

Chinese New Year Offer – Promotional Terms and Conditions

1. **Chinese New Year Offer** (the “Promotion”) runs from 8 February 2024 to 29 February 2024 (both dates inclusive) (the “Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
2. Eligible customers who have fulfilled the following criteria (“Eligible Customers”) can enjoy this Promotion:
 - (i) 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”); and
 - (ii) Enter the designated promotion code and successfully apply for an Eligible Insurance Policy through Public Website or Personal Internet Banking or HSBC HK Mobile Banking App, or apply for an Eligible Insurance Policy in branch, during the Promotion Period; and has his/her application accepted and policy(ies) issued on or before 30 April 2024; and
 - (iii) be a primary or secondary cardholder of an HSBC Credit Card issued by the Bank (for RewardCash to be rewarded).
3. Eligible customers are entitled to the following premium discount and RewardCash upon successful application of any of the following insurance plans (“Eligible Insurance Policy”) underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”) via the following channels:

Eligible Insurance Policy	First year premium discount	RewardCash	Applicable Channels
HSBC Family Protector (“TFP”)	8-month waiver	RewardCash equivalent to 3.8% of the Eligible Insurance Policy’s Annualised New Premium (before discount), and the maximum RewardCash to be offered per policy is 3,888.	Public Website / Personal Internet Banking/ Mobile App
HSBC Voluntary Health Insurance Flexi Plan (“VHF”)	50% off		Public Website / Personal Internet Banking/ Mobile App / HSBC Branch
HSBC Swift Save Insurance Plan in HKD or USD with a 3-year policy term	11% off for aggregate premium payment; or 9% off for annual or monthly premium payment		Personal Internet Banking/ Mobile App
HSBC Swift Save Insurance Plan in GBP with a 3-year policy term	N/A		Personal Internet Banking/ Mobile App
HSBC Swift Guard Critical Illness Plan	50% off when applying for a 5-year premium payment period		Personal Internet Banking/ Mobile App

Please refer to specific product brochures and terms and conditions for details of the products, including any related charges.

4. A HSBC Customer who has successfully applied for and purchased a policy of TFP online with a valid promotion code could enjoy the premium waiver of the 2nd, 3rd, 4th, 5th, 6th, 7th, 8th and 9th month after the policy has been issued, provided that the application is submitted online during the Promotional Period. The premium of the 1st month will be collected upon application of the policy and the payment of subsequent monthly premiums shall resume from the 10th month onwards.
5. Eligible HSBC Customers who are also eligible for the VHF Family Discount can enjoy a 10% premium discount on top of the Promotion stated in these Terms and Conditions. The 10% Family Discount and the Promotion will be calculated based on the original premium. Details and terms and conditions of the Family Discount are found in "Family Discount Endorsement" of the Terms and Benefits of VHF. The premium discount amount will not be treated as qualifying premium for claiming tax deduction and is not tax deductible.
6. 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.
7. The total amount of RewardCash will be rounded up to the nearest integer. The corresponding RewardCash will be credited to the Eligible Customer's HSBC credit card account after the end of the cooling off period of the applied policy, on or before 30 June 2024.
8. If Eligible Customer do not hold a valid HSBC credit card at the time of fulfilment, no RewardCash will be rewarded, Eligible Customer, however, can still enjoy the first year premium discount with the designated promo code.
9. No RewardCash will be offered if the Eligible Customer cancels the issued policy(ies) within the cooling off period.
10. If Eligible Customers cancel any applications of Eligible Insurance Policy which were submitted or effected within 12 months from the start date of the Promotion Period and apply for the same Eligible Insurance Policy during the promotional period, the new life insurance application is ineligible for enjoying this offer.
11. HSBC Life reserves the right to accept or reject any application based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
12. 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.
13. HSBC Life and the Bank reserve the right to replace the RewardCash with any alternative gifts from any merchant without prior notice. Premium discounts and RewardCash (or any alternative gifts) are not exchangeable and cannot be converted to cash.
14. 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 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. 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.



16. In the event of dispute arising out of the Promotion, the decision of the Bank and 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 apply and prevail.
18. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of Hong Kong SAR.

The life insurance plans are underwritten by 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 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. Policyholders are subject to HSBC Life's credit risk and early surrender loss. For product details, cooling off period and related charges, please refer to the relevant brochures and policy provisions.

Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

新春投保優惠—推廣活動條款及細則

- 新春投保優惠**（「本推廣活動」）推廣期由 2024 年 2 月 8 日至 2024 年 2 月 29 日，包括首尾兩日（「推廣期」），並於任何時候受本條款及細則（「條款及細則」）約束。
- 符合以下準則的合資格客戶（「合資格客戶」）可享本推廣優惠：
 - 必須是香港特別行政區（「香港」）境內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；及
 - 推廣期內，於滙豐網站或個人網上理財或香港滙豐流動理財應用程式輸入指定優惠代碼投保合資格保單（或於滙豐分行申請），而該保單於 2024 年 4 月 30 日或以前獲接納並成功批核發出；及
 - 為本行簽發的滙豐信用卡主卡或附屬卡（以獲得「獎賞錢」）。
- 合資格客戶透過以下途徑成功投保下列有由滙豐人壽保險（國際）有限公司（「滙豐保險」，於百慕達註冊成立的有限公司）承保的保險計劃（「合資格保單」），可享以下保費折扣優惠及「獎賞錢」：

合資格保單	首年保費折扣	「獎賞錢」	適用途徑
滙家保	豁免 8 個月保費	可獲「獎賞錢」相當於有關人壽保險計劃年度化新保費（折扣前金額）的 3.8%（每份保單最多可獲 3,888「獎賞錢」）	滙豐網站/個人網上理財/香港滙豐流動理財應用程式
滙豐自願醫保靈活計劃（「滙豐靈活醫保」）	保費 5 折優惠		滙豐網站/個人網上理財/香港滙豐流動理財應用程式/滙豐分行
滙捷儲蓄保險計劃(保單貨幣為美元 / 港元及保單年期為 3 年)	合計保費：89 折優惠 年繳/月繳保費：91 折優惠		滙豐個人網上理財/香港滙豐流動理財應用程式
滙捷儲蓄保險計劃(保單貨幣為英鎊及保單年期為 3 年)	不適用		滙豐個人網上理財/香港滙豐流動理財應用程式
滙達保危疾保障計劃	以 5 年保費繳付期申請此計劃，可享 5 折優惠		滙豐個人網上理財/香港滙豐流動理財應用程式

有關計劃詳情（包括所需費用），請參閱特定產品冊子、條款及細則。

4. 推廣期內，滙豐客戶於網上輸入有效優惠代碼並成功投保滙家保，可於保單簽發後第 2、第 3、第 4、第 5、第 6、第 7、第 8 及第 9 個月享有保費豁免優惠，首月保費將在提交申請時收取，客戶將於第 10 個起恢復月繳保費。
5. 符合滙豐自願醫保靈活計劃家庭折扣優惠資格的合資格滙豐客戶，除可享有本條款及細則所述優惠外，更可額外享有保費 9 折優惠。9 折家庭優惠及本推廣優惠均以原保費計算。有關家庭折扣優惠詳情、條款及細則，請參閱滙豐靈活醫保條款和利益「家庭折扣批註」。保費折扣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。
6. 由於保費金額經捨入調整，因此保單應繳總保費或會與申請表所列的總保費略有不同。
7. 「獎賞錢」總額將上調至最接近整數。於有關保單冷靜期完結後，所獲「獎賞錢」將於 2024 年 6 月 30 日或以前存入合資格客戶的滙豐信用卡賬戶。
8. 如合資格客戶於派發「獎賞錢」期間沒有滙豐信用卡賬戶，將不會獲得「獎賞錢」，但仍可以優惠代碼享首年保費折扣。
9. 假如合資格客戶於冷靜期內取消已簽發的保單，將不可賺取任何「獎賞錢」。
10. 若客戶取消任何於推廣期之前 12 個月內遞交或生效的合資格保單申請，並於推廣期間申請相同合資格保單，新申請的人壽保險計劃並不符合本優惠資格。
11. 滙豐保險因應準保單持有人及/或準受保人於申請時提供的資料，保留權利接受或拒絕任何投保申請。
12. 對於滙豐與合資格滙豐客戶於銷售過程或處理有關交易時引致的金錢糾紛，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。
13. 滙豐保險及本行保留權利以任何商戶的禮品代替「獎賞錢」，而毋須預先通知。有關保費折扣及「獎賞錢」（或任何替代禮品）不可退換或兌換現金。
14. 本行及滙豐保險保留權利隨時更改本條款及細則。本行及滙豐保險亦可能運用酌情權取消及/或終止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. 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任何條文指定的利益。
16. 對於本推廣活動如有任何爭議，本行及滙豐保險保留最終決定權。
17. 本條款及細則英文版本與中文版本如有任何歧義，概以英文版本為準。
18. 本條款及細則受現行監管條例約束；並受香港特別行政區法律管轄並據此解釋。

以上人壽保險計劃乃由滙豐人壽保險（國際）有限公司承保，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。以上優惠、產品乃滙豐保險而非滙豐之服務、產品，並只在香港特別行政區銷售。保單持有人受滙豐保險之信貸風險影響，早期退保或會招致損失。有關產品細節、冷靜期及相關費用，請參閱有關之產品冊子及保單條款。

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