

HSBC Voluntary Health Insurance Scheme (VHIS) Plans

ARISTA COVID-19 Antigen Rapid Test, Self-testing Kit - Offer Promotional Terms and Conditions

1. HSBC Voluntary Health Insurance Scheme (VHIS) Promotion (the "Promotion") runs from 1 April 2021 to 30 September 2021 (both dates inclusive) (the "Promotional Period") and shall at all times be subject to these terms and conditions ("Terms and Conditions"). The Promotion valid while stocks last.
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 SAR") who have fulfilled the following criteria (the "Eligible Customers"):
 - (a) Successfully submitted an application for HSBC Voluntary Health Insurance Scheme (VHIS) ("HSBC VHIS Plan") underwritten by HSBC Life (International) Limited ("HSBC Life") during the Promotional Period. Eligible HSBC VHIS Plans include both the VHIS Standard Plan and the VHIS Flexi Plan; and
 - (b) The application of the eligible HSBC VHIS Plan is submitted at an HSBC branch during a face to face meeting with an HSBC representative or via HSBC VHIS application hotline at 2233 3130 ("Hotline").
3. For HSBC VHIS Plan applications made through the Bank, HSBC Life or the Bank shall give each Eligible Customer one (1) ARISTA COVID-19 antigen rapid test, self-testing kit ("Promotional Offer"). For HSBC VHIS Plan applications made through the Hotline, Eligible Customer will receive a Promotional Offer redemption email with an application serial number and redemption details.
4. For customer who applies HSBC VHIS Plan at HSBC branch within the promotional period, the Promotional Offer will be given out by the sales staff to the policyholder at branch upon submission of the HSBC VHIS Plan application. For customer who applies HSBC VHIS Plan via Hotline within the promotional period, customer shall bring along the redemption email and visit the Promotional Offer supplying merchant's clinic mentioned at the redemption email to collect the Promotional Offer.
5. The Promotional Offer is available while stock lasts. HSBC Life and the Bank reserve the right to replace the Promotional Offer with any alternative gifts from any merchant without prior notice. The Promotional Offer (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 quality of products or services provided by the supplying merchant(s) of the Promotional Offer (or any alternative gifts) in the Promotion.

6. The Promotional Offer is not replaceable in the event of any loss or damage after it is given out.
7. No person other than the Eligible Customer, HSBC Life and the Bank 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.
8. In the event of dispute arising out of the Promotion, the decision of HSBC Life and the Bank shall be final and conclusive.
9. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
10. These Terms and Conditions and the Promotion are subject to prevailing regulatory requirements and are governed by and construed in accordance with the laws of Hong Kong SAR. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time, and the Promotion 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. 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.
11. 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 insured during the application

HSBC Voluntary Health Insurance Scheme Plans are not equivalent or similar to any kind of deposit. HSBC VHIS Plans are underwritten by HSBC Life (International) Limited which is authorised and regulated by the Insurance Authority (IA) of the Hong Kong SAR, and it is intended only for sale in the Hong Kong SAR. The Hongkong and Shanghai Banking Corporation Limited ('HSBC') is an insurance agent authorised by HSBC Life (International) Limited ('HSBC Life'). HSBC Life 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. Policyholders are subject to the credit risk of HSBC life and your premiums paid will form part of HSBC Life's assets. You do not have any rights or ownership over any of these assets. Your recourse is against HSBC Life only.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and you directly.

HSBC Life is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries. If the policyholder discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Please refer to the respective product brochure for detailed features and the policy provisions for the detailed terms and conditions.

滙豐自願醫保計劃

ARISTA 家用「新冠病毒」測試套裝 - 推廣活動條款及細則

1. 滙豐自願醫保計劃推廣活動（「推廣活動」）推廣期由 2021 年 4 月 1 日至 2021 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」）。推廣活動禮品數量有限，送完即止。
2. 本推廣活動適用於香港特別行政區（「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，而該等客戶需符合以下條件（「合資格客戶」）：
 - (a) 於推廣期內投保由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保之滙豐自願醫保計劃。滙豐自願醫保計劃包括標準計劃及靈活計劃；及
 - (b) 合資格滙豐自願醫保計劃必須是於滙豐分行與滙豐職員面談進行投保或透過滙豐自願醫保計劃申請熱線 2233 3130（「申請熱線」）投保。
3. 經由本行提交滙豐自願醫保計劃申請後，銷售人員將為合資格客戶提供 ARISTA 家用「新冠病毒」測試套裝一份（「推廣優惠」）。而經由申請熱線投保滙豐自願醫保計劃，合資格客戶會收到一封推廣優惠換領電郵，包括投保編碼及換領資訊。
4. 於推廣期投保合資格滙豐自願醫保計劃後，推廣優惠將由本行職員於本行遞交給予保單持有人。於推廣期投保經由申請熱線投保合資格滙豐自願醫保計劃，客戶需帶同換領電郵及親蒞換領電郵上提及的推廣優惠供應商的診所換領推廣優惠。
5. 推廣優惠數量有限，送完即止。滙豐保險及本行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。本推廣活動下的推廣優惠（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。滙豐保險及本行對於推廣優惠（或取代之禮品）的供應商所提供的產品或服務質素概不承擔任何責任。
6. 如遺失或遞交後所損毀推廣優惠，將不獲補發。
7. 除有關合資格客戶、滙豐保險及本行以外，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。
8. 如有任何有關本推廣活動的爭議，滙豐保險及本行保留最終決定權。
9. 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。
10. 本條款及細則以及推廣活動均受有關監管條例約束，並受香港法律所管轄及按照香港特別行政區法律詮釋。本行和滙豐保險保留隨時更改這些條款和條件的權利，本行和/或滙豐保險可自行決定撤銷和/或終止促銷活動，而無需事先通知合格的滙豐客戶或任何人。本行和滙豐保險對此類更改，提款和/或終止不承擔任何責任。本行、滙豐保險和合資格的滙

豐客戶均服從香港法院的非專屬管轄權，但這些條款和條件可在任何主管管轄權的法院執行。

11. 根據潛在受保人及/或受保人於申請期間所提供的資料，滙豐保險保留一切接受或拒絕任何計劃的申請之權利。

滙豐自願醫保計劃並非等同於或類似任何類型的存款。滙豐自願醫保計劃是由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保，已獲香港特別行政區保險業監管局（保監局）授權經營及監管，以在香港特別行政區進行長期業務，並只在香港特別行政區銷售。香港上海滙豐銀行有限公司（「滙豐」）為滙豐保險之授權保險代理商。您受滙豐保險的信貸風險所影響。您支付的保費將成為滙豐保險資產的一部分，您對任何該等資產均沒有任何權利或擁有權。如追討賠償，您只可向滙豐保險追索。

就有關滙豐與您於銷售過程或處理有關交易時引起的金錢糾紛，滙豐將與您把個案提交至金融糾紛調解計劃；然而，有關產品合同條款的任何糾紛，應直接由滙豐保險與您共同解決。

滙豐人壽保險（國際）有限公司是註冊成立於百慕達之有限公司，並為滙豐集團旗下從事保險業務的附屬公司之一。若保單持有人於保單初期中止此計劃及/或退保，其取回的收益金額可能遠低於已繳付的保費。有關詳細產品特點及詳細的條款及細則，請參閱相關的產品冊子及保單條款。