

TravelSurance Autumn 2018 Welcome Offer ("Offer")

Terms and Conditions

1. This Offer is provided by AXA General Insurance Hong Kong Limited ("AXA").
2. This Offer is applicable to customers who apply for a TravelSurance policy through submission of a completed application to The Hongkong and Shanghai Banking Corporation Limited ("HSBC") during the promotion period as specified in the table of Offer Details below.

Offer Details:

Plan Type		Single Trip TravelSurance*			MultiTrip TravelSurance†
		Self‡	Family¶	Friend(s)/ Relative(s)**	
Promotion period		Between 5 September 2018 – 25 November 2018 (both dates inclusive)			
Application channel	Branch/ Hotline (2233 3131)	10% premium discount			OTO Neck Relaxer
	Mobile Banking/ Personal Internet Banking/Website				25% discount on the first year premium
	Personal Internet Banking				Additional offer – Starbucks Gift Certificate at the value of HKD25 by entering promo code "STAR84" at time of application
	ATM	10% premium discount	Not applicable**		Not applicable**

* Single Trip TravelSurance covers a round-trip journey from, and returning to, Hong Kong for a known period of time. The maximum period of insurance is 180 days.

† MultiTrip TravelSurance provides coverage for an unlimited number of return trips from Hong Kong in a 12-month period starting from the cover effective date. The maximum period of insurance for each trip is 60 days.

‡ Self is defined as the insured person himself only and does not include any other insured person(s).

¶ Family refers to the 4 main categories of "Self and Spouse", "Self and Children", "Spouse and Children" and "Self, Spouse and Children". "Child" means any dependent unmarried child who is aged between 6 months to 16 years. Please refer to the policy wording for the definition in detail.

** Friend(s) or Relative(s) refer(s) to anyone traveling on the same trip who are non-Spouse or non-Children and are aged between 17 and 85 years. Premium for each Friend/Relative will be calculated on a "Self" basis. If any Friends/Relative would like to apply for TravelSurance for his/her Family, a separate application should be submitted.

†† Customers cannot apply (i) Single Trip TravelSurance for Friend(s)/Relative(s) or (ii) MultiTrip TravelSurance via ATM.

3. This Offer is not exchangeable for cash and is not transferrable.

4. If the applicant[#] is also entitled to other prevailing promotional offer(s) 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 and AXA's sole discretion.
5. In case of any disputes arising from this Offer, the decision of HSBC and AXA shall be final and conclusive.
6. No person other than the customers, 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.
7. HSBC and AXA reserve the right to alter or terminate this Offer (in whole or in part) or amend the relevant terms and conditions at any time without prior notice.
8. Employees of HSBC are not eligible for the Offer.

9. Single Trip TravelSurance – 10% premium discount

The 10% premium discount is only applicable to customers who apply for a Single Trip TravelSurance policy through submission of a completed application to HSBC between 5 September 2018 – 25 November 2018 (both dates inclusive) via its Branch, Hotline at 2233 3131, Mobile Banking, Personal Internet Banking, Website or ATM and the policy must be successfully issued instantly at the time of application.

10. MultiTrip TravelSurance – OTO Neck Relaxer

- i. A OTO Neck Relaxer worth HKD349 (“Neck Relaxer”) is only applicable to customers who apply for a MultiTrip TravelSurance policy through submission of a completed application to HSBC between 5 September 2018 – 25 November 2018 (both dates inclusive) via its Branch or Hotline at 2233 3131 and the policy must be successfully issued by AXA on or before 27 December 2018.
- ii. Each policy will be entitled to one Neck Relaxer.
- iii. The redemption letter for the Neck Relaxer will be mailed to the applicant's[#] last known correspondence address in AXA's record by 28 February 2019. The cooling off period of the policy must be expired and the policy must remain in force when the redemption letter is mailed out. The redemption letter for Neck Relaxer will not be replaced if lost or damaged.
- iv. Customers who have withdrawn or cancelled an application/a policy for the MultiTrip TravelSurance 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.
- v. The Neck Relaxer is provided by OTO Bodycare (H.K.) Ltd (“OTO”) and must be redeemed within 2 months of redemption letter issue date. The redemption is subject to the terms and conditions stated in the redemption letter. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to the goods and/or service(s) provided by OTO.

11. MultiTrip TravelSurance – 25% discount on the first year premium

- i. The 25% discount on the first year premium is only applicable to customers who apply for a Multi Trip TravelSurance policy through submission of a completed application to HSBC between 5 September 2018 – 25 November 2018 (both dates inclusive) via its Mobile Banking, Personal Internet Banking or Website and the policy must be successfully issued instantly at the time of application.
- ii. Customers who have withdrawn or cancelled an application/a policy for the MultiTrip TravelSurance 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.

12. MultiTrip TravelSurance additional offer – Starbucks Gift Certificate at the value of HKD25

- i. The Starbucks Gift Certificate at the value of HKD25 ("Certificate") is only applicable to customers who apply for a MultiTrip TravelSurance policy through submission of a completed application to HSBC between 5 September 2018 – 25 November 2018 (both dates inclusive) via its Personal Internet Banking by entering the promo code "STAR84" and the policy must be successfully issued instantly at the time of application.
- ii. Each policy will be entitled to one Certificate.
- iii. The Certificate(s) will be mailed to the applicant's# last know correspondence address in AXA's record by 28 February 2019. The Certificate(s) will not be replaced if lost or damaged.
- iv. The Certificate is provided by Starbucks Coffee Company ("Starbucks") and subject to the terms and conditions stated in the Certificate. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to the goods and/or service(s) provided by Starbucks.

For internet application, the applicant means the person specified under "Applicant's Personal Details" section of the online application form. 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 in respect of completing the application. The applicant may not be the insured person and must be aged 18 or above.

For product details and related charges, please refer to the relevant factsheet, brochure and policy, or contact 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) 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