between The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) and the HSBC Customer out of the online application process, HSBC will enter into a Financial Dispute Resolution Scheme process with the HSBC Customer; however, any dispute over the contractual terms of the Designated Plan shall be resolved between HSBC Life and the HSBC Customer directly.
10. HSBC is an insurance agency of HSBC Life. HSBC 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 HSBC and HSBC Life at their discretion without prior notice to the HSBC Customer or to anyone. HSBC and HSBC Life accept no liability for any such change, withdrawal and/ or termination.
11. All cases submitted for the Promotion shall be subject to these Terms and Conditions. Any special request(s) will be reviewed on a case by case basis.
12. This Promotion is subject to prevailing regulatory requirements.
13. No person other than the HSBC Customer, 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 General Terms and Conditions.
14. Should there be any discrepancies between the English and Chinese version of these General Terms and Conditions, the English version shall prevail.
15. In the event of dispute, the decision of HSBC and HSBC Life shall be final and conclusive.
16. These General Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region (“**Hong Kong SAR**”).
17. Each of HSBC, HSBC Life and the HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these General Terms and Conditions may be enforced in the courts of any competent jurisdiction.

The life insurance plans are 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 products are products 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.

滙家保之八個月保費豁免優惠

滙豐客戶於優惠到期日或之前在網上以有效優惠編號成功申請以下指定人壽保險計劃則合資格獲得八個月保費豁免，受下列一般條款及細則約束：

指定人壽保險保障計劃（「指定計劃」）：

- 滙家保，一份有自選附加保障的定期人壽保險，並由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保

優惠到期日：2025 年 10 月 1 日至 2025 年 12 月 31 日

推廣優惠：指定計劃的第二、第三、第四、第五、第六、第七、第八及第九個月保費整月豁（「保費豁免優惠」）

一般條款及細則

- 此保費豁免優惠只適用於成功以有效優惠編號於優惠到期日或之前在網上申請指定計劃的滙豐客戶。在保單發出後，滙豐客戶可獲得第二、第三、第四、第五、第六、第七、第八及第九個月保費整月豁免。首月保費將在提交申請時收取，客戶將於第十個月起恢復月繳保費。
- 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「合資格滙豐客戶」）於上述推廣期間（包括首尾兩天）成功遞交上述指定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 2025 年 10 月 1 日至 2026 年 2 月 28 日（包括首尾兩天）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。
- 如滙豐客戶同時合資格享有其他推廣優惠（例如：指定計劃同一保單下增加附加保障的推廣優惠），滙豐保留只給予其中一項推廣優惠的決定權利。
- 如客戶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。
- 是次優惠只適用於個人投保的保單，不適用於公司投保的保單。
- 此優惠不可轉讓或兌換成現金。
- 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。
- 滙豐保險將因應潛在的保單持有人及／或受保人於網上申請期間所提供的資料保留接受或拒絕任何有關指定計劃之申請的權利。
- 有關與香港上海滙豐銀行有限公司（「滙豐」）於網上銷售過程的金錢糾紛，滙豐將與滙豐客戶把個案提交至金融糾紛調解計劃；此外，有關涉及滙豐客戶在指定計劃的保單條款及細則中的任何糾紛，將直接由滙豐保險與滙豐客戶共同解決。
- 滙豐為滙豐保險之保險代理商。滙豐及滙豐保險保留於任何情況下更改優惠條款及細則的權利。滙豐亦可能運用酌情權取消及／或終止優惠而毋須事前通知滙豐客戶或任何人。滙豐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。
- 此優惠有關申請受一般條款及細則約束，特殊個案將會被個別檢視。
- 是次優惠受有關的監管條例約束。
- 除滙豐客戶、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》執行本一般條款及細則的任何條文，或享有本一般條款及細則的任何條文下的利益。
- 如一般條款及細則的英文譯本與中文譯本在文義上出現分歧，概以英文為準。
- 若有任何爭議，滙豐及滙豐保險保留最終決定權。
- 以上一般條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
- 滙豐、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。本一般條款及細則可由任何具司法管轄權之法院執行。

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。