

First Year Premium Discount and Klook e-Gift Card Offer on HSBC Swift Save Insurance Plan

Eligible HSBC Customers* who successfully enroll in the eligible life insurance plan(s) ("Eligible Life Insurance Plan(s)") using designated promo code with an annualised new premium of HKD50,000 or above (after any applicable discount)* during the designated Promotional Period can be entitled to the following amount of Klook e-Gift Card ("Promotional Gift"), subject to the relevant terms and conditions#:

*If customers cancel an application for the Eligible Life Insurance Plan(s) which were submitted before the start date of the Promotional Period and re-apply for below Eligible Life Insurance Plan(s) during the Promotional Period, such life insurance application is not eligible for enjoying this offer.

Eligible Life Insurance Plan	First year premium discount ("Premium Discount")	Offer	Applicable Channels	Policy to be issued on or before ("Promotional Period")
HSBC Swift Save Insurance Plan in HKD with a 3-year policy term	5.93% off for aggregate premium payment; or 4.75% off for annual or monthly premium payment	Klook HKD300 e-Gift Card ("Promotional Gift")	HSBC Personal Internet Banking / HSBC Mobile Banking App	26 May – 15 June 2025 (both dates inclusive)
HSBC Swift Save Insurance Plan in USD with a 3-year policy term	7.01% off for aggregate premium payment; or 5.63% off for annual or monthly premium payment			
HSBC Swift Save Insurance Plan in GBP with a 3-year policy term	6.20% off for aggregate premium payment; or 6.01% off for annual or monthly premium payment			
HSBC Swift Save Insurance Plan in HKD with a 5-year policy term	13.87% off for aggregate premium payment; or 11.83% off for annual or monthly premium payment			
HSBC Swift Save Insurance Plan in USD with a 5-year policy term	16.90% off for aggregate premium payment; or 14.66% off for annual or monthly premium payment			

*For Eligible Life Insurance Plan(s) with payment currency denominated in USD or GBP, the premiums in USD or GBP will be converted to HKD based on currency exchange rate of 1 USD to 7.8 HKD or 1 GBP to 10.2 HKD for calculation of annualised new premium, subject to terms herein.

^Each Eligible Customer is only entitled to Promotional Gift once for the entire Promotional Period.

#Please refer to the below "Terms and Conditions" for details of the Promotion and the specific product brochure and terms and conditions for details of the product, including any related charges.

+ Eligible HSBC Customers

- Selected HSBC customers who received the promotional push notification or SMS from the Bank and
- enter the designated promo code into the online application and apply for the above Eligible Life Insurance Plan(s) through HSBC HK Mobile Banking App or Personal Internet Banking

Terms and Conditions:

1. The Premium Discount and Promotional Gift (the "Promotion") are only applicable to applications successfully submitted by the Eligible HSBC Customers (as defined above) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns ("HSBC" or the "Bank") in respect of HSBC Swift Save Insurance Plan within the Promotional Period with the policy being issued by HSBC Life (International) Limited ("HSBC Life") on or before 14 September 2025. The Promotion shall at all times be subject to these Terms and Conditions.
2. Any applications towards the life insurance plans with unposted/ cancelled/ refunded premium or less than annualised new premium of HKD50,000 (after any applicable discount) at the time of crediting the rewards to the Designated Account(s) will not qualify as eligible applications for the purpose of this Promotion. Whether an application is an eligible application shall be determined at the sole and absolute discretion of HSBC Life and the Bank. Eligible Customer cannot enjoy the offer if the Eligible Life Insurance Plan(s) is cancelled or terminated prior to the deposit placement or is cancelled by exercising the cooling-off right.
3. 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. Please refer to specific product brochures and terms and conditions for details of the products, including any related payment term.
4. If an Eligible Customer is entitled to more than one promotional offer in relation to a new life insurance application (except other premium discount offer) during the designated Promotional Period, the Eligible Customer will receive the offer from this Promotion only. The Bank and HSBC Life reserve the right to make the final determination on the promotional offer.
5. HSBC Life and the Bank reserve the right to replace Klook e-Gift Card with any alternative gifts from any merchant without prior notice. Premium discounts and Promotional Gift (or any alternative gifts) are not exchangeable and cannot be converted to cash.
6. In the event of partial / full surrender, lapse or policy termination within the first policy year (applicable to aggregate premium) or prior to the full payment of premium payable for the second policy year (applicable to other premium payment term) after the First Year Premium Discount/ and Promotional Gift has been credited, the First Year Premium Discount/ and Promotional Gift amount will be subject to clawback by HSBC Life at our discretion.
7. The Promotional Gift is not replaceable in the event of any loss or damage, delivery failure, including without limitation to delivery failure due to invalid email address, deletion or failure to read the email.
8. The Promotional Gift is issued by Klook Travel Technology Limited ("Klook") and can be used on any purchase (for the displayed specified currency) at the Klook website or mobile app. The Bank and HSBC Life are not responsible for and shall have no liability in respect of the quality of the Promotional Gift and/or services provided by Klook.
9. The Promotional Gift if presented in the form of an e-Gift Card code for redemption via Klook's website or mobile app.
10. HSBC Life and the Bank reserve the right to change these Terms and Conditions at any time and the Promotional Gift may be withdrawn and/or terminated by the Bank or 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. 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.

11. The Promotion is not applicable to HSBC Global Private Banking Clients applying for a life insurance via their Global Private Banking Relationship Manager.
12. Offers under the Promotion are not applicable to HSBC Swift Save Insurance Plan applied in a company's name.
13. And the Promotional Gift will be sent to the Eligible Customer after cooling off period of the issued policy according to the following schedule by email on or before 30 November 2025 to each Eligible Customer's email address maintained in the Bank's record at the time of sending.
14. If there is a change of policyholder for the Eligible Life Insurance Plan(s) after the policy is issued, Promotional Gift will be offered to the policyholder when the policy was issued according to the date specified in (1).
15. The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in the application form due to rounding differences.
16. HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
17. For monetary disputes arising between the Bank and the Eligible HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the Eligible HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer directly.
18. All offers under the Promotion are provided subject to prevailing regulatory requirements.
19. No person other than the Eligible HSBC 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.
20. In the event of dispute (including but not limited to any dispute relating to promotion/discount code, or related offer), the decision of the Bank and HSBC Life shall be final and conclusive.
21. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
22. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
23. Each of the Bank, HSBC Life and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

The life insurance plan is 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. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. HSBC is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of the Hong Kong SAR) as an insurance agency of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The plan is not equivalent or similar to any kind of deposit. It is a product of HSBC Life but not HSBC and it is intended only for sale in the Hong Kong SAR. It is not a bank deposit or bank savings plan. Policyholders are subject to HSBC Life's credit risk and early surrender loss. For product details and related charges, please refer to the relevant brochure and policy provisions online.

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

滙捷儲蓄保險計劃之首年保費折扣優惠及 Klook 電子禮品卡推廣優惠

合資格滙豐客戶⁺於指定推廣期間內使用指定優惠碼成功投保合資格人壽保險計劃（「合資格人壽保險計劃」），而每個合資格計劃新繳保費之年度化金額為港幣 50,000 元或以上（以折扣後計算）

*即可獲享獲得以下數額的 Klook 電子禮品卡（「推廣禮品」），並須受相關條款及細則約束[#]：

⁺如客戶取消任何於推廣期開始日之前遞交/已生效的合資格人壽保險計劃申請，並於推廣期間申請以下合資格人壽保險計劃，新的保險計劃申請並不符合此保費折扣優惠資格。

合資格人壽保險計劃	首年保費折扣	推廣禮品	適用途徑	保單應於此日期或之前獲成功簽發（「推廣期」）
滙捷儲蓄保險計劃 （保單貨幣為港元及保單年期為 3 年）	合計保費：5.93%折扣； 年繳 / 月繳保費：4.75%折扣	Klook 港幣 300 元電子禮品卡	滙豐個人網上理財 / 香港滙豐流動理財應用程式	2025 年 5 月 26 日至 6 月 15 日（包括首尾兩天）
滙捷儲蓄保險計劃 （保單貨幣為美元及保單年期為 3 年）	合計保費：7.01%折扣； 年繳 / 月繳保費：5.63%折扣			
滙捷儲蓄保險計劃 （保單貨幣為英鎊及保單年期為 3 年）	合計保費：6.20%折扣； 年繳 / 月繳保費：6.01%折扣			
滙捷儲蓄保險計劃 （保單貨幣為港元及保單年期為 5 年）	合計保費：13.87%折扣； 年繳 / 月繳保費：11.83%折扣			
滙捷儲蓄保險計劃 （保單貨幣為美元及保單年期為 5 年）	合計保費：16.90%折扣； 年繳 / 月繳保費：14.66%折扣			

^{*}以美元或英鎊為繳款貨幣的合資格人壽保險計劃，美元或英鎊保費會以 1 美元對 7.8 港元或 1 英鎊對 10.2 港元的匯率換算成港幣作計算年度化金額之用（受本優惠之條款約束）。

[^]每位合資格客戶於推廣期內僅可獲享一份推廣禮品。

[#]有關優惠詳情，請參閱以下條款及細則。並請參閱有關計劃的產品冊子及條款及細則，了解計劃詳情，包括任何有關收費。

⁺合資格滙豐客戶
<ul style="list-style-type: none"> - 特選滙豐客戶接收到由本行發出有關本優惠的推廣訊息或短訊；及 - 透過香港滙豐流動理財應用程式或者個人網上理財，於網上申請表輸入指定優惠碼及成功投保上述合資格保險計劃，方可專享有關優惠

本優惠條款及細則

1. 是次首年保費折扣優惠及推廣禮品（「優惠」）只適用合資格滙豐客戶於上述推廣期間成功申請合資格人壽保險計劃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 9 月 14 日或之前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。
2. 任何就有關人壽保險計劃並無入賬、已被取消、已被退款，或新繳保費之年度化金額低於港幣 50,000 元（以折扣後計算）的投保申請，均不符合本推廣優惠的申請資格。每項申請合乎資格與否將完全由滙豐保險和本行酌情決定。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，則不可獲享此推廣優惠。
3. 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合資格人壽保險計劃應繳的首年保費。有關計劃詳情（包括付款條約），請參閱特定產品冊子、條款及細則。
4. 如合資格客戶於推廣期內同時符合其他人壽保險計劃申請的相關推廣優惠資格（除保費折扣優惠外），合資格客戶只會獲得此推廣優惠，並以本行的決定為準。本行保留對推廣優惠作出最終決定的權利。
5. 滙豐保險及本行保留權利以任何商戶的禮品代替 Klook 電子禮品卡，而毋須預先通知。推廣禮品（或其他代替禮品）不可轉讓或兌換現金。
6. 如在滙豐保險可能向其客戶追回首年保費折扣或/及推廣禮品存入賬戶後首個保單年度內（適用於合計保費）或在已繳清第二個保單年度的保費（適用於其他保費供款年期）之前部分/全數退保、失效或終止保單的情況下，滙豐保險可能向其客戶追回首年保費折扣或/及推廣禮品的金額。
7. 如遺失、損毀、刪除推廣禮品，包括而不限於因電郵地址無效而導致的無法寄送及未有查閱郵件，本行及滙豐保險將不會補發予客戶。
8. 推廣禮品均由 Klook Travel Technology Limited（「Klook」）發出及可用於 Klook 網站或手機應用程式購買任何產品（顯示之指定貨幣）。本行及滙豐保險對於 Klook 所提供的推廣禮品及/或服務的質素概不承擔任何責任。
9. 推廣禮品是以兌換碼的形式發出並於 Klook 網站或手機應用程式兌換。
10. 本行及滙豐保險保留於任何情況下更改本條款及細則的權利。本行及滙豐保險亦可能運用酌情權取消及/或終止推廣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. 此推廣活動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。
12. 是次優惠不適用於以公司名義投保的滙捷儲蓄保險計劃保單。
13. 推廣禮品將於保單冷靜期過後，並於 2025 年 11 月 30 日前，根據以下以電郵形式發送至合資格客戶登記於本行的電郵地址。電郵地址將根據發送當日，客戶在本行的登記戶口的電郵地址為準。
14. 如在保單簽發後該保單的保單持有人有所更改，推廣禮品將根據 (1) 項條款所述日期發給保單簽發時的保單持有人。

15. 保單的應付保費總額或因四捨五入而與申請表中所示的應付保費總額略有不同。
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。
17. 有關合資格滙豐客戶與本行於銷售過程或處理有關交易的金錢糾紛，滙豐將與合資格滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及合資格滙豐客戶在保單條款及細則中的任何糾紛，則直接由滙豐保險與合資格滙豐客戶共同解決。
18. 是次所有優惠均受有關監管條例約束。
19. 除有關合資格滙豐客戶、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任何條文下的利益。
20. 若有任何爭議（包括但不限於有關推廣計劃/優惠編碼及優惠的任何爭議），本行及滙豐保險保留最終決定權。
21. 本條款及細則英文版本與中文版本如有任何歧義，概以英文版本為準。
22. 本行、滙豐保險及合資格滙豐客戶受香港特別行政區法律管限，並據此解釋。
23. 有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。

以上計劃是滙豐保險承保的人壽保險計劃，滙豐保險已獲香港保險業監管局授權經營及受其監管，於香港特別行政區經營長期保險業務。滙豐保險將負責按人壽保單條款為您提供保險保障及處理索償申請。滙豐根據保險業條例（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。以上指定計劃並不同於或類似任何銀行存款。以上指定計劃屬滙豐保險而非滙豐產品，並只擬在香港特別行政區銷售。此並非銀行存款或銀行儲蓄計劃。保單持有人受滙豐保險之信貸風險影響，早期退保或會招致損失。如想了解指定計劃詳情及有關費用，請於網上參閱有關產品冊子及保單條款。

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 - 於百慕達註冊成立之有限責任公司刊發