

## Two Months' Premium Waiver offer for designated life insurance plans

HSBC Customers who have successfully applied for any one of the following designated life insurance plans' policies underwritten by HSBC Life (International) Limited ("HSBC Life") online with a valid promotion code ("Customer") is eligible to have two months of premium waiver, subject to the following Terms and Conditions:

### Designated life insurance plans (the "Designated Plans"):

- HSBC Cancer Term Protector
- HSBC Term Protector

**Promotion Expiry Date:** 31 December 2019

**Promotional offer:** Two months premium wavier (the "Offer")

### General Terms and Conditions

1. The Offer is only applicable to Customers who have successfully input a valid promotion code and submit a valid application for the Designated Plans online on or before the Promotion Expiry Date as mentioned above.
2. Customers who have successfully applied for any of the Designated Plans during the promotion period shall be entitled to enjoy the Offer for the 2<sup>nd</sup> and 3<sup>rd</sup> months' premium waiver after policy issuance. Regular monthly premium payment shall resume starting from the 4<sup>th</sup> month onwards.
3. The Offer is not exchangeable for cash and are not transferable.
4. HSBC Life reserves the right to accept or reject any application for the Designated Plans based on the information provided by the Customer and/or the life insured during the application.
5. The Hongkong and Shanghai Banking Corporation Limited ("the Bank") is an insurance agent of HSBC Life. The Bank and HSBC Life reserve the right to amend the Terms and Conditions of the Offer at any time at their discretion without prior notice to the Customer.
6. No person other than the 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.
7. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
8. These promotion Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.

The above life insurance plans are underwritten by HSBC Life (International) Limited ("HSBC Life"), which is authorised and regulated by the Insurance Authority 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. The Hongkong and Shanghai Banking Corporation Limited ("the Bank") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The above life insurance plans are products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. . For product details and related charges, please refer to the relevant brochures and policy provisions.

Issued by HSBC Life (International) Limited

## 指定人壽保險保障計劃兩個月保費豁免優惠

滙豐客戶成功以有效優惠編號於網上申請由滙豐人壽保險（國際）有限公司（「滙豐人壽」）承保之以下任何一個指定人壽保險保障計劃之保單（「客戶」）可獲得兩個月保費豁免（受以下條款及細則限制）：

指定人壽保險保障計劃（「指定計劃」）：

- 滙安易人壽癌症保
- 滙易保

優惠到期日：2019年12月31日

推廣優惠：豁免兩個月保費（「優惠」）

### 一般條款及細則

1. 優惠只適用於成功以優惠編號於上述優惠到期日或之前於網上申請指定計劃的客戶。
2. 每位成功申請指定計劃的客戶於保單發出後之第2及第3個月的整月保費可獲豁免。客戶將會於第4個月起重新開始繳付每月定期保費。
3. 此優惠不可轉讓或兌換現金。
4. 滙豐人壽將因應客戶及／或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指定計劃之申請的權利。
5. 香港上海滙豐銀行有限公司（「本行」）為滙豐人壽之保險代理商。本行及滙豐人壽保留更改優惠條款及細則的權利而毋須事前通知客戶。
6. 除客戶、本行及滙豐人壽以外，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。
7. 若有任何爭議，本行及滙豐人壽保留最終決定權。
8. 以上優惠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。

以上人壽保險保障計劃乃由滙豐人壽保險（國際）有限公司（「滙豐人壽」）承保，滙豐人壽已獲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。滙豐人壽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（「滙豐」）乃根據保險業條例（香港法例第41章）註冊為滙豐人壽於香港特別行政區分銷人壽保險之代理商。以上人壽保險保障計劃乃滙豐人壽而非滙豐之產品，並只在香港特別行政區銷售。本計劃細節及相關費用，請參閱有關之宣傳冊子及保單。

由滙豐人壽（國際）有限公司刊發