

Applicable in two situations:

- 1) Eligible HSBC Customer, who would like to enjoy the VHIS Offer (V100), is required to sign this form; or
- 2) Eligible HSBC Customer (“Transferer”) transfers the VHIS Offer (V100) to Eligible HSBC VHF Customer (“Transferee”) – Transferee is required to sign this form.

**FIRST YEAR PREMIUM WAIVER ON ELIGIBLE HSBC VOLUNTARY HEALTH INSURANCE FLEXI PLAN
(the “Offer”) – Terms & Conditions**

| Promotional Period | | |
|--|---|---|
| 1 July 2024 – 30 September 2024 (both dates inclusive) | | |
| Summary Of the Offer | | |
| First year premium waiver on Eligible HSBC Voluntary Health Insurance Flexi Plan (“Eligible VHF Plan”) with <u>annual payment mode</u> . | | |
| Annualised Premium* of Designated Insurance Plan | Eligible VHF Plan | |
| From HKD250,000/USD32,000/CNY210,000/ AUD 42,000/GBP19,000/CAD41,600/EUR28,800/SGD41,600 - HKD499,999/USD63,999/CNY419,999/AUD83,999/ GBP37,999/CAD83,199/EUR57,599/SGD83,199 | HSBC Voluntary Health Insurance Flexi Plan – Silver Level (HKD 50,000 Annual Deductible) | |
| From HKD500,000/USD64,000/CNY420,000/ AUD 84,000/GBP38,000/CAD83,200/EUR57,600/SGD83,200 - HKD749,999/USD95,999/CNY629,999/AUD125,999/ GBP56,999/CAD124,799/EUR86,399/SGD124,799 | HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 50,000 Annual Deductible) | |
| From HKD750,000/USD96,000/CNY630,000/ AUD126,000/GBP57,000/CAD124,800/EUR86,400/SGD124,800 – HKD999,999/USD127,999/CNY839,999/AUD167,999/ GBP75,999/CAD166,399/EUR115,199/SGD166,399 | HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 16,000 Annual Deductible) | |
| HKD1,000,000/USD128,000/CNY840,000/AUD170,000/GBP76,000/ CAD166,400/EUR115,200/SGD166,400 or above | HSBC Voluntary Health Insurance Flexi Plan – Diamond Level (HKD 50,000 Annual Deductible) | |
| *Annualised Premium is applicable to premium paid monthly or annual payment mode | | |
| Single Premium of Designated Insurance Plan | Eligible VHF Plan | |
| From HKD750,000/USD96,000/CNY630,000/AUD126,000/ GBP57,000/CAD124,800/EUR86,400/SGD124,800 - HKD1,499,999/USD191,999/CNY1,259,999/AUD251,999/ GBP113,999/CAD249,599/EUR172,799/SGD249,599 | HSBC Voluntary Health Insurance Flexi Plan – Silver Level (HKD 50,000 Annual Deductible) | |
| From HKD1,500,000/USD192,000/CNY1,260,000/AUD 252,000/ GBP114,000/CAD249,600/EUR172,800/SGD249,600 - HKD2,249,999/USD287,999/CNY1,889,999/AUD377,999/ GBP170,999/CAD374,399/EUR259,199/SGD374,399 | HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 50,000 Annual Deductible) | |
| From HKD2,250,000/USD288,000/CNY1,890,000/AUD378,000/ GBP171,000/CAD374,400/EUR259,200/SGD374,000 – HKD2,999,999/USD383,999/CNY2,519,999/AUD503,999/ GBP227,999/CAD499,199/EUR345,599/SGD499,199 | HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 16,000 Annual Deductible) | |
| HKD3,000,000/USD384,000/CNY2,520,000/AUD504,000/ GBP228,000/CAD499,200/EUR345,600/SGD499,200 or above | HSBC Voluntary Health Insurance Flexi Plan – Diamond Level (HKD 50,000 Annual Deductible) | |
| Eligible HSBC Customer | | |
| An Eligible HSBC Customer refers to any individual customer of The Hongkong and Shanghai Banking Corporation Limited (the “Bank” or “HSBC”) who submits an application of Designated Insurance Plan within the Promotional Period with the policy being issued within 3 months after the application date. | | |
| Designated Insurance Plan | | |
| Annuity Plan | Whole Life Plan / Savings Plan | Universal Life Plan |
| <ul style="list-style-type: none"> • HSBC Flourish Income Annuity Plan • Income Goal Insurance Plan II | <ul style="list-style-type: none"> • HSBC Eminent Goal Multi-Currency Insurance Plan • HSBC Family Goal Insurance Plan • HSBC Health Goal Insurance Plan • HSBC Jubilee Wealth Insurance Plan • HSBC Paramount Global Life Insurance Plan • HSBC Ultra Wealth Goal Insurance Plan • HSBC Wealth Goal Insurance Plan II | <ul style="list-style-type: none"> • Goal Access Universal Life Plan (Education) • Goal Access Universal Life Plan (Protection) • Jade Global Generations Universal Life • Jade Ultra Global Generations Universal Life |

Eligible HSBC Voluntary Health Insurance Flexi Plan Customer (“Eligible HSBC VHF Customer”)

An Eligible HSBC VHF Customer refers to any individual customer of the Bank who:

1. is aged between 18 and 80 years old at the point of application of Eligible VHF Plan; and
2. (i) is a Policyholder of Designated Insurance Plan; or (ii) a transferee of the Offer; and
3. submits an application of Eligible VHF Plan within 2 months after the issue date of Designated Insurance Plan.

Terms and Conditions

1. Eligible HSBC Customer and/or Eligible HSBC VHF Customer could only enjoy the Offer ONCE for EACH Designated Insurance Plan.
2. This Offer is NOT applicable to Eligible VHF Plan with premium loading under underwriting decisions. If there’s any dispute, HSBC Life International Limited (“HSBC Life”) shall have the absolute right to make a final decision. Based on HSBC Life’s internal criteria, HSBC Life may consider some special cases on exceptional basis at the absolute discretion of HSBC Life.
3. HSBC Life reserves the right to accept or reject any application of Designated Insurance Plan and/or Eligible VHF Plan based on the information provided by applicant as the potential policyholder and/or the potential insured/life insured during the application.
4. This Offer is not exchangeable for cash or any other offers in any formats.
5. The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in the application form due to rounding differences.
6. 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.
7. This Offer could not be used in conjunction with any other concurrent first year premium discount on Eligible VHF Plan arranged by HSBC Life.
8. Applications for Designated Insurance Plan and/or Eligible VHF Plan via HSBC hotline are excluded from this Offer.
9. This Offer is not applicable to any policy applied in a company’s name.
10. The waived premium amount under the Offer will not be treated as qualifying premium for claiming tax deduction and is not tax deductible.
11. For monetary disputes arising between HSBC and the Eligible HSBC Customer and/or Eligible HSBC VHF 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 and/or Eligible HSBC VHF Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer and/or Eligible HSBC VHF Customer directly.
- 12. If Eligible HSBC Customer and Eligible HSBC VHF Customer are two different persons, the Eligible HSBC Customer should not negotiate, arrange, invite, or induce the application of Eligible VHF Plan by, or advise or provide any sales support to, the Eligible HSBC VHF Customer. The Eligible HSBC Customer is not authorized to act as an HSBC Life’s insurance agent, and should not receive any remuneration from the Eligible HSBC VHF Customer as a result of the transfer of the Offer. The Eligible HSBC VHF Customer should not rely on any information/advice provided by the Eligible HSBC Customer in making an application decision or pay any remuneration to the Eligible HSBC Customer in connection with the transfer of the Offer.**
13. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time, and the offer 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 and/or Eligible HSBC VHF Customer or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
14. All offers under this promotion are provided subject to prevailing regulatory requirements.
15. No person other than the Eligible HSBC Customer and/or Eligible HSBC VHF Customer, the Bank and HSBC Life will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
16. In the event of dispute, the decision of the Bank and/or HSBC Life shall be final and conclusive.
17. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
18. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
19. Each of the Bank, HSBC Life and the Eligible HSBC Customer and/or Eligible HSBC VHF 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.

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

適用於兩種情況：

- 1) 合資格滙豐客戶享有滙豐自願醫保優惠(V100)，須簽署此表格。或
- 2) 合資格滙豐客戶（「轉讓人」）將滙豐自願醫保優惠（V100）轉讓至合資格滙豐 VHF 客戶（「受讓人」）
- 受讓人須簽署此表格

合資格滙豐自願醫保靈活計劃之首年保費豁免(「本優惠」) - 條款及細則

| 推廣日期 | | |
|--|---|--|
| 2024 年 7 月 1 日至 2024 年 9 月 30 日 (包括首尾兩天) | | |
| 本優惠摘要 | | |
| 年繳之合資格滙豐自願醫保靈活計劃(「合資格 VHF 計劃」)的首年保費豁免。 | | |
| 指定保險計劃的費年度化保費*金額 | 合資格 VHF 計劃 | |
| 港幣 250,000/美金 32,000/人民幣 210,000/澳元 42,000/英鎊 19,000/ 加拿大元 41,600/歐羅 28,800/新加坡元 41,600 - 港幣 499,999/美金 63,999/人民幣 419,999/澳元 83,999/英鎊 37,999/ 加拿大元 83,199/歐羅 57,599/新加坡元 83,199 | 滙豐自願醫保靈活計劃 - 銀級 (每年自付費港幣 50,000) | |
| 港幣 500,000/美金 64,000/人民幣 420,000/澳元 84,000/英鎊 38,000/ 加拿大元 83,200/歐羅 57,600/新加坡元 83,200 - 港幣 749,999/美金 95,999/人民幣 629,999/澳元 125,999/英鎊 56,999/ 加拿大元 124,799/歐羅 86,399/新加坡元 124,799 | 滙豐自願醫保靈活計劃 - 金級 (每年自付費港幣 50,000) | |
| 港幣 750,000/美金 96,000/人民幣 630,000/澳元 126,000/英鎊 57,000/ 加拿大元 124,800/歐羅 86,400/新加坡元 124,800 - 港幣 999,999/美金 127,999/人民幣 839,999/澳元 167,999/英鎊 75,999/ 加拿大元 166,399/歐羅 115,199/新加坡元 166,399 | 滙豐自願醫保靈活計劃 - 金級 (每年自付費港幣 16,000) | |
| 港幣 1,000,000/美金 128,000/人民幣 840,000/澳元 170,000/ 英鎊 76,000 加拿大元 166,400/歐羅 115,200/新加坡元 166,400 或以上 | 滙豐自願醫保靈活計劃 - 鑽級 (每年自付費港幣 50,000) | |
| *年化保費適用於每月或按年繳交保費模式 | | |
| 指定保險計劃的躉繳保費金額 | 合資格 VHF 計劃 | |
| 港幣 750,000/美金 96,000/人民幣 630,000/澳元 126,000/英鎊 57,000/ 加拿大元 124,800/歐羅 86,400/新加坡元 124,800 - 港幣 1,499,999/美金 191,999/人民幣 1,259,999/澳元 251,999/英鎊 113,999/ 加拿大元 249,599/歐羅 172,799/新加坡元 249,599 | 滙豐自願醫保靈活計劃 - 銀級 (每年自付費港幣 50,000) | |
| 港幣 1,500,000/美金 192,000/人民幣 1,260,000/澳元 252,000/ 英鎊 114,000 /加拿大元 249,600/歐羅 172,800/新加坡元 249,600- 港幣 2,249,999/美金 287,999/人民幣 1,889,999/澳元 377,999/ 英鎊 170,999// 加拿大元 374,399/歐羅 259,199/新加坡元 374,399 | 滙豐自願醫保靈活計劃 - 金級 (每年自付費港幣 50,000) | |
| 港幣 2,250,000/美金 288,000/人民幣 1,890,000/澳元 378,000/ 英鎊 171,000/加拿大元 374,400/歐羅 259,200/新加坡元 374,000 - 港幣 2,999,999/美金 383,999/人民幣 2,519,999/澳元 503,999/ 英鎊 227,999/加拿大元 499,199/歐羅 345,599/新加坡元 499,199 | 滙豐自願醫保靈活計劃 - 金級 (每年自付費港幣 16,000) | |
| 港幣 3,000,000/美金 384,000/人民幣 2,520,000/澳元 504,000/ 英鎊 228,000/加拿大元 499,200/歐羅 345,600/新加坡元 499,200 或以上 | 滙豐自願醫保靈活計劃 - 鑽級 (每年自付費港幣 50,000) | |
| 合資格滙豐客戶 | | |
| 合資格滙豐客戶是指任何香港上海滙豐銀行有限公司（「本行」或「滙豐」）的個人客戶，於推廣期間遞交指定保險計劃申請，同時其保單於申請日期後 3 個月內。 | | |
| 指定保險計劃 | | |
| 年金計劃 | 終身人壽計劃 / 儲蓄計劃 | 萬用壽險計劃 |
| <ul style="list-style-type: none"> • 滙豐裕達年金計劃 • 聚富入息保險計劃 II | <ul style="list-style-type: none"> • 滙圖多元貨幣保險計劃 • 滙盛人生保險計劃 • 滙康保險計劃 • 滙禧保險計劃 • 滙瓏環球壽險計劃 • 滙溢尊尚保險計劃 • 滙溢保險計劃 II | <ul style="list-style-type: none"> • 駿富教育萬用壽險計劃 • 駿富保障萬用壽險計劃 • 翡翠環球環球世代萬用壽險計劃 • 翡翠尊尚環球世代萬用壽險計劃 |

合資格滙豐自願醫保靈活計劃客戶(「合資格滙豐 VHF 客戶」)

合資格滙豐 VHF 客戶是指任何符合以下條件的本行個人客戶:

1. 申請合資格滙豐 VHF 客戶時年齡須介乎 18 至 80 歲之間;及
2. 指定保險計劃保單持有人; 或本優惠的受讓人;及
3. 在指定保險計劃簽發日期後 2 個月內遞交合資格 VHF 計劃申請。

條款及細則

1. 合資格滙豐客戶及/或合資格滙豐 VHF 客戶只可就每張指定保險計劃享本優惠一次。
2. 本優惠不適用於因核保決定下有核保額外費率的合資格 VHF 計劃。若有任何爭議，滙豐人壽保險（國際）有限公司（「滙豐保險」）保留最終決定權。根據滙豐保險的內部準則，滙豐保險保留最終權利特別檢視個別個案。
3. 滙豐保險將因應可能的保單持有人及/或可能的受保人/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指定保險計劃及/或合資格 VHF 計劃的權利。
4. 本優惠不可兌換成現金或兌換成任何其他形式的優惠。
5. 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。
6. 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/人士需同時為合資格滙豐客戶才可享有此優惠。
7. 本優惠於首保單年度不能與其他由滙豐保險所提供的 VHF 首年保費折扣同時使用。
8. 本優惠不適用於經滙豐熱線投保指定保險計劃及/或合資格 VHF 計劃的客戶。
9. 本優惠不適用於以公司名義投保的保單。
10. 在本優惠下獲豁免的保費金額將不被視用作申請扣稅的合資格保費及不可獲得稅務扣除。
11. 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及/或合資格滙豐 VHF 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及/或合資格滙豐 VHF 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及/或合資格滙豐 VHF 客戶共同解決。
12. 若合資格滙豐客戶及合資格滙豐 VHF 客戶為兩個不同人士，合資格滙豐客戶不應與合資格滙豐 VHF 客戶協商、安排、邀請或誘導合資格滙豐 VHF 計劃的申請，或向合資格滙豐 VHF 客戶提供建議或提供任何銷售支援。合資格滙豐客戶無權擔任滙豐人壽的保險代理人，且不應因轉讓優惠而從合資格滙豐 VHF 客戶收取任何報酬。合資格滙豐 VHF 客戶不應依賴合資格滙豐客戶提供的任何資訊/建議作出申請決定，或就優惠轉讓向合資格滙豐客戶支付任何報酬。
13. 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及/或合資格滙豐 VHF 客戶或任何人。本行或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。
14. 是次優惠均受有關的監管條例約束。
15. 除有關合資格滙豐客戶及/或合資格滙豐 VHF 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。
16. 若有任何爭議，本行及/或滙豐保險保留最終決定權。
17. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
18. 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。
19. 本行、滙豐保險及合資格滙豐客戶及/或合資格滙豐 VHF 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。

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