

Welcome Offer for HSBC Customers – Overseas StudySurance Premium Discount and YATA Gift Certificates Offers (“Offers”)

General Terms and Conditions

1. The Offers (as set out in Clause 3 below) are provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offers are applicable to customers who meet all of the following criteria (“Eligible Customer*”):
 - a) Submit a completed application for Overseas StudySurance to The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 July 2023 and 31 October 2023 (both days inclusive);
 - b) Such Overseas StudySurance policy must be successfully issued by AXA to the Eligible Customer* on or before 30 November 2023; and
 - c) Such Overseas StudySurance policy must be effective on or before 31 January 2024 (“Eligible Policy”).
3. Subject to all the terms and conditions herein, Offers include:
Offer 1: Each Eligible Policy will be entitled to 10% premium discount in perpetual (upon any subsequent renewal), which the discount applies at policy inception and renewal afterwards (if applicable); and
Offer 2: Each Eligible Policy will be entitled to YATA gift certificates at face value of HKD100.
4. The YATA gift certificates will be mailed to the Eligible Customer’s* last known correspondence address of the relevant policy on AXA’s record by 29 February 2024 provided that the relevant Overseas StudySurance policy must remain in force and effect at the time of mailing the YATA gift certificates.
5. The YATA gift certificates will not be replaced if lost or damaged.
6. The YATA gift certificates are provided by YATA Limited (“YATA”) and subject to the terms and conditions stated in the YATA gift certificates. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to any goods and/or service(s) provided by YATA. Any disputes arising from the gift certificates shall be resolved between customers and YATA directly.
7. Customers who have withdrawn a previous application or cancelled an existing policy for the same Overseas StudySurance within six months before the submission date of policy application will not be entitled to the Offers. 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records will be conclusive as to the date on which the policy application was submitted, the previous application was withdrawn or the existing policy was cancelled.
8. The Offers are not exchangeable for cash and are not transferrable.
9. 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.
10. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
11. 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.
12. HSBC and AXA reserve the right to alter or terminate the Offers (in whole or in part) and/or amend the general terms and conditions at any time without prior notice.
13. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.

14. 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.

* For online application, the customer means the person specified under “Information – Policyholder” section of the online application form and the customer must be in Hong Kong at the time of application. For paper application form, the customer means the person specified under “Personal data of applicant” section of the paper application form. 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 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

滙豐客戶迎新優惠 — 「海外升學萬全保」保費折扣及一田現金禮券優惠 (「優惠」)

一般條款及細則

1. 此優惠 (如下條款 3 所述) 由安盛保險有限公司 (「AXA 安盛」) 提供。
2. 此優惠適用於符合以下所有條件之客戶 (「合資格客戶^{*}」):
 - a) 由 2023 年 7 月 1 日至 2023 年 10 月 31 日期間 (包括首尾兩天) 透過香港上海滙豐銀行有限公司 (「滙豐」) 完成「海外升學萬全保」之申請;
 - b) 該「海外升學萬全保」保單必須於 2023 年 11 月 30 日或之前成功由 AXA 安盛簽發予合資格客戶^{*}; 及
 - c) 該「海外升學萬全保」保單必須於 2024 年 1 月 31 日或之前生效 (「合資格保單」)。
3. 受本條款及細則約束, 優惠包括:

優惠 1: 每張合資格保單可享永久保費九折優惠 (包括隨後的任何續保); 即該折扣優惠適用於投保新保單及往後之續保保單 (如適用); 及

優惠 2: 每張合資格保單可獲價值港幣 100 元之一田現金禮券 (「一田禮券」)。
4. 一田禮券將會於 2024 年 2 月 29 日前郵寄給合資格客戶^{*}在 AXA 安盛紀錄上有關保單之最後所知通訊地址。在一田禮券寄出時, 有關「海外升學萬全保」保單必須為已現行有效及保持生效。
5. 一田禮券如有遺失或損毀將不獲補發。
6. 一田禮券由一田有限公司 (「一田」) 提供及受一田禮券所列的條款及細則約束。滙豐及 AXA 安盛不會就一田提供的產品及 / 或服務承擔任何義務或責任。若因此禮券而產生任何爭議, 應由客戶及一田直接解決。
7. 客戶在保單申請日期前 6 個月內曾撤銷或取消相同「海外升學萬全保」的之前申請或現有保單, 將不可享受此優惠。有關保險產品的保單申請日期、之前申請的撤銷日期或現有保單的取消日期, 以 AXA 安盛的紀錄為準。
8. 此優惠不可兌換成現金及不可轉讓他人。
9. 如合資格客戶^{*}同時符合就相同保險保單的滙豐員工優惠之條件, 滙豐及 AXA 安盛保留權利自行決定只提供其中一項優惠予客戶。

10. 若因此優惠而產生任何爭議，滙豐及 AXA 安盛保留最終及不可推翻的決定權。
11. 除有關合資格客戶^{*}，滙豐及 AXA 安盛以外，並無其他人士有權按《合約（第三者權利）條例》（香港特別行政區法例第 623 章）強制執行本一般條款及細則的任何條文，或享有本一般條款及細則的任何條文下的利益。
12. 滙豐及 AXA 安盛保留權利於任何時間可更改或終止此優惠（全部或部份）及 / 或修訂相關一般條款及細則，而不作任何事先通知。
13. 本一般條款及細則受香港特別行政區法例所規管並據其解釋。
14. 如中英文版本有差異之處，以英文版本為準。

^{*} 如經網上提交申請，此客戶指填寫在網上申請表「保單持有人」部份者，而該客戶於申請時必須身處香港。如選用申請書提交，此客戶指填寫在申請書「申請人個人資料」部份者。該客戶年齡須為 18 歲或以上。

有關產品細節及相關費用（如適用），請參閱相關的單張、小冊子和保單，或可向滙豐職員查詢。

一般保險產品由安盛保險有限公司（「AXA 安盛」）承保，AXA 安盛已獲香港保險業監管局授權並受其監管。AXA 安盛將負責按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（香港特別行政區法例第 41 章）註冊為 AXA 安盛於香港特別行政區分銷一般保險產品之授權保險代理商。一般保險計劃乃 AXA 安盛之產品而非滙豐之產品。

有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與您把個案提交至金融糾紛調解計劃；此外，有關涉及閣下保單條款及細則的任何糾紛，將直接由 AXA 安盛與您共同解決。

由香港上海滙豐銀行有限公司及安盛保險有限公司聯合刊發