

**Terms and Conditions for Selected Life Insurance Offer for New to HSBC One account – Up to HKD300 HKTVmall e-coupon**

1. This Promotion (the “Promotion”) runs from 1 May 2022 to 31 December 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 (and its successors and assigns) (“HSBC” or the “Bank”) in the Hong Kong Special Administrative Region (“Hong Kong”) who have fulfilled the following requirements (the “Eligible Customers”):
  - a) be aged 18 or above on 1 May 2022; AND
  - b) have a valid email address in the record of the Bank or HSBC Life (International) Limited (and its successors and assigns) (“HSBC Life”); AND
  - c) successfully (i) opens or converts to HSBC One (“Applicable Account”) with The HongKong and Shanghai Banking Corporation Limited in Hong Kong Special Administrative Region (“Hong Kong”) (and its successors and assigns) (“the Bank” or “HSBC”) through a Hong Kong branch or hotline or HSBC Online Banking or HSBC HK App, or (ii) hold an HSBC One account (such HSBC One is referred to as “Applicable Account”), in either cases as sole accountholder or as the principal accountholder (if a joint account) from 1 April 2022 to 31 December 2022; AND
  - d) successfully applies for a life insurance plan (as determined by HSBC Life) underwritten by HSBC Life (International) Limited (“HSBC Life”) (“Eligible Life Insurance Plan”) within 5 months of HSBC ONE Account opening, with policies being issued according to the following schedule (“Eligible Application”); AND

<b>HSBC One account opening/ conversion period</b>	<b>Policies issued on/before</b>
1 April 2022 to 30 June 2022	28 February 2023
1 July 2022 to 30 September 2022	31 May 2023
1 October 2022 to 31 December 2022	31 August 2023

- e) The first year annualised new premium of the Eligible Application is HKD5,000 or above.
3. Subject to the Terms and Conditions, for Eligible Applications made through the Bank, the amount of HKTVmall e-coupon (“Promotional Offer”) entitled to the Eligible Customer will be as follows. The Promotional Offer is not transferrable.

<b>Annualised New Premium (Before any applicable discount)</b>	<b>HKTVmall e-coupon Amount</b>
From HKD5,000 to HKD9,999	HKD150
HKD10,000 or above	HKD300

4. 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 refers to the first year premium required by the policy.
5. 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.
6. HSBC Life shall have the right to determine the selected life insurance plans (from time to time) for the Promotional Offer.
7. 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.

8. The corresponding e-coupon will be sent to the Eligible Customer after the cooling off period of the issued policy according to the following schedule to the Eligible Customer's email address maintained in HSBC Life's record at the time of mailing.

<b>Policies issued period</b>	<b>Promotional Offer will be sent out on/before</b>
1 May 2022 to 30 September 2022	31 December 2022
1 October 2022 to 31 March 2023	30 June 2023
1 April 2023 to 31 August 2023	30 November 2023

9. The e-coupons are not replaceable in the event of any loss or damage, delivery failure (such as due to an invalid email address), deletion or failure to read the email.
10. The e-coupons are available while stocks last. HSBC Life and the Bank reserve the right to replace the e-coupons with any alternative gifts from any merchant without prior notice. The e-coupons (or any alternative gifts) cannot be converted to cash and their use is subject to the terms and conditions stipulated by the supplying merchant(s). HSBC Life and the Bank are not responsible for and shall have no liability in respect of the delivery of, or the quality of products and services provided by the supplying merchant(s) redeeming the e-coupons (or any alternative gifts) that are subject to the Promotion.
11. If a customer cancelled any applications which were submitted or effected on or before 30 April 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.
12. No e-coupon will be offered if the Eligible Customer cancels the issued policy within the cooling off period.
13. 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 premium discount offer), the promotional offer with the highest value (as determined in the sole discretion of the Bank and HSBC Life) will be provided.
14. 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.
15. These Terms and Conditions are subject to prevailing regulatory requirements.
16. 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.
17. In the event of dispute arising out of the Promotion, the decision of the Bank and/or HSBC Life shall be final and conclusive.
18. 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)

## 新開設滙豐One戶口並成功投保指定人壽保險計劃優惠之條款及細則– 高達港幣300元HKTVmall電子現金禮券

1. 本推廣活動（「推廣活動」）推廣期由2022年5月1日至2022年12月31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2022年5月1日年滿18歲或以上；及
  - b. 於本行或於滙豐人壽保險（國際）有限公司（及其繼承人及受讓人）（「滙豐保險」）之記錄內持有有效的電郵地址；及
  - c. 由2022年4月1日至2022年12月31日於香港上海滙豐銀行有限公司（及其繼承人及受讓人）（「本行」或「滙豐」）任何香港分行或透過熱線、香港滙豐個人網上理財或香港滙豐流動理財應用程式成功(i) 開立或轉換為滙豐 One 戶口（「合資格戶口」），或(ii) 持有滙豐 One 戶口（該滙豐 One 戶口（「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. 於開設滙豐One戶口的五個月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」），而該保單按以下日期成功批核發出（「合資格申請」）；及

滙豐 One 戶口開戶/轉換日期	保單於以下日期或之前成功批核發出
2022年4月1日至2022年6月30日	2023年2月28日
2022年7月1日至2022年9月30日	2023年5月31日
2022年10月1日至2022年12月31日	2023年8月31日

- e. 該合資格保單的首年保費為港幣5,000元或以上。
3. 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HKTVmall電子現金禮券（「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)	HKTVmall 電子現金禮券
介乎港幣 5,000 元至港幣 9,999 元	港幣 150 元
港幣 10,000 元或以上	港幣 300 元

4. 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。
5. 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。
6. 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。

7. 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。
8. 有關的電子現金禮券將於已發出之保單之冷靜期後按以下日期以電郵方式寄往合資格客戶在寄出時登記於滙豐保險的電郵地址。

保單之發出日期	電子現金禮券將於以下日期前寄出
2022 年 5 月 1 日至 2022 年 9 月 30 日	2022 年 12 月 31 日
2022 年 10 月 1 日至 2023 年 3 月 31 日	2023 年 6 月 30 日
2023 年 4 月 1 日至 2023 年 8 月 31 日	2023 年 11 月 30 日

9. 如電子現金遺失、損毀、被刪除，或於郵寄途中遺失（如因電郵地址無效或未有查閱郵件而導致的無法寄送），本行及滙豐保險將不會補發予客戶。
10. 電子現金禮券數量有限，送完即止。若電子現金禮券送罄後，本行及滙豐保險有權以由任何供應商提供的任何其他禮品取代而毋須另行通知。本推廣優惠下的電子現金禮券（或其他取代之禮品）不可兌換現金並受供應商之使用條款及細則約束。本行對於電子現金禮券（或取代之禮品）的供應商所提供的產品及服務質素概不承擔任何責任。
11. 如客人取消任何於2022年4月30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。
12. 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，則不可獲享禮品。
13. 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的相關推廣優惠資格，合資格客戶只會獲得最高價值之優惠，並以本行及滙豐保險的決定為準。
14. 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。
15. 此推廣優惠條款及細則均受有關監管條例約束。
16. 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。
17. 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。
18. 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