



Well+ Wellness Reward Programme Launch Promotion (the “Promotion”)

Promotional Terms and Conditions

1. The Promotion is provided by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”), runs from 6 April 2022 to 31 May 2022 (both dates inclusive) (the “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, incorporated in the Hong Kong Special Administrative Region (“Hong Kong SAR”) with limited liability (“HSBC” or the “Bank”) and HSBC Life, who have fulfilled all of the following criteria. The Promotion is also applicable to Hong Kong permanent staff of HSBC and other HSBC Group subsidiaries including HSBC Broking Services (Asia) Limited, HSBC Global Asset Management (Hong Kong) Limited, HSBC Global Services (Hong Kong) Limited, HSBC Insurance (Asia) Limited and HSBC Trustee (Hong Kong) Limited.
3. A customer must fulfil all of the following criteria, together with the further designated criteria listed under OFFER I/ II/ III below as applicable (the “Eligible Customer”) in order to enjoy the respective gift offer (the “Gift”):
 - (a) be aged 18 or above on or before 6 April 2022; AND
 - (b) successfully enrol in the Well+ wellness reward programme (“Well+” or “the Programme”) via HSBC HK Mobile Banking app during the Promotional Period. (For further details on joining Well+ including the Well+ Terms and Conditions, please refer to the Well+ website www.hsbc.com.hk/WellPlus or the HSBC HK Mobile Banking app).

OFFER I – Well+ Gift Offer for New HSBC HK Mobile Banking App User

An Eligible Customer who:

- (a) successfully installs the HSBC HK Mobile Banking app and activates the mobile banking account at any branch of the Bank in Hong Kong, with assistance from HSBC branch staff member - Digital Ambassador, during 3 May to 31 May 2022 (both dates inclusive).

shall be offered one Well+ x Keung To Wellness Tips Card Set. The Gift will be given to the Eligible Customer by branch staff member - Digital Ambassador at the branch. Each Eligible Customer can only enjoy this offer once.

OFFER II – Well+ Gift Offer for Completing a Financial Health Check (“FHC”) & a Risk Profile Questionnaire (“RPQ”)

An Eligible Customer who:

- (a) is not a citizen of the United States of America (“U.S.”), a U.S. resident, and/or U.S. tax payer resident; and
- (b) successfully completes a FHC at any branch, or via a video-enabled meeting (“VEM”), of the Bank in Hong Kong and have a valid RPQ* record during the Promotional Period (FHC completion via Personal Internet Banking of the Bank is excluded from this offer).

shall be offered one Well+ x Keung To Wellness Tips Card Set. For an Eligible Customer who completes the FHC at a branch, the Gift should be collected by the Eligible Customer in person at the branch on or before 31 July 2022.

For an Eligible Customer who completes the FHC via VEM, the Gift will be mailed out on or before 31 July 2022 to the Eligible Customer’s local correspondence address maintained with the Bank’s at the time of mailing. Each Eligible Customer can only enjoy this offer once.



*Customer who has completed RPQ in the last 24 months is exempt from completing the RPQ again for the purpose of this offer.

OFFER III – Well+ Gift Offer for New HSBC Life Insurance Policy Customers

An Eligible Customer who successfully applies[^] for a life insurance plan underwritten by HSBC Life (“Eligible Plans”) during the Promotional Period,

- (a) at any branch, or via VEM with branch staff of the Bank in Hong Kong, and has his/her application submitted during the Promotion Period; or
- (b) via insurance application hotline +852 2233 3130 or via VEM with hotline staff of the Bank in Hong Kong, and has his/her application submitted during the Promotion Period and policy issued on or before 30 June 2022; or

shall be offered a branded Gift under the Well+ x Keung To Limited Edition Collection in accordance with the table listed below. There is no limit to the number of times each Eligible Customer may receive the Gift during the Promotional Period.

[^]Applications submitted via HSBC Commercial Banking or any of the HSBC Life’s authorised brokers are excluded from this offer.

Applicable to OFFER III (a) and (b) mentioned above	
Annualised New Premium (before discount, for each Eligible Plan)	Gift
Below HK\$50,000	Well+ x Keung To Sports Towel
HK\$50,000 and above	Well+ x Keung To Deluxe Collection Box

HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application process. Whether an application is an eligible application shall be determined at the sole and absolute discretion of HSBC Life.

For life insurance policy 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.

For life insurance policy with payment currency denominated in USD, the annualised new premium in USD will be converted to HKD based on currency exchange rate of 1 USD to 7.8 HKD.

For Eligible Customer who applies the Eligible Plan via branch staff (Offer III (a)), the Gift will be collected by Eligible Customer in person at branch on or before 31 July 2022. For Eligible Customer who applies Eligible Plan via hotline staff (Offer III (b)), the Gift will be mailed out on or before 31 July 2022 to Eligible Customer’s local correspondence address maintained with the Bank at the time of mailing.

If a customer cancels any applications which were submitted or effected on or before the start date of the designated promotion period and applies for the same Eligible Plan during the designated promotion period, the new life insurance application is ineligible for enjoying the respective offer

Promotional Terms and Conditions (Cont.)

4. If an Eligible Customer is entitled to more than one prevailing promotional offer in relation to the completion of a FHC and/or a new life insurance application, during the designated promotional period (i.e. in addition to Offers II and III above), the Eligible Customer will receive the Gift from this Promotion in addition to any other applicable prevailing promotional offers. HSBC Life and the Bank reserve the right to make the final determination on the promotional offer and the aggregated promotional offer.
5. Gifts are not replaceable in the event of loss or damage, including without limitation in any lost in transit after being mailed out.
6. Gifts are available while stocks last. HSBC Life and the Bank reserve the right to replace the Gifts with any alternative gifts without prior notice. The Gifts (or any alternative gifts) cannot be converted to cash. HSBC Life and the Bank accept no liability for any loss or damage which is suffered (including but not limited to indirect or consequential loss) by Eligible Customer from participating in the Promotion and/or from accepting or using any Gifts that are subject to the Promotion.
7. HSBC Life and the Bank reserve the right to change these Terms and Conditions at any time and the offer may be withdrawn and/or terminated by HSBC Life and the Bank at their discretion without prior notice to the customers. HSBC Life and the Bank accept no liability for any such change, withdrawal and/or termination.
8. No person other than the Eligible Customer, HSBC Life and the Bank 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. In the event of dispute arising out of the Promotion, the decision of HSBC Life and the Bank shall be final and conclusive.
10. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
11. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of Hong Kong SAR.
12. These Terms and Conditions are to be read in conjunction with the Well+ Terms and Conditions, available on Well+ website www.hsbc.com.hk/WellPlus or on the HSBC HK Mobile Banking app. In the event of any conflict between these Terms and Conditions and the Well+ Terms and Conditions in respect of this Promotion only, these Terms and Conditions shall prevail.

The life insurance plans are underwritten by 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 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 The Hongkong and Shanghai Banking Corporation Limited (Incorporated in Hong Kong SAR with limited liability) and HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

Well+ 健康獎賞計劃正式啟動推廣活動 - 條款及細則

1. Well+ 健康獎賞計劃正式啟動推廣活動（「推廣活動」）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）（「滙豐保險」）提供，推廣期由 2022 年 4 月 6 日至 2022 年 5 月 31 日，包括首尾兩天（「推廣期」），並且須符合下列條款及細則（「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（註冊成立於香港之有限公司）（及其繼承人及受讓人）（「滙豐」或「本行」）的客戶。此推廣活動亦適用於滙豐香港永久編制員工，包括滙豐及其他滙豐集團子公司。其他滙豐集團子公司包括滙豐金融服務（亞洲）有限公司、滙豐環球投資管理（香港）有限公司、HSBC Global Services (Hong Kong) Limited、滙豐保險（亞洲）有限公司及 HSBC Trustee (Hong Kong) Limited。
3. 該等客戶需符合以下所有條件及推廣優惠一至三所列明的其他指定條件（「合資格客戶」），方可獲得推廣優惠一至三所列明的指定禮品（「禮品」）：
 - (a) 於 2022 年 4 月 6 日年滿 18 歲或以上；及
 - (b) 於推廣期內成功登記參與於香港滙豐流動理財應用程式內之 Well+ 健康獎賞計劃（「Well+」）。請參閱刊載於 Well+ 網頁 www.hsbc.com.hk/WellPlus 或香港滙豐流動理財應用程式內，有關參與 Well+ 及該計劃的條款及細則。

推廣優惠一 – 適用於香港滙豐流動理財應用程式新用戶的 Well+ 禮品優惠

合資格客戶需：

- (a) 於 2022 年 5 月 3 日至 2022 年 5 月 31 日（包括首尾兩天），在本行於香港的分行，經由分行職員 -- 數碼大使協助下成功安裝香港滙豐流動理財應用程式及啟用香港滙豐流動理財帳戶。

可獲贈「Well+ x 姜濤」健康心意卡套裝一套作為禮品。該禮品將由分行職員 -- 數碼大使於分行即時送出予合資格客戶。每位合資格客戶最多可獲贈一份禮品。

推廣優惠二 – 適用於完成財務狀況檢查及風險取向問卷的 Well+ 禮品優惠

合資格客戶需：

- (a) 為非美國公民，及/或美國居民，及/或美國納稅人；及
- (b) 於推廣期內在本行於香港的任何一間分行或經由視像會議成功完成財務狀況檢查及持有有效的風險取向問卷記錄*。此優惠不適用於經本行個人網上理財完成財務狀況檢查或之客戶。

可獲贈「Well+ x 姜濤」健康心意卡套裝一套作為禮品。如客戶於分行內完成財務狀況檢查合資格客戶需於 2022 年 7 月 31 日或之前於分行領取禮品。如客戶透過視像會議完成財務狀況檢查，禮品將於 2022 年 7 月 31 日或之前以

郵遞形式寄往合資格客戶登記於本行的通訊地址。郵寄地址將根據郵寄當日，客戶在本行的登記戶口的通訊地址為準。每位合資格客戶最多可獲贈一份禮品。

*如客戶於過去二十四個月內已完成風險取向問卷，則毋需再次完成風險取向問卷。

推廣優惠三 – 適用於新申請投保人壽保險計劃的 Well+ 禮品優惠

合資格客戶需於推廣期內成功新申請[^]由滙豐保險承保之人壽保險計劃（「合資格計劃」）：

- (a) 於推廣期內在本行於香港的任何一間分行或經由視像會議，透過分行職員成功遞交投保申請；或
- (b) 於推廣期內經保險投保熱線 +852 2233 3130 或經由視像會議，透過熱線職員成功遞交投保申請，而該保單於 2022 年 6 月 30 日或之前成功批核發出；或

可按照以下列表獲贈指定「Well+ x 姜濤」限定版禮品一件。每位合資格客戶於推廣期內可接受的禮品數量不設上限。

[^]此優惠不適用於經由滙豐工商金融及經由滙豐保險授權中介人遞交之投保申請。

適用於以上推廣優惠三 (a) 及 (b)	
新繳保費的年度化金額 (以折扣前每個合資格計劃計算)	禮品
港幣 50,000 元以下	「Well+ x 姜濤」運動毛巾
港幣 50,000 元或以上	「Well+ x 姜濤」珍藏禮盒

滙豐保險將因應可能的保單持有人及/或可能的受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。每項申請合乎資格與否將完全由滙豐人壽酌情決定。

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。

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。

如客戶透過分行職員成功遞交合資格計劃的投保申請（推廣優惠三 (a)），合資格客戶需於2022年7月31日或之前於分行領取禮品。如客戶透過熱線職員成功遞交合資格計劃的投保申請（推廣優惠三 (b)），禮品將於2022年7月31日或之前以郵遞形式寄往合資格客戶登記於本行的通訊地址。郵寄地址將根據郵寄當日，客戶在本行的登記戶口的通訊地址為準。

如客戶取消任何於指定推廣期首日之前遞交或已生效的申請，並於指定推廣期間申請相同的合資格計劃，新的人壽保險計劃申請並不符合優惠資格。

Well+ 健康獎賞計劃正式啟動推廣活動 - 條款及細則 (續)

4. 如合資格客戶於推廣期內同時符合多於一項就完成財務狀況檢查或/及就人壽保險計劃新申請的相關推廣優惠的資格，合資格客戶除了可獲得本推廣活動（即上述推廣優惠二及三）之禮品外，還有其他適用的現行優惠。滙豐人壽及本行保留對推廣活動優惠及推廣活動優惠總額作出最終決定的權利。
5. 如禮品有遺失或損毀，包括於郵寄途中遺失，將不會獲得補發。
6. 禮品數量有限，送完即止。若禮品送罄後，滙豐保險及本行有權以任何其他禮品取代而毋須另行通知。本推廣活動優惠下的禮品（或其他取代之禮品）不可兌換現金。滙豐保險及本行概不承擔任何參加者因參與是次推廣活動（包括但不限於間接或連帶損失）及/或接受或使用是次推廣活動所派發之禮品所蒙受的損失或損害而構成之責任。
7. 滙豐保險及本行保留於任何情況下更改條款及細則的權利。滙豐保險及本行亦可能運用酌情權取消及/或終止推廣活動優惠而毋須事前通知客戶。滙豐保險及本行不會為相關改變、終止及/或取消決定所引致之影響負上任何責任。
8. 除有關合資格客戶、滙豐保險及本行以外，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。
9. 如有任何有關本推廣活動的爭議，滙豐保險及本行保留最終決定權。
10. 如英文譯本與中文譯本在文義上出現分歧，概以英文譯本為準。
11. 以上推廣活動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。
12. 本推廣活動之條款及細則需與 Well+ 的條款及細則（刊載於 Well+ 網頁 www.hsbc.com.hk/WellPlus 或香港滙豐流動理財應用程式內）一同細閱。當遇到本推廣活動之條款及細則和 Well+ 的條款及細則有衝突時，有關本推廣活動事宜，以本推廣活動之條款及細則為準。

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你提供保險保障以及處理索償申請。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本行之產品，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。

由香港上海滙豐銀行有限公司（註冊成立於香港之有限公司）及滙豐人壽保險（國際）有限公司（註冊成立於百慕達之有限公司）刊發