

## **MultiTrip TravelSurance Lucky Draw Promotion (“Promotions”)**

### **(A) General Terms and Conditions**

1. The Promotions are offered by AXA China Region Insurance Company Limited (“AXA”) and The Hong Kong and Shanghai Banking Corporation Limited (“HSBC”) from 23 June 2024 to 30 August 2024, both days inclusive (the “Promotion Period”) and is subject to the Terms and Conditions stipulated in Sections (A) General Terms and Conditions and (B) Lucky Draw herein.
2. The Promotions are applicable to customers who apply for a MultiTrip TravelSurance policy choosing Worldwide Basic Plan, Worldwide Standard Plan or Greater Bay Area Plan with The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) (“Eligible Policy”) between 23 June 2024 and 30 August 2024 (both days inclusive) through its Branch, Mobile Banking, Personal Internet Banking or Website (“Eligible Customer\*”).
3. All insurance applications are subject to the final approval by AXA.
4. The Lucky Draw prize cannot be changed and/or exchanged for cash. The Lucky Draw prize is non-replaceable, non-refundable, non-transferrable and non-returnable.
5. Customers who have withdrawn a previous application or cancelled an existing policy for the same MultiTrip TravelSurance within six months before the submission date of policy application will not be entitled to the Promotions. 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records will be conclusive as to the date on which the policy application was submitted, the previous application was withdrawn or the existing policy was cancelled.
6. In case of any dispute arising from the Promotions, the decision of HSBC and AXA shall be final and conclusive.
7. 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 the general terms and conditions in both section (A) and section (B).
8. The invalidity, illegality or unenforceability of any of these Terms and Conditions shall not affect the remainder of these Terms and Conditions, which shall remain in full force and effect.
9. The terms and conditions in both section (A) and section (B) are governed by and construed in accordance with the Laws of Hong Kong SAR.
10. 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.

## **(B) Terms and Conditions of Lucky Draw**

1. The Lucky Draw will be held on 18 October 2024.
2. Each Eligible Customer\* will be eligible for the Lucky Draw automatically once without further registration. Each Eligible Policy will be entitled to one Lucky Draw entry. The maximum no. of Lucky Draw entries for each Eligible Customer\* is 4. However, each Eligible Customer\* can win one Prize only.
3. Lucky Draw Winners will be drawn randomly by computer (the "Winner").
4. A Klook Gift Card at face value of HKD8,000 (the "Prize") will be given out to 50 Winners in the Lucky Draw.
5. An Eligible Customer's\* personal information under the records of AXA and/or HSBC must be valid during the Promotion Period and at the time of the Lucky Draw in order to receive the Prize.
6. Eligible Customers\* agree and consent that if he/she is the Winner, the winning policy number will be disclosed to the general public. The Lucky Draw result will be announced in the Sing Tao Daily and The Standard on 25 October 2024.
7. The Winner will receive a redemption letter (the "Redemption Letter") by registered mail on or before 1 November 2024 to the local correspondence address according to the enrolled policy in AXA's record at the time of mailing. Winners can redeem the Prize according to the instructions stated in the Redemption Letter.
8. The Eligible Policy will not be entitled to the Lucky Draw entry if the customer terminated or cancelled the Eligible Policy on or before 10 October 2024.
9. HSBC and AXA will not be responsible for verifying the address submitted by Eligible Customers\*. The Redemption Letter is not replaceable nor re-issued in the event of any loss or damage, or delivery failure (such as due to an invalid correspondence address, or failure to receive the delivery where delivered by recorded delivery).
10. The Prize are provided by Klook Travel Technology Limited ("Klook Travel") and subject to the terms and conditions stated in the Prize. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to any goods and/or service(s) provided by Klook Travel. Any disputes arising from the Prize shall be resolved between customers and Klook Travel directly.
11. Eligible Customers'\* enrollment in the Promotion will serve as their consent to agree and accept these terms and conditions.
12. If customer do not wish to participate in the Promotion, please inform AXA by email to [axa.bank.gi@axa.com.hk](mailto:axa.bank.gi@axa.com.hk).
13. Trade Promotion Competition Licence No.: 058775

\* Eligible Customer means the person specified under "Applicant's personal details" section of the online application form. For paper application form submission, the Eligible Customer means the person specified under "Personal data of applicant" section of the paper application form.

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*

## Single Trip TravelSurance Lucky Draw Promotion (“Promotions”)

### (A) General Terms and Conditions

1. The Promotions are offered by AXA China Region Insurance Company Limited (“AXA”) and The Hong Kong and Shanghai Banking Corporation Limited (“HSBC”) from 23 June 2024 to 30 August 2024, both days inclusive (the “Promotion Period”) and is subject to the Terms and Conditions stipulated in Sections (A) General Terms and Conditions and (B) Lucky Draw herein.
2. The Promotions are applicable to customers who apply for a Single Trip TravelSurance policy choosing Asia Standard Plan or Worldwide Standard Plan with The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) (“Eligible Policy”) between 23 June 2024 and 30 August 2024 (both days inclusive) through its Branch, Mobile Banking, Personal Internet Banking, Website or ATM (“Eligible Customer\*”).
3. All insurance applications are subject to the final approval by AXA.
4. The Lucky Draw prize cannot be changed and/or exchanged for cash. The Lucky Draw prize is non-replaceable, non-refundable, non-transferrable and non-returnable.
5. In case of any dispute arising from the Promotions, the decision of HSBC and AXA shall be final and conclusive.
6. 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 the general terms and conditions in both section (A) and section (B).
7. The invalidity, illegality or unenforceability of any of these Terms and Conditions shall not affect the remainder of these Terms and Conditions, which shall remain in full force and effect.
8. The terms and conditions in both section (A) and section (B) are governed by and construed in accordance with the Laws of Hong Kong SAR.
9. 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.

## **(B) Terms and Conditions of Lucky Draw**

1. The Lucky Draw will be held on 18 October 2024.
2. Each Eligible Customer\* will be eligible for the Lucky Draw automatically once without further registration. Each Eligible Policy will be entitled to one Lucky Draw entry. The maximum no. of Lucky Draw entries for each Eligible Customer\* is 8. However, each Eligible Customer\* can win one Prize only.
3. Lucky Draw Winners will be drawn randomly by computer (the "Winner").
4. A Klook Gift Card at face value of HKD3,000 (the "Prize") will be given out to 100 Winners in the Lucky Draw.
5. An Eligible Customer's\* personal information under the records of AXA and/or HSBC must be valid during the Promotion Period and at the time of the Lucky Draw in order to receive the Prize.
6. Eligible Customers\* agree and consent that if he/she is the Winner, the winning policy number will be disclosed to the general public. The Lucky Draw result will be announced in the Sing Tao Daily and The Standard on 25 October 2024.
7. The Winner will receive a redemption letter (the "Redemption Letter") by registered mail on or before 1 November 2024 to the local correspondence address according to the enrolled policy in AXA's record at the time of mailing. Winners can redeem the Prize according to the instructions stated in the Redemption Letter.
8. The Eligible Policy will not be entitled to the Lucky Draw entry if the customer terminated or cancelled the Eligible Policy on or before 10 October 2024.
9. HSBC and AXA will not be responsible for verifying the address submitted by Eligible Customers\*. The Redemption Letter is not replaceable nor re-issued in the event of any loss or damage, or delivery failure (such as due to an invalid correspondence address, or failure to receive the delivery where delivered by recorded delivery).
10. The Prize are provided by Klook Travel Technology Limited ("Klook Travel") and subject to the terms and conditions stated in the Prize. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to any goods and/or service(s) provided by Klook Travel. Any disputes arising from the Prize shall be resolved between customers and Klook Travel directly.
11. Eligible Customers'\* enrollment in the Promotion will serve as their consent to agree and accept these terms and conditions.
12. If customer do not wish to participate in the Promotion, please inform AXA by email to [axa.bank.gi@axa.com.hk](mailto:axa.bank.gi@axa.com.hk).
13. Trade Promotion Competition Licence No.: 058774

\* Eligible Customer means the person specified under "Applicant's personal details" section of the online application form. For paper application form submission, the Eligible Customer means the person specified under "Personal data of applicant" section of the paper application form.

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*

## TravelSurance 2024 Welcome Offers (“Offers”)

### General Terms and Conditions

1. The Offers (as set out in Clause 8 and Clause 9 below) are provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offers are applicable to customers who apply for a TravelSurance policy through The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 January 2024 and 31 December 2024 (both days inclusive) (“Eligible Customer\*”), and the policy must be successfully issued by AXA on or before 31 January 2025 (“Eligible Policy”).
3. The Offers are not exchangeable for cash and are not transferrable.
4. 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.
5. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
6. 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.
7. 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.
8. **Single Trip TravelSurance – 15% premium discount**  
The 15% premium discount is only applicable to customers who apply for a Single Trip TravelSurance policy with HSBC between 1 January 2024 and 31 December 2024 (both dates inclusive) via its Branch, Mobile Banking, Personal Internet Banking, Website or ATM, and the policy must be successfully issued by AXA to the Eligible Customer\* on or before 31 January 2025.
9. **MultiTrip TravelSurance^ – Premium discount offer**
  - i. Premium discount

Plan type	First year premium discount	Renewal premium discount in perpetual
MultiTrip Worldwide Plan (Applicable to Standard Plan and Basic Plan)	30% off	N/A
Greater Bay Area Plan	30% off	20% off
  - ii. The above premium discount is only applicable to customers who apply for a Multi Trip TravelSurance policy with HSBC between 1 January 2024 and 31 December 2024 (both dates inclusive) via its Branch, Mobile Banking, Personal Internet Banking or Website, and the policy must be successfully issued by AXA to the Eligible Customer\* on or before 31 January 2025.
  - iii. Customers who have withdrawn a previous application or cancelled an existing policy for the same MultiTrip TravelSurance 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.
10. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.
11. 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.

<sup>^</sup> MultiTrip TravelSurance provides coverage for an unlimited number of return trips from Hong Kong SAR in a 12-month period starting from the effective date of coverage. The maximum period of insurance for each trip is 100 days for MultiTrip Worldwide Standard Plan / Worldwide Basic Plan, and up to 15 days per trip for Greater Bay Area Plan. Subject to all the terms of the relevant policy.

<sup>\*</sup> Eligible customer means the person specified under “Applicant’s personal details” section of the online application form, and the customer must be in Hong Kong SAR 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. For ATM application, the customer means the person specified under “People traveling” section of the ATM application screen. 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.

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