

## Terms and Conditions for Selected Life Insurance Plans Offer – Up to \$5,000 RewardCash

1. This Promotion (“Promotion”) runs from 5 January 2023 to 30 June 2023 (both dates inclusive) (“Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
2. The Promotion is applicable to customers of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (“HSBC” or “Bank”) in the Hong Kong Special Administrative Region (“Hong Kong”) who have fulfilled the following requirements (“Eligible Customers”):
  - a) be aged 18 or above on 5 January 2023; AND
  - b) be a primary or secondary cardholder of an HSBC Credit Card issued by the Bank; AND
  - c) hold an HSBC Premier account as sole account holder or as the principal account holder (if a joint account) during the Promotion period; AND
  - d) successfully applied for selected life insurance plans (as determined by HSBC Life (International) Limited (“HSBC Life”)) underwritten by HSBC Life (“Eligible Life Insurance Plans”) during the Promotional Period, with policies being issued according to the following schedule (“Eligible Application”); AND

Application Period	Policies issued on/before
5 January 2023 to 31 March 2023	30 June 2023
1 April 2023 to 30 June 2023	30 September 2023

- e) The first year annualised new premium of the Eligible Application is HKD100,000 or above.
3. Promotional Offer is not applicable to any of the following insurance plans (“Excluded Plan”): endowment plans, HSBC Family Protector, HSBC Voluntary Health Insurance Plan, HSBC Wealth Select Protection Linked Plan. Any application for Excluded Plans shall not constitute Eligible Application. For details of Eligible Application for the Promotion, please contact your relationship manager or visit our branch.
4. HSBC Life shall have the right to determine the selected life insurance plans (from time to time) for the Promotional Offer.
5. Any applications towards the life insurance plans with unposted/ cancelled/ refunded premium will not qualify as Eligible Applications for the purpose of this Promotion. Whether an application is an Eligible Application shall be determined at the sole and absolute discretion of HSBC Life and the Bank.
6. Subject to the Terms and Conditions, for Eligible Applications made through the Bank, the amount of RewardCash (“Promotional Offer”) entitled to the Eligible Customer will be as follows. The Promotional Offer is not transferrable.

Annualised New Premium (before any applicable discount)	RewardCash Amount
From HKD100,000 to HKD199,999	\$1,000
From HKD200,000 to HKD299,999	\$2,000
From HKD300,000 to HKD499,999	\$3,000
HKD500,000 or above	\$5,000

7. For life insurance policies paid with single premium, the annualised new premium would be calculated as: Single premium x 0.1. For aggregate premium, the annualised new premium refers to the first year premium required by the policy.
8. For Eligible Life Insurance Plan with payment currency denominated in USD, the premiums in USD will be converted to HKD based on currency exchange rate of 1 USD to 7.8 HKD for calculation of annualised new premium, subject to all the terms herein.

9. The corresponding RewardCash will be credited to the Eligible Customer's credit card account after the cooling off period of the issued policy according to the following schedule.

<b>Policies issued period</b>	<b>RewardCash will be credited on/before</b>
5 January 2023 to 30 June 2023	30 September 2023
1 July 2023 to 30 September 2023	31 December 2023

10. These Terms and Conditions are to be read in conjunction with the General Terms and Conditions for the Bank's RewardCash Programme (see <https://www.hsbc.com.hk/credit-cards/rewards/terms/#>). In the event of any conflict between these Terms and Conditions and the RewardCash General Terms and Conditions in respect of this promotion only, these Terms and Conditions shall prevail.
11. This Promotion is not applicable to HSBC Global Private Banking Clients applying for a life insurance plan via their Global Private Banking Relationship Manager.
12. The Promotional Offer under the Promotion is not exchangeable for cash and are not transferable.
13. Only Eligible Customers whose credit card accounts are valid and in good standing during the entire Promotional Period and the RewardCash crediting and fulfilment period will be eligible for the RewardCash.
14. If a customer cancelled any applications which were submitted or effected on or before 31 December 2022 and subsequently apply for an Eligible Life Insurance Plan during the Promotional Period, the new life insurance application will not be eligible for this Promotional Offer.
15. No Promotional Offer will be offered if the Eligible Customer cancels the issued policy within the cooling off period.
16. If the Eligible Customer is entitled to more than one promotional offer in relation to the applications of Eligible Life Insurance Plans during the Promotional Period (except any prevailing premium discount offered by HSBC Life), the promotional offer with the highest value (as determined in the sole discretion of the Bank and HSBC Life) will be provided.
17. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the Promotional Offer may be withdrawn and/or terminated by the Bank or HSBC Life at their discretion without prior notice to the customers. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
18. These Terms and Conditions are subject to prevailing regulatory requirements.
19. No person other than the Eligible Customer, the Bank and HSBC Life 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.
20. In the event of dispute arising out of the Promotion, the decision of the Bank and/or HSBC Life shall be final and conclusive.
21. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.

The above life insurance plans are underwritten by HSBC Life (International) Limited ("HSBC Life"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Hongkong and Shanghai Banking Corporation Limited ("the Bank") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The above products are products of



HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details and related charges, please refer to the relevant brochures and policy provisions.

Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

## 成功投保指定人壽保險計劃優惠之條款及細則 – 高達\$5,000「獎賞錢」

1. 本推廣活動（「推廣活動」）推廣期由2023年1月5日至2023年6月30日，包括首尾兩天（「推廣期」），並且須符合下列一般條款及細則（「條款及細則」）。
2. 本推廣活動只適用於香港特別行政區（「香港」）的香港上海滙豐銀行有限公司（及其繼承人及受讓人）（「滙豐」或「本行」）的客戶，而該等客戶符合以下條件（「合資格客戶」）：
  - a. 於2023年1月5日年滿18歲或以上；及
  - b. 由本行發出的滙豐信用卡的主卡或附屬卡持卡人；及
  - c. 持有滙豐卓越理財帳戶（該滙豐卓越理財帳戶（「合資格戶口」），作為個人戶口持有人或第一戶口持有人（適用於聯名戶口）；及
  - d. 於推廣期內成功新申請由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保之指定人壽保險計劃，而該保單按以下日期或之前成功批核發出（「合資格申請」）；及

保單申請日期	保單須於以下日期或以前成功批核發出
2023年1月5日至2023年3月31日	2023年6月30日
2023年4月1日至2023年6月30日	2023年9月30日

- e. 該合資格保單的首年保費為港幣100,000元或以上。
3. 推廣優惠不適用於以下保險計劃（「非合資格計劃」）：儲蓄保險計劃、滙家保、滙豐自願醫保計劃、滙萃保障相連保險計劃。任何非合資格計劃申請均不適用於本推廣優惠。如欲查詢更多有關本推廣優惠的合資格申請，請與本行職員聯絡。
4. 滙豐保險保留於任何情況下更改推廣活動的指定人壽保險計劃的權利。
5. 任何就有關人壽保險計劃並無入賬、已被取消，或已被退款的投保申請，均不符合本推廣優惠的申請資格。每項申請合乎資格與否將完全由滙豐保險和本行酌情決定。
6. 合資格的申請經由本行提交後，合資格客戶可獲得以下數額的「獎賞錢」（「推廣優惠」），推廣優惠不可轉讓。

新繳保費之年度化金額 (以折扣前每個合資格計劃計算)	「獎賞錢」數額
介乎港幣 100,000 元至港幣 199,999 元	\$1,000
介乎港幣 200,000 元至港幣 299,999 元	\$2,000
介乎港幣 300,000 元至港幣 499,999 元	\$3,000
介乎港幣 500,000 元或以上	\$5,000

7. 躉繳保費之年度化金額以躉繳保費金額 $\times 0.1$ 計算。有關合計保費，新繳保費之年度化金額是指保險計劃應繳的首年保費。
8. 以美元為繳款貨幣的合資格人壽保險計劃，美元保費會以 1 美元對 7.8 港元的匯率換算成港幣作計算年度化金額（受本優惠之條款約束）之用。
9. 有關的「獎賞錢」將於已發出之保單之冷靜期後按以下日期或之前存入合資格客戶的滙豐信用卡戶口內。

保單之發出日期	「獎賞錢」將於以下日期或之前存入
2023 年 1 月 5 日至 2023 年 6 月 30 日	2023 年 9 月 30 日
2023 年 7 月 1 日至 2023 年 9 月 30 日	2023 年 12 月 31 日

10. 推廣優惠須受本行的條款及細則約束。除非另外說明，否則，「獎賞錢」計劃的一般條款及細則均適用於此推廣（請瀏覽 <https://www.hsbc.com.hk/zh-hk/credit-cards/rewards/terms/>）。就本推廣而言，如有任何爭議，概以本推廣的條款及細則為準。
11. 推廣優惠並不適用於經滙豐環球私人銀行客戶經理投保人壽保險計劃的滙豐環球私人銀行客戶。
12. 「獎賞錢」不可兌換現金及不得轉讓。
13. 合資格客戶的滙豐信用卡必須於推廣期及「獎賞錢」誌入及履行期內仍然有效及信用狀況良好，方可獲享「獎賞錢」。
14. 如客人取消任何於 2022 年 12 月 31 日或之前遞交/已生效的申請，並隨後於推廣期間申請指定人壽保險計劃，新的人壽保險計劃申請並不符合此優惠的資格。
15. 如合資格客戶於冷靜期期間取消已發出之合資格計劃保單，則不可獲享推廣優惠。
16. 如合資格客戶於推廣期內同時符合其他人壽保險計劃申請（滙豐人壽提供之保費折扣除外）的相關推廣優惠資格，合資格客戶會獲總優惠價值，並以本行及滙豐保險的決定為準。
17. 本行及滙豐保險保留於任何情況下更改本條款及細則的權利。本行及滙豐保險亦可能運用酌情權取消及/或終止推廣優惠而毋須事前通知客戶。本行及滙豐保險不會為相關改變、終止及/或取消決定所引致之影響負上任何責任。
18. 此推廣優惠條款及細則均受有關監管條例約束。
19. 除有關合資格客戶、本行及滙豐保險以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
20. 如有任何有關本推廣活動的爭議，本行及/或滙豐保險保留最終決定權。
21. 以上推廣條款及細則受香港法律所管轄，並按照香港特別行政區法律詮釋。

以上人壽保險計劃乃由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保，滙豐保險已獲香港特別行政區保險業監管局授權及受其監管於香港特別行政區經營長期保險業務。滙豐保險將負責按人壽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（「本行」）乃根據保險業條例（香港法例第 41 章）註冊為滙豐保險於香港特別行政區分銷人壽保險之代理商。以上產品乃滙豐保險而非滙豐之產品，並只在香港特別行政區銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單。

由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）刊發