

## Welcome Offer for HSBC Customers – HomeSurance Premium Discount on First Two Years (“Offer”)

### General Terms and Conditions

1. The Offer is provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offer is applicable to customers who submit a completed application for HomeSurance choosing annual payment mode to The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 April 2019 and 31 December 2019 (both days inclusive) (“Eligible Applicant\*”) and the policy must be successfully issued by AXA on or before 31 January 2020 (“Eligible Policy”).
3. Each Eligible Policy will be entitled to 20% discount on the first year premium and 15% discount on the second year premium.
4. Customers who have withdrawn or cancelled an application/a policy for the same HomeSurance within six months before the application will not be entitled to the Offer. The date appearing in AXA’s records will be conclusive as to the date on which the application/policy was filed, withdrawn or cancelled.
5. The Offer is not exchangeable for cash and is not transferrable.
6. If the Eligible Applicant\* is also entitled to other prevailing promotional offer(s) (e.g. preferential offers 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.
7. In case of any dispute arising from the Offer, the decision of HSBC and AXA shall be final and conclusive.
8. No person other than the Eligible Applicant\*, HSBC and AXA will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
9. HSBC and AXA reserve the right to alter or terminate the Offer (in whole or in part) or amend the relevant terms and conditions at any time without prior notice.

\* For application form submission, the applicant means the person specified under “Personal data of applicant” section of the application form. For application through the phone, the applicant means the person who dials in / is called by our staff in respect of completing the application. The applicant and the policyholder must be the same person.

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

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) as an insurance agent 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*