



1 May 2024 to 31 December 2024 - First Year Premium Discount Offer on HSBC Swift Save Insurance Plan

Eligible HSBC Customers, who successfully apply for HSBC Swift Save Insurance Plan with a designated promo code through the HSBC Personal Internet Banking or HSBC Mobile Banking app during 1 May 2024 to 31 December 2024 (the “Promotional Period”), can enjoy the following discount offer, subject to the relevant terms and conditions[#]:

Offer:

Eligible Life Insurance Plan	Payment mode	First year premium discount offer
HSBC Swift Save Insurance Plan in HKD or USD with a 3-year policy term	Aggregate Premium	11%
	Annual or Monthly	9%

Eligible HSBC Customers	
Group 1	Policyholder and/or proposed insured must be HSBC Hong Kong permanent employees (full-time or part-time) who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong (“Selected HSBC Staff”) and successfully applied for the above eligible life insurance plan during Promotional Period with promo code MAXSAVER.
Group 2	All members of Association of Retired Staff (“ARS”) and successfully applied for the above eligible life insurance plan during Promotional Period with promo code MAXSAVER.
Group 3	Spouse, parents, parents-in-law and children of Selected HSBC Staff and all members of ARS (“Family Members”), and successfully applied for the above eligible life insurance plan during Promotional Period with promo code MAXSAVER.

[#]Remarks: Please refer to the below “Terms and Conditions” for details of the offer and the specific product brochures and terms and conditions for details of the products, including any related charges.

Terms and Conditions

1. 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”) on or before 31 August 2024 (both dates inclusive), and shall at all times be subject to these Terms and Conditions (“Terms and Conditions”).
2. Staff of HSBC Life or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong who are Eligible HSBC Customers are also entitled to the Promotion.
3. If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region (“Hong Kong”) in respect of the same type of designated product or service, such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
4. Offers under the Promotion are not applicable to HSBC Swift Save Insurance Plan applied in a company’s name.
5. The offers under the Promotion are not exchangeable for cash and are not transferable.

6. 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.
7. If any Eligible HSBC Customers cancel any HSBC Swift Save Insurance Plan, which was applied or effected on or before the start date of the Promotional Period, and re-apply for the same during the Promotional Period, the new insurance application is ineligible for enjoying the discount offer.
8. The Offers are applicable to Eligible HSBC Customers with purchases or transactions of insurance plans shown in the table above made via branch/online/phone/private bank (where applicable).
9. The following documents must be submitted with application for Family Members of the Selected HSBC Staff or of the ARS member: a) copy of staff ID/ARS membership card, and b) proof of relationship (e.g. copy of Dependent Medical Card, Birth/Marriage Certificate) between the applicant and the employee/ARS member OR declaring the relationship on the copy of staff ID/ARS membership card.
10. HSBC Life reserves the right to accept or reject any application based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
11. For monetary disputes arising between HSBC 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.
12. The Bank and 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 HSBC Customers 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.
13. All offers under the Promotion are provided subject to prevailing regulatory requirements.
14. 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.
15. In the event of dispute (including but not limited to any dispute relating to campaign/discount code, or related offer), the decision of the Bank and HSBC Life shall be final and conclusive.
16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
17. 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").
18. 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 plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong and is incorporated in Bermuda with limited liability. HSBC Life will be responsible for providing your insurance coverage and handling claims under your 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 insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details 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 (incorporated in Bermuda with limited liability).

2024年5月1日至2024年12月31日 - 滙捷儲蓄保險計劃之首年保費折扣優惠

合資格滙豐客戶於2024年5月1日至2024年12月31日期間（「推廣期」）透過滙豐網上個人理財或滙豐手機理財以指定優惠碼成功申請滙捷儲蓄保險計劃可享以下優惠，受相關條款及細則約束#：

優惠：

合資格人壽保險計劃	保費供款方式	首年保費折扣優惠
滙捷儲蓄保險計劃(保單貨幣為美元 / 港元及保單年期為3年)	合計保費	11%
	年繳 / 月繳	9%

合資格滙豐客戶	
組別 1	在推廣期間保單持有人及受保人必須為滙豐香港永久性雇員（全日職或兼職）並合資格享有滙豐集團香港醫療保險計劃之員工（「指定滙豐員工」）並成功申請以上合資格人壽保險計劃（請使用優惠碼 MAXSAVER）。
組別 2	在推廣期間退休同事聯誼會成員並成功申請以上合資格人壽保險計劃（請使用優惠碼 MAXSAVER）。
組別 3	在推廣期間指定滙豐員工以及退休同事聯誼會成員的配偶、父母、岳父母及子女（“家庭成員”）並成功申請以上合資格人壽保險計劃（請使用優惠碼 MAXSAVER）。

#備註：優惠詳情請參閱以下條款及細則及指定產品的宣傳冊子及保單條款及細則，包括收費。

條款及細則

- 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）成功遞交上述合資格人壽保險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2月28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（「條款及細則」）約束。
- 滙豐保險或滙豐（及其控股公司及該控股公司之子公司）並且有資格享有滙豐集團之團體醫療保險計劃之員工/人士需同時為合資格滙豐客戶才可享有此優惠。
- 若合資格客戶同時享有以上優惠及滙豐保險於香港特別行政區（「香港」）所提供適用於同一類別產品/服務的其他優惠，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
- 是次推廣活動之優惠不適用於以公司名義投保的滙捷儲蓄保險計劃保單。
- 優惠不可轉讓或兌換現金。
- 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。
- 如合資格滙豐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。
- 優惠適用於合資格滙豐客戶仕於分行內/網上/流動應用程式/電話（如註明）購買以上人壽保險產品。
- 如退休同事聯誼會會員（ARS）要為家庭成員作出申請，必需繳交以下的文件：(a) 退休同事聯誼會會員証之副本，及(b) 證明退休同事聯誼會會員及其申請人之關係（例如：出生/結婚證書）或於退休同事聯誼會會員証之副本上聲明與申請人之關係。

10. 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。
11. 有關與滙豐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。
12. 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。本行及滙豐亦可能運用酌情權取消及/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。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。
13. 是次優惠均受有關的監管條例約束。
14. 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的任何條文下的利益。
15. 若有任何爭議（包括但不限於與優惠碼或相關推廣活動的任何爭議），本行及滙豐保險保留最終決定權。
16. 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。
17. 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。
18. 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。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。