

# 滙易保

## HSBC Term Protector

中文

ENG



**HSBC** Insurance  
滙豐保險

## 滙易保

### 人壽保險 化繁為簡

滙易保<sup>1</sup>（「本計劃」或「本保單」）是一份沒有儲蓄成份的純人壽保險計劃。您可選擇高達港幣5,000,000元<sup>2</sup>的保額，並繳付定期保費<sup>3</sup>。保費首十年不變，其後將於每十年作出調整，直至保單終止。本計劃投保程序簡易，助您節省時間，讓您有更多時間處理其他喜歡的事情。

#### 簡易投保

您可於滙豐網站獲取即時報價並投保。您亦可親臨任何一間滙豐分行，我們的職員將樂意協助您完成投保申請。您只需於投保時回答幾條簡單的核保問題，毋須額外進行身體檢查。

您可透過簡易網上電子保單服務，輕鬆處理您的「滙易保」保單（只適用於擁有滙豐個人網上理財戶口的客戶）。

#### 權益

##### 人壽保障

受保人可享人壽保障直至80歲<sup>4</sup>。若受保人不幸身故，受益人將可獲身故賠償，相等於保額扣除任何未繳的保費後之金額。

##### 轉換權益

我們時刻配合您在人生不同階段多變的需求。您可申請把本保單轉換成本公司其他屆時適用的終身壽險或儲蓄保險計劃，並且毋須作進一步的醫療核保，因此即使您的健康狀況有變，您也有更大機會在您人生的不同情況下獲享保障。新保單的保費將由滙豐人壽保險（國際）有限公司（「本公司」）釐定，而轉換將受制於保單條款列明的條款及細則。

## 計劃摘要

保單貨幣	港元
投保年齡	受保年齡 <sup>5</sup> 19至60歲
保障年期	直至80歲 <sup>4</sup>
最低投保額 (以每保單計算)	港幣250,000元
最高投保額 <sup>2</sup> (以每受保人計算)	受保年齡 <sup>5</sup> 19至50歲：港幣5,000,000元 受保年齡 <sup>5</sup> 51至60歲：港幣2,500,000元
身故賠償	相等於投保額扣除任何未繳保費後之金額
繳付保費方法	按月或按年透過以下方式繳付： <ul style="list-style-type: none"><li>• 滙豐銀行戶口；或</li><li>• 滙豐銀行信用卡（只適用於港幣）</li></ul> 註： <ul style="list-style-type: none"><li>• 按年繳付方式不適用於網上申請。</li></ul>
保費調整	由保單生效日期起的首10年，每期保費保證定額。保費將於每個第10年的保單周年日作出調整，直至保單終止。 經調整後的保費將維持定額： <ul style="list-style-type: none"><li>• 10年直至下一個保費調整日；或</li><li>• 若保單在該10年內終止或停止生效，則為此較短之期間直至保單終止或停止生效。</li></ul> 有關主要風險因素的詳情，請參閱「主要風險—保費調整風險」部分。
轉換權益	在受保人的受保年齡 <sup>5</sup> 未滿60歲前的任何一個保單周年日，本保單可轉換至另一全新與本計劃保額相同或較少的終身壽險或儲蓄保險。新保單在轉換時必須是本公司所決定的保險產品。而轉換將受制於屆時的監管及本公司的規定。

本產品單張的內容只供參考之用，詳情請參閱保單條款。

## 重要事項

### 冷靜期

滙易保是一份長期的純人壽保障計劃，並非等同於或類似任何類型的存款。部分保費將用作支付保險及有關費用，包括但不限於開立保單，售後服務及索償之費用。

如您對保單不滿意，您有權透過發出書面通知取消保單及取回所有已繳交的保費及保費徵費。如要取消，您必須於「冷靜期」內（即是由交付該保單或由發出說明書通知領取該保單之通知書予您後21天內，以較早者為準），在該通知書上親筆簽署作實及退回保單（若已收取），並確保滙豐人壽保險（國際）有限公司設於香港九龍深旺道1號滙豐中心1座18樓的辦事處直接收到該通知書及保單。

在冷靜期屆滿之後，若您取消保單或保單失效或因任何原因被終止，您將不可取回已繳付的保費。

### 自殺條款

若受保人在簽發日期或保單復效日期起一年內自殺身亡，無論自殺時神志是否清醒，本公司的責任將只限於發還已繳付給本公司的金額，減去本公司自保單生效日期或保單復效日期（以較遲者為準）之後所支付的任何金額。有關詳細條款及細則，請參閱保單條款。

### 稅務申報及金融罪行

本公司可不時要求您提供關於您及您保單的相關資料，以履行本公司及其他滙豐集團成員對香港及外地之法律或監管機構及政府或稅務機關負有的某些責任。若您未有向本公司提供其要求之資料或您對滙豐集團成員帶來金融罪行風險，便會導致於以下保單條款列出的後果，包括本公司可能：

- 作出所需行動讓本公司或滙豐集團成員符合其責任；
- 未能向您提供新服務或繼續提供所有服務；
- 被要求扣起原本應繳付予您或您的保單的款項或利益，並把該等款項或利益永久支付予稅務機關；及
- 終止您的保單。

如有任何利益或款項被扣起及／或保單被終止，您從保單獲取之款項可能會少於您已繳保費之總額。本公司建議您就稅務責任及有關您保單的稅務狀況尋求獨立專業意見。

### 保單終止條款

本公司有權於以下任何情況之下終止保單：

- 如果您未能在寬限期屆滿前繳付到期保費；或
- 若本公司合理地認為繼續維持本保單或與您的關係會使本公司違反法律，或任何權力機關可能對滙豐集團成員採取行動或提出譴責。

有關終止條款的詳細條款及細則，請參閱保單條款。

### 適用法例

規管保單的法律為百慕達法律。然而，如在香港特別行政區提出任何爭議，則香港特別行政區法院的非專屬司法管轄權將適用。

### 申請資格

本計劃只供任何受保年齡<sup>5</sup>介乎19歲至60歲並擁有滙豐銀行戶口的個人客戶或滙豐銀行信用卡持有人申請。客戶亦須為香港身份證持有人。本計劃受本公司就保單持有人及／或受保人之國籍及／或地址及／或居留國家不時釐定的相關規定限制。

### 漏繳保費

應繳保費有30日的寬限期。倘若您在寬限期完結時未能付款，本保單將於首次未付保費的到期日失效。

## 主要風險

### 信貸風險及無力償債風險

本產品乃一份由本公司簽發的保單，因此，**您受本公司的信貸風險所影響**。您支付的保費將成為本公司資產的一部分，您對任何該等資產均沒有任何權利或擁有權。如追討賠償，您只可向本公司追索。

### 延誤或漏繳到期的保費之風險

任何延誤或漏繳到期保費**可能會導致保單失效**。若您的保單失效，您將不可收回已支付的保費。

### 通脹風險

由於通貨膨脹的緣故，**將來的生活費很可能較今天的為高**。因此，即使本公司履行其所有合約義務，**您或您所指定的受益人將來從保單收到的實質金額可能較低**。

### 保費調整風險

保費將於**每個第10年的保單周年日作出調整，直至保單終止**。保費調整將按本公司有關該類保險的當時保費率及調整時受保人的受保年齡釐定。由於受保年齡隨時間增長，保費可能於保費調整時增加。**該保費標準取決於不同因素，包括但不限於實際賠償經驗、預期賠償情況、保單失效率和本公司的營運開支**。本公司將會在保費調整生效前以書面形式通知保單持有人。

### 退保之風險

**除非您在「冷靜期」內退保**，在保單簽發後**退保將不可取回任何已繳保費**。

註：

1. 「滙易保」並非等同於或類似任何類型的存款。
2. 根據簡易核保規定，每個受保人的總保額（包括所有由滙豐人壽保險（國際）有限公司批核中的申請或簽發的已生效保單），最高不超過港幣5,000,000元（適用於受保年齡<sup>5</sup>50歲或以下的受保人）或港幣2,500,000元（適用於受保年齡<sup>5</sup>50歲以上的受保人）。本公司根據受保人及／或保單持有人於申請期間所提供的資料，保留一切接受或拒絕此申請的權利。
3. 每一段年期的保費將根據本公司有關該類保單於調整時的當時收費標準及受保人的受保年齡釐定。本公司將於該等保費調整生效前，發送有關通知書予保單持有人。
4. 指當保單持有人或受保人的下一次生日為此年齡／歲數的保單周年日。
5. 受保年齡指受保人或保單持有人（視適用情況而定）在任何日期的下一個生日之年齡。

滙豐人壽保險（國際）有限公司榮獲以下獎項：



## 更多資料

歡迎蒞臨滙豐分行，以安排進行理財計劃評估。

**致電** 2233 3131

**瀏覽網址** [www.hsbc.com.hk](http://www.hsbc.com.hk)

**親臨** 任何一間滙豐分行

滙豐人壽保險（國際）有限公司（「本公司」）是於百慕達註冊成立之有限公司。本公司為滙豐集團旗下從事承保業務的附屬公司之一。

#### 香港特別行政區辦事處

香港九龍深旺道1號滙豐中心1座18樓

本公司獲保險業監管局（保監局）授權及受其監管，於香港特別行政區經營長期保險業務。

「滙易保」由本公司所承保。

香港上海滙豐銀行有限公司（簡稱「滙豐」）為本公司之保險代理商。本產品由本公司所承保，並只擬在香港特別行政區透過滙豐銷售。

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，有關產品合同條款任何糾紛，應直接由本公司與您共同解決。

本公司對本產品單張所刊載資料的準確性承擔全部責任，並確認在作出一切合理查詢後，盡其所知所信，本產品單張並無遺漏足以令其任何聲明具誤導成份的其他事實。本產品單張所刊載之資料乃一摘要。有關詳盡的條款及細則，請參閱您的保單。

# HSBC TERM PROTECTOR

## An easy and convenient way to obtain life insurance

HSBC Term Protector<sup>1</sup> (the “Plan” or the “Policy”) is a pure life protection plan with no savings element. You can choose a Sum Insured amount of up to HKD5,000,000<sup>2</sup> with a regular premium<sup>3</sup> which is guaranteed level for the first 10 years and will be adjusted every 10 years until the Policy ends. With an easy application process, you can save time on doing the things you love.

### How convenient is it?

You can get an instant quote and apply for a policy through our website or at our branch where our staff will help you through the application process. To apply, you just need to answer a few simple underwriting questions. No separate medical examination is required.

You can manage your HSBC Term Protector Policy with ease on an online e-policy servicing platform which is available to customers who have HSBC Personal Internet Banking account.

### Benefits

#### Life cover

The Life Insured can enjoy life protection up to the age<sup>4</sup> of 80. In the unfortunate event of the death of the Life Insured, the Beneficiary(ies) will be entitled to the Death Benefit, which is equivalent to the Sum Insured less any outstanding premiums.

#### Conversion privilege

We always cater for your changing needs at different life stages. You may apply to convert your Policy into other whole of life or endowment plans then available without further medical underwriting. This gives you a higher chances that you will be insured under different circumstances in your life, even if the state of your health changes. Premium for the new Policy will be determined by HSBC Life (International) Limited (“the Company”) and the conversion is subject to terms and conditions set out in the Policy Provisions.

## Product Summary

<b>Policy Currency</b>	HKD
<b>Issue Age</b>	Insurance Age <sup>5</sup> 19 to 60
<b>Benefit Term</b>	To age <sup>4</sup> 80
<b>Minimum Sum Insured (per Policy)</b>	HKD250,000
<b>Maximum Sum Insured<sup>2</sup> (per Life Insured)</b>	Insurance Age <sup>5</sup> 19 to 50: HKD5,000,000 Insurance Age <sup>5</sup> 51 to 60: HKD2,500,000
<b>Death Benefit</b>	Equals to Sum Insured less outstanding premiums (if any)
<b>Premium Payment Method</b>	Monthly or annual, through: <ul style="list-style-type: none"> <li>• HSBC bank account, or</li> <li>• HSBC credit card (HKD only)</li> </ul> Note: <ul style="list-style-type: none"> <li>• Annual payment option is not available in online application.</li> </ul>
<b>Premium Adjustment</b>	The premium is guaranteed level for the first 10 years from the Policy Effective Date. The premium will be adjusted at every 10 <sup>th</sup> Policy Anniversary until the Policy is terminated. The adjusted premium will remain level: <p>(a) for a period of 10 years until the next premium adjustment date; or</p> <p>(b) where the Policy is terminated or ceases to be in force within such 10 year period, for such shorter period until the Policy is terminated or ceases to be in force.</p> Please refer to section "Key risks – Risk from premium adjustment" for the details of key risk factors.
<b>Conversion Privilege</b>	At any Policy Anniversary at which the Life Insured's Insurance Age <sup>5</sup> is less than 60, this Policy may be converted to a new whole of life or endowment policy on the life of the Life Insured for a Sum Insured less than or equal to the Sum Insured of the HSBC Term Protector policy. The new policy must be a prevailing product determined by the Company at the time of policy conversion and its conversion will be subject to prevailing regulatory and the Company's requirements.

The content of this product factsheet is for reference only. Please refer to the policy provisions for details.

## Important Notes

### Cooling-off Period

HSBC Term Protector is a long-term pure life protection plan which is not equivalent or similar to any kind of deposit. Part of the premium pays for the insurance and related costs including but not limited to policy acquisition, maintenance and claims costs.

If you are not satisfied with the Policy, you have a right to cancel it and obtain a refund of any premiums and levies paid, by giving written notice. To cancel, you must sign on such notice, return the Policy (if received) and ensure that such notice and the Policy are received directly by the office of HSBC Life (International) Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the Cooling-off Period (that is, 21 days after the delivery of the Policy or issue of a Notice informing the availability of the Policy to you, whichever is earlier).

After the expiration of the Cooling-off Period, if you cancel the Policy or the Policy is lapsed or terminated for any reasons, you will not get back any premium you have paid.

### Suicide

If the Life Insured dies by suicide, within one year of the Issue Date or from the effective date of reinstatement, the Company's liability will be limited to the amount of premiums paid to the Company less any amount paid by the Company to you since the Policy Effective Date or the effective date of reinstatement, whichever is later. Please refer to policy provisions for detailed terms and conditions.

### Tax Reporting and Financial Crime

The Company may from time to time request information from you regarding you and your Policy for the Company and other members of the HSBC Group to meet certain obligations to legal or regulatory bodies and government or tax authorities in Hong Kong and overseas. If you fail to provide to the Company information that is requested from you or if you present a financial crime risk to a member of the HSBC Group, such consequences as set out in your policy terms include that the Company may:

- Take such actions as are necessary to enable it or a member of the HSBC Group to meet its obligations;
- Be unable to provide new, or continue to provide all of the services to you;
- Be required to withhold payments or benefits that would otherwise be due to you or your Policy and permanently pay those over to tax authorities; and
- Terminate your Policy.

Should any benefits or payments be withheld or the Policy be terminated by the Company, the amount you get back may be less than what you have paid. The Company recommends that you seek your own independent professional advice on your tax liabilities and tax position in relation to your Policy.

### Termination Conditions

The Company has the right to terminate the Policy under any of the following circumstances,

- If you cannot make the overdue premium payment by the end of the Grace Period; or
- We reasonably consider that by continuing the Policy or the relationship with you, we may break any laws or the Company, or a member of the HSBC Group, may be exposed to action censure from any authority.

Please refer to policy provisions for detailed terms and conditions on termination.

### Applicable laws

The laws governing the Policy are the laws of Bermuda. However, in the event of any dispute arising in the Hong Kong SAR, the non-exclusive jurisdiction of the Hong Kong SAR courts will apply.

### Eligibility

The Plan is available to any individuals who are HSBC bank account holders or HSBC credit card holders between Insurance Age<sup>5</sup> of 19 and 60. Such individuals must also be Hong Kong Identity cardholders. The application for the Plan is subject to the relevant requirements on nationality and/or addresses and/or residency of the Policyholder and/or Life Insured as determined by the Company from time to time.

### Missing payment of premium

There is a 30-day Grace Period for premium payments that are due. If you cannot make the payment by the end of the Grace Period, the Policy will lapse with effect from the due date of the first unpaid premium.



## Key Risks

### Credit and insolvency risks

The product is an insurance policy issued by the Company. **You are subject to the credit risk of the Company.** Your premiums paid will form part of the Company's assets. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.

### Risks from the delay or missing the payment of premiums due

Any delay or missing of the payment of premiums due **may lead to policy lapse. If your Policy is lapsed, you will not get back the premium you have paid.**

### Inflation risk

**Cost of living is likely to be higher in the future** than it is today due to inflation, therefore **you or your assigned Beneficiary(ies) may receive less from the Policy in real term in the future** even if the Company meets all of its contractual obligations.

### Risk from premium adjustment

**Premium will be adjusted every 10<sup>th</sup> Policy Anniversary until the Policy is terminated.** The premium adjustment will be determined in accordance with the Company's prevailing premium rate applicable to this class of Policy and the Insurance Age<sup>5</sup> of the Life Insured at the time of adjustment. Due to the increase of Insurance Age<sup>5</sup> over time, premium rate may increase at the time of adjustment. **Such premium rate will be determined based on factors including but not limited to actual claims experience, outlook of future claims experience, policy lapses as well as the Company's operating expenses at the time of adjustment.** A notice of such premium adjustment will be sent to the Policyholder prior to it taking effect.

### Risk from surrender

For any policy surrender after policy issuance, **no refund of premiums will be paid (except during Cooling-off Period).**

#### Endnotes:

1. The HSBC Term Protector is not equivalent or similar to any kind of deposit.
2. The total Sum Insured of all the pending and in force applications or policies issued by HSBC Life (International) Limited for each Life Insured subject to simplified underwriting requirements shall not exceed HKD5,000,000 (for Life Insured whose Insurance Age<sup>5</sup> is 50 or below) or HKD2,500,000 (for Life Insured whose Insurance Age<sup>5</sup> is above 50). The Company reserves the right to accept or reject any applications for the Plan based on the information provided by the Life Insured and / or Policyholder during application.
3. The premium for each term will be determined in accordance with the Company's prevailing rate table applicable to this class of Policy and the Insurance Age<sup>5</sup> of the Life Insured at the time of adjustment. A notice of such premium adjustment will be sent to the Policyholder prior to it taking effect.
4. The Policy Anniversary at which the Policyholder or Life Insured reaches the specified age based on age at next birthday.
5. Insurance Age means, at any date, the age of the Life Insured or the Policyholder where applicable at his or your next birthday.

HSBC Life (International) Limited is the proud winner of the following awards:



## More Information

You can visit any HSBC branch and arrange for a financial planning review with us.

**Call** 2233 3131

**Go to** [www.hsbc.com.hk](http://www.hsbc.com.hk)

**Visit** any HSBC branch

HSBC Life (International) Limited ("the Company") is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries.

#### Hong Kong SAR office

18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong

The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong SAR.

HSBC Term Protector is underwritten by the Company.

The Hongkong and Shanghai Banking Corporation Limited (referred to as "HSBC") is an insurance agent of the Company. This product is a product underwritten by the Company and it is intended only for sale through HSBC in the Hong Kong SAR.

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 the Company and you directly.

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