



## 1 April 2025 – 30 June 2025 Premium Discount on HSBC Voluntary Health Insurance Flexi Plan

### Terms and Conditions

**Eligible HSBC Customers<sup>#</sup> who successfully enroll in the selected eligible life insurance plan during the following Promotional Period can enjoy the following offers:**

<sup>#</sup> 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.

### Promotional Period: 1 April 2025 – 30 June 2025

Eligible Life Insurance Plan	Application Channel	First Year Premium Discount / Premium Waiver
HSBC Voluntary Health Insurance Flexi Plan (VHF)	HSBC Public Website/ Personal Internet Banking/ Mobile App or HSBC Branch or Hotline 2233 3130	50%

Eligible HSBC Customers	
Group 1	HSBC Customers who entered the designated promo code into the online application and successfully applied for the above Eligible Life Insurance Plan through HSBC public website, Personal Internet Banking or HSBC Mobile Banking app during Promotional Period
Group 2	HSBC customers who have newly opened or upgraded their HSBC bank account to a HSBC One/Premier account from 1 September 2024 to 30 June 2025 (both dates inclusive)
Group 3	HSBC customers with any in-force HSBC life policy(s) matured or to be matured in 2025 at point of new application
Group 4	HSBC customers with any in-force HSBC life policy(s) paid up or to be paid up in 2025 at point of new application
Group 5	All policyholder(s) and insured(s) of existing FirstCare/FirstCare Plus who successfully apply for HSBC Voluntary Health Insurance Flexi Plan within the above mentioned Promotional Period
Group 6	HSBC Customers who are registered user of PayMe from HSBC and entered the designated promo code into the online application and successfully applied for the above eligible life insurance plan through HSBC public website, Personal Internet Banking or HSBC Mobile Banking app during Promotional Period
Group 7	HSBC customers who are existing policyholders of 1) HSBC life insurance or; 2) eligible existing in-force general insurance* policies at point of new application during Promotional Period. HSBC customers who entered the designated promotion code and successfully apply for an Eligible Life Insurance Plan through HSBC Personal Internet Banking or HSBC HK Mobile Banking app, or apply for an Eligible Insurance Policy in branch, during the Promotional Period
Group 8	<p>HSBC One Customers with average Total Relationship Balance of HKD 500,000 or above<sup>^</sup> who successfully apply for the above Eligible Insurance Plan with designated promo code through HSBC public website, Personal Internet Banking, HSBC Mobile Banking app or HSBC Branch during Promotional Period.</p> <p><sup>^</sup>Customer can find their rolling average Total Relationship Balance in previous 2 months in the HSBC HK Mobile App &gt; “Your accounts” &gt; “HKD Current”, scroll down before the transaction history and view the 2 months average. (For detailed definition of Total Relationship Balance, please visit <a href="https://www.hsbc.com.hk/campaigns/tcr-rate/">https://www.hsbc.com.hk/campaigns/tcr-rate/</a>)</p>

\* The eligible existing in-force general insurance policies (as applied for through HSBC branch or HSBC Personal Internet Banking), include:

- a. AccidentSurance, AccidentSurance Plus, Cancer Care, FirstCare Medical Insurance, FirstCarePlus Medical Insurance, HealthSurance, HospitalSurance, HospitalSurance Plus, Female Protector, Hospital Cash, MediSurance, Outpatient Care, Preferred Care, Medicare Health Insurance, World Wide Elite Medical, Fire Insurance, HomeSurance, HomeSurance Plus, HomeSurance Super, Building, Home Contents, ResidenceSurance, Helper Insurance, HelperShield Insurance, Private Motor, Overseas StudySurance, MultiTrip TravelSurance; or
- b. Single Trip TravelSurance (only for policies issued between 1 July 2024 to 30 June 2025)

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.

### **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 eligible life insurance plan **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 2025 (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. Except as set out in clause 4 below, 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 as Staff Discount offer), such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
4. Eligible HSBC Customers who are also eligible for the HSBC Voluntary Health Insurance Flexi Plan Family Discount can enjoy a 10% premium discount on top of the Promotion stated in these Terms and Conditions. The 10% Family Discount and the Promotion will be calculated based on the original premium. Details terms and conditions of the Family Discount can be found in “Family Discount Endorsement” of the policy provisions of VHF. The total premium discount amount will not be treated as qualifying premium for claiming tax deduction and is not tax deductible.
5. Offers under the Promotion are not applicable to policies applied in a company’s name.
6. The offers under the Promotion are not exchangeable for cash and are not transferable.
7. The offers under the Promotion are not applicable to policies applied with special quote exceeding the standard “Product summary” in relevant product brochure.
8. 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.
9. 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/life insured during the application.
10. 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.
11. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time, and the offer may be withdrawn and/or terminated by the Bank and HSBC Life at its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life do not accept any 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.
12. All offers under the Promotion are provided subject to prevailing regulatory requirements.
13. No person other than the Eligible HSBC Customer, the Bank and HSBC Life will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
14. In the event of dispute, the decision of the Bank and/or HSBC Life shall be final and conclusive.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
16. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
17. 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 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.



## 1 April 2025 – 30 June 2025 Premium Discount on HSBC Voluntary Health Insurance Flexi Plan

### Terms and Conditions

**Eligible HSBC Customers<sup>^</sup> who successfully enroll in the selected eligible life insurance plan during the following Promotional Period can enjoy the following offer:**

<sup>^</sup> 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.

### Promotional Period: 1 April 2025 – 30 June 2025

Eligible Life Insurance Plan	First Year Premium Discount / Premium Waiver
HSBC Voluntary Health Insurance Flexi Plan (VHF)	20%

Remarks: Please refer to the below “Terms and Conditions” for details of the offer and the specific product brochure and terms and conditions for details of the products

### Terms and Conditions

1. The promotional offer (the “Promotion”) is 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 plan **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 2025, 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. Except as set out in clause 4 below, 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 as Staff Discount offer), such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
4. Eligible HSBC Customers who are also eligible for the HSBC Voluntary Health Insurance Flexi Plan Family Discount can enjoy a 10% premium discount on top of the Promotion stated in these Terms and Conditions. The 10% Family Discount and the Promotion will be calculated based on the original premium. Details terms and conditions of the Family Discount can be found in “Family Discount Endorsement” of the policy provisions of VHF. The total premium discount amount will not be treated as qualifying premium for claiming tax deduction and is not tax deductible.
5. The offer under the Promotion is not applicable to policies applied in a company’s name.
6. The offer under the Promotion is not exchangeable for cash and is not transferable.
7. The offer under the Promotion is not applicable to policies applied with special quote exceeding the standard “Product summary” in relevant product brochure.
8. 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.
9. 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/life insured during the application.
10. 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.

11. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time, and the offer may be withdrawn and/or terminated by the Bank and HSBC Life at its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life do not accept any 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.
12. All offer under the Promotion is provided subject to prevailing regulatory requirements.
13. No person other than the Eligible HSBC Customer, the Bank and HSBC Life will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
14. In the event of dispute, the decision of the Bank and/or HSBC Life shall be final and conclusive.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
16. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
17. 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 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.

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## 2025 年 4 月 1 日至 2025 年 6 月 30 日-滙豐自願醫保靈活計劃之特別折扣優惠

合資格滙豐客戶\*於以下之推廣期間成功投保指定合資格人壽保險計劃可享以下優惠：

\*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。

**推廣期: 2025 年 4 月 1 日至 2025 年 6 月 30 日**

合資格人壽保險計劃	申請渠道	首年保費折扣/保費豁免優惠
滙豐自願醫保靈活計劃	滙豐網站/個人網上理財/流動理財應用程式或滙豐分行或熱線 2233 3130	50%

合資格滙豐客戶	
組別 1	在推廣期間合資格滙豐客戶必須於透過滙豐網頁，滙豐網上個人理財或滙豐手機理財成功申請以上合資格人壽保險計劃，並於申請表輸入指定優惠碼，方可享該優惠。
組別 2	在 2024 年 9 月 1 日至 2025 年 6 月 30 日期間（包括首尾兩天），新開立或把原有滙豐銀行戶口升級至滙豐 One/滙豐卓越理財戶口的滙豐客戶
組別 3	在申請新保單時，持有任何在2025年內已經或將會繳清保費的滙豐人壽保單的滙豐客戶
組別 4	在申請新保單時，持有任何在2025年內已經或將會期滿並可獲給付期滿利益的滙豐客戶
組別 5	所有於上述推廣期內成功申請滙豐自願醫保靈活計劃的現有摯關懷醫療計劃/摯關懷超卓醫療計劃的保單持有人及受保人
組別 6	滙豐PayMe註冊使用者透過滙豐網頁，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以上合資格人壽保險計劃。
組別 7	在申請新保單時，持有任何滙豐人壽保單或合資格生效一般保險保單*的滙豐客戶。合資格滙豐客戶必須於滙豐個人網上理財或香港滙豐流動理財應用程式或於分行申請合資格保單並輸入指定優惠代碼方可享該優惠。
組別 8	在推廣期間透過滙豐網頁，滙豐網上個人理財，滙豐手機理財或滙豐分行以指定優惠碼成功申請以上合資格人壽保險計劃的滙豐 One 客戶維持平均全面理財總值港幣 500,000.00 元或以上 <sup>^</sup> 。  <sup>^</sup> 客戶可以在滙豐香港手機應用程式的「您的戶口」>「港幣往來」中查閱他們在過去兩個月的平均全面理財總值(在交易紀錄上面位置往下拉)，查看兩個月的平均值。 (有關全面理財總值的詳細定義，請訪問 <a href="https://www.hsbc.com.hk/campaigns/tcr-rate/">https://www.hsbc.com.hk/campaigns/tcr-rate/</a> )。

\*合資格生效的一般保險保單包括：

- 「意外萬全保」，「癌症保障計劃」，「摯關懷醫療計劃」，「摯關懷超卓醫療計劃」，「康健醫療保障」，「住院萬全保」，「女性疾病保險」，「住院現金保險」，「醫療萬全保」，「門診醫療計劃」，「優越醫護計劃」，「滙豐信用卡住院醫療計劃」，「環球滙晉醫療計劃」，「火險」，「家居萬全保」，「樓宇保險」，「家居保險」，「家居超卓萬全保」，「家傭綜合保險」，「家傭超卓綜合保險」，「汽車保險」，「海外升學萬全保」，「旅遊萬全保多程旅遊」；或
- 於 2025 年 7 月 1 日至 2025 年 6 月 30 日期間發出的「旅遊萬全保單次旅程」保單。

備註：優惠詳情請參閱以下條款及細則及指定產品的及宣傳冊子及保單條款及細則。



1. 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「滙豐自願醫保靈活計劃」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8月31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。
2. 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。
3. 除下列第4項條款提及的情況外，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（如員工保費折扣優惠），滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
4. 符合「滙豐自願醫保靈活計劃」家庭折扣優惠資格的合資格滙豐客戶，除本條款和條件中所述的優惠外，可獲10%保費折扣優惠。而該10%家庭保費折扣優惠及本優惠將基於原保費計算。有關家庭折扣優惠詳情、條款及細則，請參閱「滙豐自願醫保靈活計劃」保單條款內的「家庭折扣批註」。總保費折扣金額將不被視用作申請扣稅的合資格保費及不可獲得稅務扣除。
5. 是次推廣活動之優惠不適用於以公司名義投保的保單。
6. 優惠不可轉讓或兌換現金。
7. 本推廣優惠不適用於超出相關產品冊子中“計劃摘要”標準的特別報價申請保單。
8. 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。
9. 滙豐保險將因應可能的保單持有人及／或可能的受保人／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。
10. 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。
11. 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。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。
12. 是次優惠均受有關的監管條例約束。
13. 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。
14. 若有任何爭議，本行及／或滙豐保險保留最終決定權。
15. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
16. 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
17. 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。

**2025年4月1日至2025年6月30日-滙豐自願醫保靈活計劃之特別折扣優惠**

合資格滙豐客戶<sup>^</sup>於以下之推廣期間成功投保指定合資格人壽保險計劃可享以下優惠:

<sup>^</sup> 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。

**推廣期: 2025 年 4 月 1 日至 2025 年 6 月 30 日**

合資格人壽保險計劃	首年保費折扣/保費豁免優惠
滙豐自願醫保靈活計劃	20%

備註：優惠詳情請參閱以下條款及細則及指定產品的及宣傳冊子及保單條款及細則。

**一般條款及細則**

- 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「滙豐自願醫保靈活計劃」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 8 月 31 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。
- 除下列第 4 項條款提及的情況外，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（如員工保費折扣優惠），滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
- 符合「滙豐自願醫保靈活計劃」家庭折扣優惠資格的合資格滙豐客戶，除本條款和條件中所述的優惠外，可獲 10% 保費折扣優惠。而該 10% 家庭保費折扣優惠及本優惠將基於原保費計算。有關家庭折扣優惠詳情、條款及細則，請參閱「滙豐自願醫保靈活計劃」保單條款內的「家庭折扣批註」。總保費折扣金額將不被視用作申請扣稅的合資格保費及不可獲得稅務扣除。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 優惠不可轉讓或兌換現金。
- 本推廣優惠不適用於超出相關產品冊子中“計劃摘要”標準的特別報價申請保單。
- 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。
- 滙豐保險將因應可能的保單持有人及／或可能的受保人／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。
- 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。
- 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。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。
- 是次優惠均受有關的監管條例約束。
- 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。
- 若有任何爭議，本行及／或滙豐保險保留最終決定權。
- 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
- 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。



17. 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。