



**ResidenceSurance Offers for New Mortgage Loan Customers, Home Equity Loan Customers and Top-up Loan Customers – Premium Waiver or Discount Offers (“Offers”)
(Applicable to HSBC Global Private Banking or Premier Elite Customers Only)**

General Terms and Conditions

1. The Offers (as set out in Clause 9 below) are provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offers are applicable to HSBC Global Private Banking or Premier Elite customers who meet all of the following criteria (“Eligible Customer*”):
 - a) Apply for a new mortgage loan, home equity loan or top-up loan[^] with The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 January 2025 and 31 December 2025 (both days inclusive); and
 - b) Draw down the relevant loan in full from HSBC on or before 31 March 2026; and
 - c) Apply for ResidenceSurance in respect of the relevant mortgaged property through HSBC in the period between the submission of the relevant loan application and 3 months after the loan drawdown date, and the ResidenceSurance policy must be successfully issued by AXA to the Eligible Customer* on or before 31 July 2026, subject to Clause 7 below (“Eligible Policy”).
3. The Offers are only applicable to loan applications made in personal name(s).
4. Customers who have applied for HSBC’s Local Staff Housing Loans in respect of the same property are not eligible for the Offers.
5. The Offers are only applicable to ResidenceSurance policy applied through HSBC branches / Mobile Banking/ Personal Internet Banking/ Website of HSBC by inputting the designated Promo code. The application is subject to underwriting decision by AXA.
6. Customers who would like to apply for optional cover(s) under ResidenceSurance and use monthly premium payment mode for the Policy are not eligible to the Offers. For details of the optional cover, please contact our staff at HSBC branches.
7. The ResidenceSurance policy will be issued only after the relevant loan has been drawn down in full. To enjoy the Offers, the policy effective date must be within 3 months of the relevant loan drawdown date.
8. The Offers shall expire when the relevant loan terminates.
9. Subject to all the terms and conditions herein, Offers include:
 - Offer 1: For Eligible Customer* using monthly payment mode: Premiums for the next policy year (i.e. from the 13th to the 24th month) will be waived upon payment of the premiums required for the first 12 months in the first policy year. The monthly premium debit will be resumed starting from the 25th month.
 - Offer 2: For Eligible Customer* using annual payment mode: 67% discount shall apply on the first year premium.
10. During the period where any premium waiver or discount specified in the Offers applies (“Waiver or Discount Period”), it is not allowed to change payment mode of the policy. HSBC and/or AXA reserve the right to request

the Eligible Customer* to pay for the premium in full as applicable for making any such change during the Waiver or Discount Period.

11. The Offers are not exchangeable for cash and are not transferable.
12. 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.
13. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
14. 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.
15. 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.
16. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
17. 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.

^ Top-up loan is referring to refinance of existing property mortgage in HSBC. It includes top-up "ALL" existing HSBC home loans or top-up "ONE" existing HSBC home loan account by new equity loan.

* Eligible customer means the person specified under "Policyholder Information" 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" 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 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



ResidenceSurance Offers for Equitable Mortgage Customers – Premium Waiver or Discount Offers (“Offers”)

(Applicable to HSBC Global Private Banking or Premier Elite Customers only)

General Terms and Conditions

1. The Offers (as set out in Clause 9 below) are provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offers are applicable to HSBC Global Private Banking or Premier Elite customers who meet all of the following criteria (“Eligible Customer*”):
 - a) Apply for an equitable mortgage loan with The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 January 2025 and 31 December 2025 (both days inclusive); and
 - b) Draw down the relevant loan in full from HSBC on or before 31 March 2026; and
 - c) Apply for ResidenceSurance in respect of any property through HSBC in the period between the submission of the relevant loan application and 3 months after the loan drawdown date, and the ResidenceSurance policy must be successfully issued by AXA to the Eligible Customer* on or before 31 July 2026, subject to Clause 7 below (“Eligible Policy”).
3. The Offers are only applicable to loan applications made in personal name(s).
4. Customers who have applied for HSBC’s Local Staff Housing Loans in respect of the same property are not eligible for the Offers.
5. The Offers are only applicable to ResidenceSurance policy applied through HSBC branches / Mobile Banking/ Personal Internet Banking/ Website of HSBC by inputting the designated Promo code. The application is subject to underwriting decision by AXA.
6. Customers who would like to apply for optional cover(s) under ResidenceSurance and use monthly premium payment mode for the Policy are not eligible to the Offers. For details of the optional cover, please contact our staff at HSBC branches.
7. The ResidenceSurance policy will be issued only after the relevant loan has been drawn down in full. To enjoy the Offers, the policy effective date must be within 3 months of the relevant loan drawdown date.
8. The Offers shall expire when the relevant loan terminates.
9. Subject to all the terms and conditions herein, Offers include:
 - Offer 1: For Eligible Customer* using monthly payment mode: Premiums for the next policy year (i.e. from the 13th to the 24th month) will be waived upon payment of the premiums required for the first 12 months in the first policy year. The monthly premium debit will be resumed starting from the 25th month.
 - Offer 2: For Eligible Customer* using annual payment mode: 67% discount shall apply on the first year premium.
10. During the period where any premium waiver or discount specified in the Offers applies (“Waiver or Discount Period”), it is not allowed to change payment mode of the policy. HSBC and/or AXA reserve the right to request

the Eligible Customer* to pay for the premium in full as applicable for making any such change during the Waiver or Discount Period.

11. The Offers are not exchangeable for cash and are not transferable.
12. 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.
13. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
14. 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.
15. 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.
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ResidenceSurance Offers for Existing Equitable Mortgage Customers – Premium Waiver or Discount Offers (“Offers”)
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General Terms and Conditions

1. The Offers (as set out in Clause 9 below) are provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offers are applicable to HSBC Global Private Banking or Premier Elite customers who meet all of the following criteria (“Eligible Customer*”):
 - a) Currently hold an equitable mortgaged property with The Hongkong and Shanghai Banking Corporation Limited (“HSBC”); and
 - b) The Notice of Completion in respect of the relevant equitable mortgaged property has been issued by the property developer or its designated legal firm and the occupation date on the relevant notice is between 1 January 2025 and 31 December 2025; and
 - c) Apply for ResidenceSurance in respect of the relevant mortgaged property maintained through HSBC between 1 January 2025 and 31 December 2025 (both days inclusive) and the ResidenceSurance policy must be successfully issued by AXA to the Eligible Customer* on or before 31 January 2026, subject to Clause 7 below (“Eligible Policy”).
3. The Offers are only applicable to loan applications made in personal name(s).
4. Customers who have applied for HSBC’s Local Staff Housing Loans in respect of the same property are not eligible for the Offers.
5. The Offers are only applicable to ResidenceSurance policy applied through HSBC branches / Mobile Banking/ Personal Internet Banking/ Website of HSBC by inputting the designated Promo code. The application is subject to underwriting decision by AXA.
6. Customers who would like to apply for optional cover(s) under ResidenceSurance and use monthly premium payment mode for the Policy are not eligible to the Offers. For details of the optional cover, please contact our staff at HSBC branches.
7. The ResidenceSurance policy will be issued only after the relevant loan has been drawn down in full.
8. The Offers shall expire when the relevant loan terminates.
9. Subject to all the terms and conditions herein, Offers include:
 - Offer 1: For Eligible Customer* using monthly payment mode: Premiums for the next policy year (i.e. from the 13th to the 24th month) will be waived upon payment of the premiums required for the first 12 months in the first policy year. The monthly premium debit will be resumed starting from the 25th month.
 - Offer 2: For Eligible Customer* using annual payment mode: 67% discount shall apply on the first year premium.
10. During the period where any premium waiver or discount specified in the Offers applies (“Waiver or Discount Period”), it is not allowed to change payment mode of the policy. HSBC and/or AXA reserve the right to request

the Eligible Customer* to pay for the premium in full as applicable for making any such change during the Waiver or Discount Period.

11. The Offers are not exchangeable for cash and are not transferable.
12. 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.
13. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
14. 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.
15. 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.
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ResidenceSurance Offers for Existing Mortgage Loan Customers – Premium Waiver or Discount Offers (“Offers”)
(Applicable to HSBC Global Private Banking or Premier Elite Customers only)

General Terms and Conditions

1. The Offers (as set out in Clause 9 below) are provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offers are applicable to HSBC Global Private Banking or Premier Elite customers who meet all of the following criteria (“Eligible Customer*”):
 - a) Existing mortgage loan customers[^] of The Hongkong and Shanghai Banking Corporation Limited (“HSBC”); and
 - b) Apply for ResidenceSurance in respect of the relevant mortgaged property maintained through HSBC between 1 January 2025 and 31 December 2025 (both days inclusive) and the ResidenceSurance policy must be successfully issued by AXA to the Eligible Customer* on or before 31 January 2026, subject to Clause 7 below (“Eligible Policy”).
3. The Offers are only applicable to loan applications made in personal name(s).
4. Customers who have applied for HSBC’s Local Staff Housing Loans in respect of the same property are not eligible for the Offers.
5. The Offers are only applicable to ResidenceSurance policy applied through HSBC branches / Mobile Banking/ Personal Internet Banking/ Website of HSBC by inputting the designated Promo code. The application is subject to underwriting decision by AXA.
6. Customers who would like to apply for optional cover(s) under ResidenceSurance and use monthly premium payment mode for the Policy are not eligible to the Offers. For details of the optional cover, please contact our staff at HSBC branches.
7. The ResidenceSurance policy will be issued only after the relevant loan has been drawn down in full.
8. The Offers shall expire when the relevant loan terminates.
9. Subject to all the terms and conditions herein, Offers include:
 - Offer 1: For Eligible Customer* using monthly payment mode: Premiums for the next policy year (i.e. from the 13th to the 24th month) will be waived upon payment of the premiums required for the first 12 months in the first policy year. The monthly premium debit will be resumed starting from the 25th month.
 - Offer 2: For Eligible Customer* using annual payment mode: 67% discount shall apply on the first year premium.
10. During the period where any premium waiver or discount specified in the Offers applies (“Waiver or Discount Period”), it is not allowed to change payment mode of the policy. HSBC and/or AXA reserve the right to request the Eligible Customer* to pay for the premium in full as applicable for making any such change during the Waiver or Discount Period.
11. The Offers are not exchangeable for cash and are not transferable.

12. 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.
13. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
14. 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.
15. 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.
16. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
17. 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.

^ Existing mortgage loan customers are determined by HSBC at its discretion. For the avoidance of doubt, non-existing mortgage loan customers by HSBC are not eligible to the Offers.

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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.

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ResidenceSurance Offers for New Mortgage Loan Customers, Home Equity Loan Customers and Top-up Loan Customers – Premium Waiver or Discount Offers (“Offers”)

General Terms and Conditions

1. The Offers (as set out in Clause 9 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) Apply for a new mortgage loan, home equity loan or top-up loan^ with The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 January 2025 and 31 December 2025 (both days inclusive); and
 - b) Draw down the relevant loan in full from HSBC on or before 31 March 2026; and
 - c) Apply for ResidenceSurance in respect of the relevant mortgaged property through HSBC in the period between the submission of the relevant loan application and 3 months after the loan drawdown date, and the ResidenceSurance policy must be successfully issued by AXA to the Eligible Customer* on or before 31 July 2026, subject to Clause 7 below (“Eligible Policy”).
3. The Offers are only applicable to loan applications made in personal name(s).
4. Customers who have applied for HSBC’s Local Staff Housing Loans in respect of the same property are not eligible for the Offers.
5. The Offers are only applicable to ResidenceSurance policy applied through HSBC branches / Mobile Banking/ Personal Internet Banking/ Website of HSBC by inputting the designated Promo code. The application is subject to underwriting decision by AXA.
6. Customers who would like to apply for optional cover(s) under ResidenceSurance and use monthly premium payment mode for the Policy are not eligible to the Offers. For details of the optional cover, please contact our staff at HSBC branches.
7. The ResidenceSurance policy will be issued only after the relevant loan has been drawn down in full. To enjoy the Offers, the policy effective date must be within 3 months of the relevant loan drawdown date.
8. The Offers shall expire when the relevant loan terminates.
9. Subject to all the terms and conditions herein, Offers include:
 - Offer 1: For Eligible Customer* using monthly payment mode: Premiums for the 13th to the 22nd month will be waived upon payment of the premiums required for the first 12 months in the first policy year. The monthly premium debit will be resumed starting from the 23rd month.
 - Offer 2: For Eligible Customer* using annual payment mode: 60% discount shall apply on the first year premium.
10. During the period where any premium waiver or discount specified in the Offers applies (“Waiver or Discount Period”), it is not allowed to change payment mode of the policy. HSBC and/or AXA reserve the right to request the Eligible Customer* to pay for the premium in full as applicable for making any such change during the Waiver or Discount Period.
11. The Offers are not exchangeable for cash and are not transferable.

12. 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.
13. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
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15. 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.
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[^] Top-up loan is referring to refinance of existing property mortgage in HSBC. It includes top-up "ALL" existing HSBC home loans or top-up "ONE" existing HSBC home loan account by new equity loan.

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ResidenceSurance Offers for Equitable Mortgage Customers – Premium Waiver or Discount Offers (“Offers”)

General Terms and Conditions

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2. The Offers are applicable to customers who meet all of the following criteria (“Eligible Customer*”):
 - a) Apply for an equitable mortgage loan with The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 January 2025 and 31 December 2025 (both days inclusive); and
 - b) Draw down the relevant loan in full from HSBC on or before 31 March 2026; and
 - c) Apply for ResidenceSurance in respect of any property through HSBC in the period between the submission of the relevant loan application and 3 months after the loan drawdown date, and the ResidenceSurance policy must be successfully issued by AXA to the Eligible Customer* on or before 31 July 2026, subject to Clause 7 below (“Eligible Policy”).
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9. Subject to all the terms and conditions herein, Offers include:
 - Offer 1: For Eligible Customer* using monthly payment mode: Premiums for the 13th to the 22nd month will be waived upon payment of the premiums required for the first 12 months in the first policy year. The monthly premium debit will be resumed starting from the 23rd month.
 - Offer 2: For Eligible Customer* using annual payment mode: 60% discount shall apply on the first year premium.
10. During the period where any premium waiver or discount specified in the Offers applies (“Waiver or Discount Period”), it is not allowed to change payment mode of the policy. HSBC and/or AXA reserve the right to request the Eligible Customer* to pay for the premium in full as applicable for making any such change during the Waiver or Discount Period.
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ResidenceSurance Offers for Existing Equitable Mortgage Customers – Premium Waiver or Discount Offers (“Offers”)

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 - a) Currently hold an equitable mortgaged property with The Hongkong and Shanghai Banking Corporation Limited (“HSBC”); and
 - b) The Notice of Completion in respect of the relevant equitable mortgaged property has been issued by the property developer or its designated legal firm and the occupation date on the relevant notice is between 1 January 2025 and 31 December 2025; and
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8. The Offers shall expire when the relevant loan terminates.
9. Subject to all the terms and conditions herein, Offers include:
 - Offer 1: For Eligible Customer* using monthly payment mode: Premiums for the 13th to the 22nd month will be waived upon payment of the premiums required for the first 12 months in the first policy year. The monthly premium debit will be resumed starting from the 23rd month.
 - Offer 2: For Eligible Customer* using annual payment mode: 60% discount shall apply on the first year premium.
10. During the period where any premium waiver or discount specified in the Offers applies (“Waiver or Discount Period”), it is not allowed to change payment mode of the policy. HSBC and/or AXA reserve the right to request the Eligible Customer* to pay for the premium in full as applicable for making any such change during the Waiver or Discount Period.

11. The Offers are not exchangeable for cash and are not transferable.
12. 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.
13. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
14. 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.
15. 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.
16. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
17. 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 "Policyholder Information" 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" 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 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



ResidenceSurance Offers for Existing Mortgage Loan Customers – Premium Waiver or Discount Offers (“Offers”)

General Terms and Conditions

1. The Offers (as set out in Clause 9 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) Existing mortgage loan customers[^] of The Hongkong and Shanghai Banking Corporation Limited (“HSBC”); and
 - b) Apply for ResidenceSurance in respect of the relevant mortgaged property maintained through HSBC between 1 January 2025 and 31 December 2025 (both days inclusive) and the ResidenceSurance policy must be successfully issued by AXA to the Eligible Customer* on or before 31 January 2026, subject to Clause 7 below (“Eligible Policy”).
3. The Offers are only applicable to loan applications made in personal name(s).
4. Customers who have applied for HSBC’s Local Staff Housing Loans in respect of the same property are not eligible for the Offers.
5. The Offers are only applicable to ResidenceSurance policy applied through HSBC branches / Mobile Banking/ Personal Internet Banking/ Website of HSBC by inputting the designated Promo code. The application is subject to underwriting decision by AXA.
6. Customers who would like to apply for optional cover(s) under ResidenceSurance and use monthly premium payment mode for the Policy are not eligible to the Offers. For details of the optional cover, please contact our staff at HSBC branches.
7. The ResidenceSurance policy will be issued only after the relevant loan has been drawn down in full.
8. The Offers shall expire when the relevant loan terminates.
9. Subject to all the terms and conditions herein, Offers include:
 - Offer 1: For Eligible Customer* using monthly payment mode: Premiums for the 13th to the 22nd month will be waived upon payment of the premiums required for the first 12 months in the first policy year. The monthly premium debit will be resumed starting from the 23rd month.
 - Offer 2: For Eligible Customer* using annual payment mode: 60% discount shall apply on the first year premium.
10. During the period where any premium waiver or discount specified in the Offers applies (“Waiver or Discount Period”), it is not allowed to change payment mode of the policy. HSBC and/or AXA reserve the right to request the Eligible Customer* to pay for the premium in full as applicable for making any such change during the Waiver or Discount Period.
11. The Offers are not exchangeable for cash and are not transferable.
12. 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.

13. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
14. 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.
15. 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.
16. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
17. 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.

^ Existing mortgage loan customers are determined by HSBC at its discretion. For the avoidance of doubt, non-existing mortgage loan customers by HSBC are not eligible to the Offers.

* Eligible customer means the person specified under “Policyholder Information” 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” 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 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