

Welcome Offer for HSBC Customers – Motor Insurance Challenger Cash Vouchers Offer (“Offer”)

General Terms and Conditions

1. The Offer (as set out in Clause 3 below) is provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offer is applicable to customers who meet all of the following criteria (“Eligible Customer*”):
 - a) Submit a completed application for Motor Insurance choosing Comprehensive Cover (“Eligible Plan”) to The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 17 March 2025 and 16 May 2025 (both days inclusive) via its Mobile Banking, Personal Internet Banking or Website; and
 - b) Such policy of Eligible Plan must be successfully issued by AXA to the Eligible Customer* on or before 15 June 2025; and
 - c) Such policy of Eligible Plan must be effective on or before 15 July 2025 (“Eligible Policy”).
3. Subject to all the terms and conditions herein, each Eligible Policy will be entitled to Challenger Cash Vouchers (“Challenger Vouchers”) at face value of HKD500.
4. The Challenger Vouchers can be used at branches of Challenger Auto Services Limited and CARs Restoration (Hong Kong) Limited. For address details, please visit <https://challenger.com.hk/pages/address> and <https://carshongkong.com/pages/carslocation>.
5. The Challenger Vouchers will be mailed to the Eligible Customer’s* last known correspondence address of the relevant policy on AXA’s record by 30 September 2025 provided that the relevant Motor Insurance policy must remain in force and effect at the time of mailing the Challenger Vouchers.
6. The Challenger Vouchers will not be replaced if lost or damaged.
7. The Challenger Vouchers are provided by Challenger Auto Services Limited (“Challenger”) and subject to the terms and conditions stated in the Challenger Vouchers. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to any goods and/or service(s) provided by Challenger. Any disputes arising from the vouchers shall be resolved between customers and Challenger directly.
8. Customers who have withdrawn a previous application or cancelled an existing policy for the same Motor Insurance within six months before the submission date of policy application will not be entitled to the Offer. The date appearing in AXA’s records will be conclusive as to the date on which the policy application was submitted, the previous application was withdrawn or the existing policy was cancelled.
9. The Offer is not exchangeable for cash and are not transferrable.
10. If the Eligible Customer* is also entitled to the preferential offer(s) for HSBC staff in respect of the same insurance policy, HSBC and AXA reserve the right to provide only one of such offers to the customer, at HSBC’s and AXA’s discretion.
11. In case of any dispute arising from the Offer, the decision of HSBC and AXA shall be final and conclusive.
12. No person other than the Eligible Customer*, HSBC and AXA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong SAR) to enforce or enjoy the benefit of any of the provisions of these general terms and conditions.
13. HSBC and AXA reserve the right to alter or terminate the Offer (in whole or in part) and/or amend the general terms and conditions at any time without prior notice.

14. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
15. If there is any inconsistency or conflict between the English version and the Chinese version of these general terms and conditions, the English version shall prevail.

* Eligible customer means the person specified under “Driver Details” section of the online application form and the customer must be in Hong Kong SAR at the time of application. The customer must be aged 18 or above.

For product details and related charges (if applicable), please refer to the relevant factsheets, brochures and policy wordings or contact our HSBC staff.

The general insurance policies are underwritten by **AXA General Insurance Hong Kong Limited (“AXA”)**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong SAR) as an insurance agency of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Issued by The Hongkong and Shanghai Banking Corporation Limited and AXA General Insurance Hong Kong Limited

Free Charger Liability Coverage for Motor Insurance – Comprehensive Plan Policyholders

As part of our go-green actions to build a sustainable future, we are offering free charger liability coverage for our eligible customers with electric vehicles, up to one policy year.

Programme Details

Programme Period	From now on until 31 December 2025
Eligibility	1. A customer who applied for a Motor Insurance - Comprehensive Plan for an electric vehicle during the Programme Period; and 2. the policy is successfully issued by AXA General Insurance Hong Kong Limited during the Programme Period (“Eligible Policy”).
Coverage Period	First policy year of the Eligible Policy
Premium	Free of charge

Charger Liability Coverage Details

Unless otherwise specified, the words and expressions used in this document have the same meaning given to them in the policy wording of “Motor Insurance” policy underwritten by AXA General Insurance Hong Kong Limited and distributed by HSBC. Please refer to policy wording for details, a copy of which is available at HSBC website.

The word “We” and “Our” here means AXA General Insurance Hong Kong Limited

The word “You” here means the eligible HSBC customer who has applied for and is issued the “Comprehensive Insurance” plan of the Motor Insurance Policy during the Programme Period.

We will indemnify You against all sums including claimant’s costs and expenses which You shall become legally liable to pay and other costs and expenses incurred by or on behalf of You with Our written consent in respect of:

- a. death of or bodily injury to any person; and/or
- b. damage to property;

where such death or bodily injury or property damage arises out of an Accident caused by or in connection with charging Your Car at Designated Chargers within Hong Kong SAR. Our limit of liability per any one Event is HKD5,000,000. Our aggregate limit of liability per Period of Insurance is HKD5,000,000 which is the aggregate limit for all claims which are indemnifiable under this benefit per Period of Insurance.

Where the Policy insures more than one Car, the limitations of Our indemnity will nevertheless apply irrespective of the number of insured Cars that may be involved in the same Event.

At any time after the happening of any Event giving rise to a claim or a series of claims under this benefit, We may pay to You and/or any other person claiming to be indemnified the respective full amount of Our liability specified above (after the deduction of any sums already paid) or any lesser amount for which such claims can be settled and We shall relinquish the conduct of any defence settlement or proceedings and shall not then be responsible for damages payable to the claimant and claimant’s costs or for any damages alleged to have been caused to You or such person in consequence of any alleged action or omission of Us in connection with such defence settlement or proceedings or of Us relinquishing such conduct nor shall We be liable for any costs or expenses whatsoever incurred by You or by such person or by any claimant or other person after We shall have relinquished such conduct.

We will not be liable under this benefit in respect of any Accident loss damage or liability occasioned by or arising out of or in connection with:

- a. any inherent defect, faulty design or failure of the Designated Chargers to function properly;
- b. mechanical and electrical derangement or overload of the Designated Chargers;
- c. unauthorized cleaning, alternation or modification, repair or maintenance of the Designated Chargers;
- d. misuse or use contrary to Designated Chargers’ instructions when recharging Your Car;
- e. compatibility with any spare parts, equipment, Accessories, software or system which is not supplied or installed by the manufacturer of the Designated Chargers;
- f. any electric vehicle charger available in public places or public venues, including but not limited to those supplied by CLP Power Hong Kong Limited or Hong Kong EV Power Limited”

For the avoidance of doubt, paragraphs 11, 12.1 to 12.4 of the Policy wording apply to this benefit.

In this document, “Designated Chargers” means any electric vehicle chargers or any wallboxes manufactured by the original manufacturer of the Car or that are in compliance with the International Electrotechnical Commission (IEC) standards (<https://webstore.iec.ch/>), for recharging Your Car in Hong Kong SAR.

Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

The general insurance policies are underwritten by **AXA General Insurance Hong Kong Limited (“AXA”)**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong SAR) as an insurance agency of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Issued by The Hongkong and Shanghai Banking Corporation Limited and AXA General Insurance Hong Kong Limited