

2022 Q4 - First Year Premium Discount Offer for New to Insurance / Reactivation

Eligible HSBC Customers⁺ who successfully enroll in the selected life insurance plans during the following Promotional Period can enjoy the following offers, subject to the relevant terms and conditions[#]:

⁺ If customers cancelled any applications which were submitted or effected on or before the start date of the Promotional Period and apply for below selected life insurance plans during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.

Promotional Period: 1 October 2022 – 31 December 2022

Eligible Life Insurance Plan	Promotional Offers
HSBC Income Goal Deferred Annuity Plan (DANNB)	Single premium payment: 0.15% premium discount; or Annual premium payment: 1.5% discount on first year premium discount on top of prevailing premium discount offers [#]
HSBC EarlyIncome Deferred Annuity Plan (DEIAP)	
HSBC Flourish Income Annuity Plan (FIAP)	
Income Goal Insurance Plan II (ANNB2)	
HSBC Wealth Goal Insurance Plan II (WGIP 2)	
HSBC Family Goal Insurance Plan (FGIP)	
HSBC Health Goal Insurance Plan (HGIP)	
HSBC Ultra Wealth Goal Insurance Plan (UWGIP)	
Jade Global Generations Universal Life (JGG)/ Jade Ultra Global Generations Universal Life(JUGG)	
HSBC Paramount Global Life Insurance Plan (PGIP)	

[#] Not applicable to any Staff Discount offers, Maturity Discount offers or Member Get Member Promotion concurrently run by HSBC Life (as defined below). Please refer to the below “Terms and Conditions” for details of the offer and the specific product brochures and terms and conditions for details of the products, including any related charges.

Eligible HSBC Customers
<p>Eligible HSBC Customers means HSBC Customers without any new HSBC life policy issued in the recent 3 years (including those without any in-force life policy), and successfully apply for any eligible life insurance plan(s) during the promotional period, subject to all the relevant terms and conditions.</p> <p>For example: customer would like to apply for a HSBC life insurance plan on 31 October 2022, he/she must not have any HSBC life insurance plan issued during 31 October 2019 – 30 October 2022</p>

Terms and Conditions for the Promotion

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by the Eligible HSBC Customers (as defined below) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of a new purchase of the Eligible Life Insurance Plans **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 28 February 2023 (or 31 March 2023 for the case of JGG and JUGG). The Promotion shall at all times be subject to these Terms and Conditions.
- Staff of HSBC Life or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong who are Eligible HSBC Customers are also entitled to the Promotion.
- If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region (“Hong Kong”) in respect of the same type of designated product or service, such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.

4. This offer is a 1.5% first year premium discount or 0.15% single premium discount on top of prevailing premium discount (except any Staff Discount offers, Maturity Discount offers or Member Get Member Promotion concurrently run by HSBC Life) with both the 1.5% or 0.15% and prevailing premium discount calculated based on the original premium (e.g., total premium discount amount = ((1.5% or 0.15% + prevailing premium discount) x first year premium or single premium)).
5. This offer can be used in conjunction with Special Group +1% Discount concurrently run by HSBC Life during the above Promotional Period.
6. Offers under the Promotion are not applicable to policies applied in a company's name.
7. The offers under the Promotion are not exchangeable for cash and are not transferable.
8. 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.
9. For monetary disputes arising between HSBC and the Eligible HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the Eligible HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer directly.
10. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time; and any of the offers may be withdrawn and/or terminated by the Bank and/or HSBC Life at their/its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination. The Bank and HSBC Life shall not be liable for any loss, damages, costs or expenses which may arise (directly or indirectly) from any change of these Terms and Conditions, or any exercise of the Bank or HSBC Life's discretion in respect of the Promotion.
11. All offers under the Promotion are provided subject to prevailing regulatory requirements.
12. No person other than the Eligible HSBC 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.
13. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
14. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
15. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
16. Each of the Bank, HSBC Life and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong and is incorporated in Bermuda with limited liability. HSBC Life will be responsible for providing your insurance coverage and handling claims under your 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 insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

Issued by The Hongkong and Shanghai Banking Corporation Limited and HSBC Life (International) Limited (incorporated in Bermuda with limited liability)

2022 Q4 – Special Extra Discount Offer on First Year Premium

Eligible HSBC Customers⁺ who successfully enroll in the selected life insurance plans during the Promotional Period below can enjoy the following offers, subject to the relevant terms and conditions[#]:

⁺ If customers cancelled any applications which were submitted or effected on or before the start date of the Promotional Period and apply for below selected life insurance plans during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.

Promotional Period: 1 October 2022 – 31 December 2022

Eligible Insurance Plans	Promotional Offer
HSBC Income Goal Deferred Annuity Plan (DANNB)	Single premium payment: 0.1% premium discount; or Annual premium payment: 1% discount on first year premium discount on top of prevailing premium discount offers [#]
HSBC EarlyIncome Deferred Annuity Plan (DEIAP)	
HSBC Flourish Income Annuity Plan (FIAP)	
Income Goal Insurance Plan II (ANNB2)	
HSBC Wealth Goal Insurance Plan II (WGIP2)	
HSBC Family Goal Insurance Plan (FGIP)	
HSBC Health Goal Insurance Plan (HGIP)	
HSBC Ultra Wealth Goal Insurance Plan (UWGIP)	
Jade Global Generations Universal Life (JGG)*/ Jade Ultra Global Generations Universal Life(JUGG)*	
HSBC Paramount Global Life Insurance Plan (PGIP)	

[#] Not applicable to any Staff Discount offers, Maturity Discount offers or Member Get Member Promotion concurrently run by HSBC Life (as defined below). Please refer to the below “Terms and Conditions” for details of the offer and the specific product brochures and terms and conditions for details of the products, including any related charges.

* Applicable to initial premium only; not applicable to unscheduled premium and overfunding premium.

Eligible HSBC Customers	
Group 1	HSBC Customers who apply HSBC Income Goal Deferred Annuity Plan or HSBC Early Income Deferred Annuity Plan completely through phone channel; or
Group 2	HSBC Customers who successfully apply for any eligible life insurance plan(s) completely through video-enabled meeting(s) during the Promotional Period ; or
Group 3	HSBC Customers with any in-force HSBC life policy(s) paid up or to be paid up in 2022 at point of new application, or
Group 4	HSBC Customers who apply the Eligible Insurance Plans during the Promotional Period within birth month; or
Group 5	HSBC Customers with 3 or more existing HSBC in-force life insurance policies at point of new application; or
Group 6	HSBC Customers who have newly opened or upgraded their HSBC bank account to a HSBC Premier account from 3 months prior to the start of the Promotional Period to the end of Promotional Period (both dates inclusive) [^] ; or [^] Customer could only enjoy the new to Premier offer once

Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by Eligible HSBC Customers to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) during the Promotional Period mentioned above with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 28 February 2023 (or 31 March 2023 for the case of JGG and JUGG), and shall at all times be subject to these terms and conditions (“Terms and Conditions”).

2. Staff of HSBC Life or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong who are Eligible HSBC Customers are also entitled to the Promotion.
3. “**Eligible HSBC Customers**” means, in respect of the Promotion, HSBC Customers who satisfy one or more of the eligibility conditions listed in the table titled “Eligible HSBC Customers” as applicable. “HSBC Customer” means a customer of the Bank or HSBC Life.
4. If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region (“Hong Kong”) in respect of the same type of designated product or service (such as the concurrent Staff Discount offer, Maturity Discount offer or Member Get Member Promotion), such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
5. This offer can be used in conjunction with +1.5% New to Insurance offer concurrently run by HSBC Life during the above Promotional Period.
6. The **Promotion** offers a 1% first year premium discount or 0.1% single premium discount on top of prevailing premium discount (except any Staff Discount offers, Maturity Discount offers or Member Get Member Promotion concurrently run by HSBC Life) with both the 1% and prevailing premium discount calculated based on the original premium (e.g., total premium discount amount = ((1% or 0.1% + prevailing premium discount) x first year premium or single premium)).
7. Offers under the Promotion are not applicable to policies applied in a company’s name.
8. The offers under the Promotion are not exchangeable for cash and are not transferable.
9. 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.
10. For monetary disputes arising between HSBC and the Eligible HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the Eligible HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer directly.
11. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time; and any of the offers may be withdrawn and/or terminated by the Bank and/or HSBC Life at their/its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination. The Bank and HSBC Life shall not be liable for: (a) any loss, costs or damages (directly or indirectly) relating to any changes in respect of these Terms and Conditions, or (b) any exercise of any discretion by HSBC Life or HSBC in respect of the Promotion.
12. All offers under the Promotion are provided subject to prevailing regulatory requirements.
13. No person other than the Eligible HSBC 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.
14. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
16. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
17. Each of the Bank, HSBC Life and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong and is incorporated in Bermuda with limited liability. 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 Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

Issued by The Hongkong and Shanghai Banking Corporation Limited and HSBC Life (International) Limited (incorporated in Bermuda with limited liability)

2022年第4季 – 首次投保/再次投保優惠之首年保費折扣

合資格滙豐客戶⁺於以下推廣期間成功投保指定人壽保險計劃可享以下優惠，受相關條款及細則約束[#]：

⁺如客戶取消任何於推廣期開始日或之前遞交/已生效的申請，並於推廣期間申請下列的指定人壽保險計劃，新的人壽保險計劃申請並不符合此保費折扣優惠的資格。

推廣期: 2022 年 10 月 1 日至 2022 年 12 月 31 日

合資格人壽保險計劃	優惠:
滙豐聚富入息延期年金計劃	除任何現有保費折扣優惠外，可獲： 0.15%躉繳保費折扣優惠或 1.5%首年保費折扣優惠 [#] 。
滙豐盈達延期年金計劃	
滙豐裕達年金計劃	
聚富入息保險計劃 II	
滙溢保險計劃 II	
滙盛人生保險計劃	
滙康保險計劃	
滙溢尊尚保險計劃	
翡翠環球/ 翡翠尊尚環球世代萬用壽險	
滙瓏環球壽險計劃	

[#]不適用於任何同時由滙豐保險(見下述定義)所提供的員工保費折扣優惠、期滿保費折扣優惠或客戶推薦推廣活動。優惠詳情請參閱以下條款及細則及指定產品的及宣傳冊子及保單條款及細則，包括任何有關收費。

合資格滙豐客戶
受本文所有條款約束，合資格滙豐客戶指在近 3 年內未有申請任何新滙豐人壽保單(包括未持有任何仍生效的人壽保險)，並於推廣期內成功完成任何上述合資格人壽保險計劃申請的滙豐客戶。
例如：客戶欲於 2022 年 10 月 31 日投保滙豐人壽保險計劃，客戶需於在 2019 年 10 月 31 日至 2022 年 10 月 29 日期間未曾申請任何新滙豐人壽保單。

條款及細則

- 是次優惠推廣活動之優惠(「優惠」)只適用合資格滙豐客戶(見上述定義)(統稱為「合資格滙豐客戶」)於上述推廣期間成功遞交上述合資格人壽保險計劃申請至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」)，同時其保單於 2023 年 2 月 28 日或之前成功由滙豐人壽保險(國際)

有限公司（「滙豐保險」）批核發出（如保單為「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」，則批核發出期限為 2023 年 3 月 31 日）。本推廣優惠受此等條款及細則約束。

2. 滙豐保險或滙豐（及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之醫療保險計劃）之員工需同時為合資格滙豐客戶才可享有此優惠。
3. 若合資格客戶同時享有以上優惠及滙豐保險於香港特別行政區（「香港」）所提供適用於同一類別產品/服務的其他優惠，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
4. 本優惠將提供除任何現有保費折扣優惠外，1.5%首年保費折扣優惠或 0.15%躉繳保費折扣優惠，而該 1.5%首年保費折扣優惠或 0.15%躉繳保費折扣優惠及現有保費折扣優惠將基於原保費計算（例：總保費折扣 = ((1.5%或 0.15% + 現有保費折扣) × 首年保費或躉繳保費)。現有保費折扣優惠則不包括滙豐保險同時所提供的員工保費折扣優惠、期滿保費折扣優惠或客戶推薦推廣活動。
5. 於上述推廣期間，本優惠可與滙豐保險同時提供的特別組別+1%優惠一起使用。
6. 是次推廣活動之優惠不適用於以公司名義投保的保單。
7. 優惠不可轉讓或兌換現金。
8. 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。
9. 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與合資格滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及合資格滙豐客戶在保單條款及細則中的任何糾紛，則直接由滙豐保險與合資格滙豐客戶共同解決。
10. 本行及滙豐保險保留於任何情況下更改條款及細則的權利。本行及 / 或滙豐保險亦可能運用他們/它的酌情權取消及 / 或終止優惠而毋須事前通知合資格客戶或任何人。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。因本條款及細則的任何更改而可能造成的任何(直接或間接)損失、損害或支出或任何行使本行或滙豐保險對此推廣的酌情權，本行及滙豐保險概不負責。
11. 是次優惠均受有關的監管條例約束。
12. 除有關合資格滙豐客戶、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。
13. 若有任何爭議，本行及滙豐保險保留最終決定權。
14. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
15. 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
16. 本行、滙豐保險及合資格滙豐客戶受香港特別行政區法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港經營長期保險業務並於百慕達註冊成立之有限公司。滙豐保險將負責按您的保單條款為您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分銷保險之代理商。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條款及細則或聯絡本行分行員工。

由香港上海滙豐銀行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。

2022年第4季- 首年保費之特別折扣優惠

合資格滙豐客戶⁺於以下推廣期間成功投保指定人壽保險計劃可享以下優惠，受相關條款及細則約束[#]：

⁺ 如客人取消任何於推廣期開始日或之前遞交/已生效的申請，並於推廣期間申請下列的指定人壽保險計劃，新的人壽保險計劃申請並不符合此保費折扣優惠的資格。

推廣期: 2022年10月1日至2022年12月31日

合資格人壽保險計劃	優惠:
滙豐聚富入息延期年金計劃	除任何現有保費折扣優惠外，可獲: 0.1%躉繳保費折扣優惠或: 1%首年保費折扣優惠 [#] 。
滙豐盈達延期年金計劃	
滙溢保險計劃 II	
滙豐裕達年金計劃	
聚富入息保險計劃 II	
滙盛人生保險計劃	
滙康保險計劃	
滙溢尊尚保險計劃	
翡翠環球世代萬用壽險*/ 翡翠尊尚環球世代萬用壽險*	
滙瓏環球壽險計劃	

[#]不適用於任何同時由滙豐保險(見下述定義)所提供的員工保費折扣優惠、期滿保費折扣優惠或客戶推薦推廣活動)。優惠詳情請參閱以下條款及細則及指定產品及宣傳冊子及保單條款及細則，包括任何有關收費。

*不適用於非定期保費及額外非定期保費。

合資格滙豐客戶	
組別 1	通過電話申請滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃的滙豐客戶或
組別 2	於推廣期內通過視頻會議成功完成任何上述合資格人壽保險計劃申請的滙豐客戶或
組別 3	在申請新保單時，持有任何在 2022 年內已經或將會繳清保費的滙豐人壽保單的滙豐客戶或
組別 4	在推廣期間（包括首尾兩天），於生日月份申請上表所述的滙豐人壽保單滙豐客戶或
組別 5	在申請新保單時，持有三份或以上仍生效的滙豐人壽保單的滙豐客戶或
組別 6	於推廣期前 3 個月至推廣期間（包括首尾兩天），新開立或把原有滙豐銀行戶口升級至滙豐卓越理財戶口的滙豐客戶 [^] 或 [^] 客戶只可享新卓越理財客戶優惠一次

條款及細則

1. 是次活動之優惠（「優惠」）適用於上述推廣期內，合資格滙豐客戶（見下述定義）成功遞交至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」）有關上述合資格保障計劃之申請，同時其保單於 2023 年 2 月 28 日或之前成功由滙豐人壽保險（國際）有限公司（「滙豐保險」）批核發出（如保單為「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」，則批核發出期限為 2023 年 3 月 31 日）。本優惠受下列一般條款及細則（「條款及細則」）約束。
2. 滙豐保險或滙豐（及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之團體醫療保險計劃）之員工/人士需同時為合資格滙豐客戶才可享有此優惠。
3. 「合資格滙豐客戶」就有關之優惠而言，指那些滿足最少一項在上述「合資格滙豐客戶」列表中合資格條件的滙豐客戶，如適用。「滙豐客戶」是指滙豐銀行或滙豐保險的客戶。
4. 若合資格滙豐客戶同時享有以上優惠及滙豐保險於香港特別行政區（「香港」）所提供適用於同一類別產品/服務的其他優惠，例如同期所提供的員工保費折扣優惠、期滿保費折扣優惠或客戶推薦推廣活動，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
5. 於上述推廣期間，本優惠可與滙豐保險同時所提供的+1.5%首次投保折扣優惠同時使用。
6. 是次優惠將提供除任何現有保費折扣優惠外，1%首年保費折扣優惠或 0.1%躉繳保費折扣優惠，而該 1%首年保費折扣優惠或 0.1%躉繳保費折扣優惠及現有保費折扣優惠將基於原保費計算（例：總保費折扣 = ((1%或 0.1% + 現有保費折扣) × 首年保費或躉繳保費)。現有保費折扣優惠則不包括滙豐保險同時所提供的員工保費折扣優惠、期滿保費折扣優惠或客戶推薦推廣活動。
7. 是次推廣活動之優惠不適用於以公司名義投保的保單。
8. 優惠不可轉讓或兌換現金。
9. 「滙豐保險」將因應保單持有人及 / 或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。
10. 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與合資格滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及合資格滙豐客戶在保單條款及細則中的任何糾紛，則直接由滙豐保險與合資格滙豐客戶共同解決。
11. 本行及滙豐保險保留於任何情況下更改條款及細則的權利。本行及 / 或滙豐保險亦可能運用他們/它的酌情權取消及 / 或終止優惠而毋須事前通知合資格滙豐客戶或任何人。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。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。因本條款及細則的任何更改而可能造成的任何(直接或間接)損失、損害或支出或任何行使本行或滙豐保險對此推廣的酌情權，本行及滙豐保險概不負責。
12. 是次優惠均受有關的監管條例約束。
13. 除有關合資格滙豐客戶、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。
14. 若有任何爭議，本行及滙豐保險保留最終決定權。

15. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
16. 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
17. 本行、滙豐保險及合資格滙豐客戶受香港特別行政區法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港經營長期保險業務並於百慕達註冊成立之有限公司。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。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條款及細則或聯絡本行分行員工。

由香港上海滙豐銀行有限公司及滙豐人壽保險（國際）有限公司 - 百慕達之有限公司刊發。