

#### **4 December 2023 – 31 March 2024 – First Year Premium Discount Offer for Tax Combo**

**Eligible HSBC Customers<sup>+</sup> 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:**

<sup>+</sup> 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: 4 December 2023 – 31 March 2024**

<b>Eligible Life Insurance Plan</b>	<b>Accumulated Annualized New Premium (ANP)<sup>#</sup></b>	<b>First Year Premium Discount<sup>#</sup></b>
HSBC Income Goal Deferred Annuity Plan (DANNB) /	>= US\$25,600 OR HK\$200,000	14%
	>= US\$12,800 OR HK\$100,000	12%
HSBC EarlyIncome Deferred Annuity Plan (DEIAP)	>= US\$4,900 OR HK\$38,000	10%

<sup>#</sup>Accumulated ANP refers to the ANP of all individual policies of the Eligible Life Insurance Plans applied within a month, counting from the date of submission of the first policy, and during the Promotional Period.

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.

<b>Eligible HSBC Customers</b>	
Group 1	HSBC Customers who apply for (i) HSBC Income Goal Deferred Annuity Plan or HSBC EarlyIncome Deferred Annuity Plan, and (ii) HSBC Voluntary Health Insurance Flexi Plan during the same insurance sales meeting (whether at the branch or via video-enabled meeting or via HSBC hotline) during Promotional Period
Group 2	HSBC Customers with existing in-force HSBC Voluntary Health Insurance Flexi Plan policy at the point of new application for HSBC Income Goal Deferred Annuity Plan or HSBC EarlyIncome Deferred Annuity Plan during Promotional Period

#### **Terms and Conditions**

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by the Eligible HSBC Customers (as defined above) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of new purchase(s) of the Eligible Life Insurance Plans **within a month, counting from the date of submission of the first policy, and during the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 31 May 2024. The Promotion shall at all times be subject to these Terms and Conditions.
- Staff of HSBC Life (International) Limited (“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.
- This discount offer may be withdrawn by HSBC Life without prior notice if Eligible HSBC Customer under cancelled the HSBC Voluntary Health Insurance Flexi Plan policy that is applied during the promotional period.
- Offers under the Promotion are not applicable to policies applied in a company’s name.
- The offers under the Promotion are not exchangeable for cash and are not transferable.
- The offers under the Promotion are not applicable to policies applied with special quote exceeding the standard “Product summary” in relevant product brochure.
- The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in Application form due to rounding differences.
- 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.
- 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 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.
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.

**Specific Terms and Conditions for HSBC Income Goal Deferred Annuity Plan (DANNB) / HSBC EarlyIncome Deferred Annuity Plan (DEIAP)**

18. The 10%, 12% or 14% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB/DEIAP from “Eligible HSBC Customers” mentioned above (for DANNB /DEIAP policy).
19. For monthly payment of premium, customers are required to pay the first four months’ premium upfront (as the case may be) with the discount deducted from this initial upfront payment.
20. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as follows:
  - Full annual premium X 0.9, 0.88 or 0.86 (as the case may be) (for DANNB/DEIAP policy)
21. The First-year Premium Discount amount will not be treated as qualifying annuity premium for claiming tax deduction and is not tax deductible.

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 agent 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)

## 2023年12月4日至2024年3月31日-扣稅組合之首年保費折扣優惠

合資格滙豐客戶<sup>+</sup>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：

<sup>+</sup>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：2023年12月4日至2024年3月31日

合資格人壽保險計劃	年度化新保費累積金額 <sup>#</sup>	首年保費折扣優惠 <sup>#</sup>
滙豐聚富入息延期年金計劃/ 滙豐盈達延期年金計劃	>/= 256,000 美元 或 200,000 港元	14%
	>/= 128,000 美元 或 100,000 港元	12%
	>/= 4,900 美元 或 38,000 港元	10%

<sup>#</sup>年度化保費累積金額是指在推廣期間(包括首尾兩天)及一個月內(由第一個申請的人壽保險計劃計起)申請的人壽保險計劃的年度化保費之總和。

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。

合資格滙豐客戶	
組別 1	在推廣期間於同一個保險銷售會面上（無論是在分行或通過視像會議或通過滙豐熱線）申請(i)滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃及(ii)滙豐自願醫保靈活計劃的滙豐客戶
組別 2	在推廣期間申請新的滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃保單時，持有仍生效的滙豐自願醫保靈活計劃保單的滙豐客戶

### 推廣條款及細則

- 是次活動之優惠（「優惠」）只適用於合資格滙豐客戶（見上述定義）（統稱為「合資格滙豐客戶」）**於上述推廣期間(包括首尾兩天)及一個月內(由第一個申請的人壽保險計劃計起)**成功遞交的所有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2024年5月31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。本優惠受此等條款及細則約束。
- 滙豐人壽保險（國際）有限公司（「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。
- 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。
- 如符合資格客戶取消於推廣期間申請的滙豐自願醫保靈活計劃保單，本行及/或滙豐保險可能終止優惠而毋須任何事前通知。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 優惠不可轉讓或兌換現金。
- 本推廣優惠不適用於超出相關產品冊子中“計劃摘要”標準的特別報價申請保單。
- 由於金額需要作捨入調整，您最後繳交的總保費或會與申請表所列的總保費稍有出入。
- 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。

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。
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。

**「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」：首年保費折扣優惠的相關條款及細則**

18. 10%, 12% 或 14% 首年保費折扣優惠適用於上述「合資格滙豐客戶」成功申請「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」的保單。（滙豐聚富入息延期年金計劃/滙豐盈達延期年金計劃）。
19. 選擇月繳保費的客戶須先繳付首 4 個月保費（視乎可享之優惠），而保費折扣將於預繳保費中扣除。
20. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
  - 原定全年應繳保費額 X 0.9, 0.88 或 0.86（視乎可享之優惠）（適用滙豐聚富入息延期年金計劃/滙豐盈達延期年金計劃）
21. 首年保費折扣金價將不被視用作申請扣稅的合資格年金保費及不可獲得稅務扣除。

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。