

Welcome Offer for HSBC Customers – MultiTrip TravelSurance[^] 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 a MultiTrip TravelSurance policy through The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 17 March 2025 and 16 May 2025 (both days inclusive);
 - b) Such MultiTrip TravelSurance policy must be successfully issued by AXA to the Eligible Customer* on or before 15 June 2025; and
 - c) Such MultiTrip TravelSurance policy must be effective on or before 15 August 2025 (“Eligible Policy”).
3. Subject to all the terms and conditions herein, Offers include:

Designated Plans	Discount Offers	Gift Offers
<ul style="list-style-type: none">Worldwide Standard PlanWorldwide Basic Plan	<ul style="list-style-type: none">30% discount on the first year premium	<ul style="list-style-type: none">Wellcome Supermarket and Lifestyle Supermarkets Vouchers (“Wellcome Vouchers”) at face value of HKD100
<ul style="list-style-type: none">Greater Bay Area Plan	<ul style="list-style-type: none">30% discount on the first year premium and 20% discount on policy renewal	<ul style="list-style-type: none">Wellcome Vouchers at face value of HKD200

4. The Wellcome 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 MultiTrip TravelSurance policy must remain in force and effect at the time of mailing the Wellcome Vouchers.
5. The Wellcome Vouchers will not be replaced if lost or damaged.
6. The Wellcome Vouchers are provided by The Dairy Farm Company Limited (“Dairy Farm”) and subject to the terms and conditions stated in the Wellcome Vouchers. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to any goods and/or service(s) provided by Dairy Farm. Any disputes arising from the Vouchers shall be resolved between customers and Dairy Farm directly.
7. Customers who have withdrawn a previous application or cancelled an existing policy for the same MultiTrip TravelSurance within six months before the submission date of policy application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.
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.

^ 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.

* 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 submission, 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 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 2025 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 2025 and 31 December 2025 (both days inclusive) (“Eligible Customer*”), and the policy must be successfully issued by AXA on or before 31 January 2026 (“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 2025 and 31 December 2025 (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 2026.

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 2025 and 31 December 2025 (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 2026.
 - 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.

[^] 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.

^{*} 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.

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