

HSBC Life 11.11 Super Discount Offers – Promotional Terms and Conditions

1. **HSBC Life 11.11 Super Discount Offers** (the “Promotion”) runs from 11 November 2024 to 15 November 2024 (both dates inclusive) (the “Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
2. Customers who have fulfilled all the following criteria (“Eligible HSBC 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 HSBC Personal Internet Banking or HSBC HK Mobile Banking app, or apply for an Eligible Insurance Policy in branch, during the Promotional Period; and has his/her application accepted and policy(ies) issued on or before 14 December 2024.
3. Eligible HSBC customers are entitled to the following premium discounts upon successful application for 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 | Applicable Channels |
|--|---|---|
| HSBC Family Protector (“TFP”) | 11-month waiver | Public Website / HSBC Personal Internet Banking / HSBC Mobile Banking app |
| HSBC Voluntary Health Insurance Flexi Plan (“VHF”) | 50% off | Public Website / HSBC Personal Internet Banking / HSBC Mobile Banking app / HSBC Branch |
| HSBC Swift Guard Critical Illness Plan | 60% off when applying for a 5-year premium payment period | HSBC Personal Internet Banking / HSBC Mobile Banking app |

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

4. Eligible HSBC Customer who has successfully applied for and purchased a TFP policy online with a valid promotion code could enjoy a whole month waiver of the TFP policy’s 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th and 12th months premium after the policy has been issued, provided that the application is submitted online during the Promotional Period. The 1st months premium will be collected upon application for the policy and the payment of subsequent monthly premiums shall resume from the 13th month onwards.
5. Eligible HSBC Customers who are also eligible for the VHF Family Discount offer 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 policy provisions of VHF. **The total premium**

discount amount will not be treated as qualifying premium for claiming tax deduction and is not tax deductible.

6. If an Eligible HSBC Customer entitled to enjoy the Promotion is also eligible for other offer(s) under another concurrent promotion run by HSBC Life in Hong Kong in respect of the same type of designated product or service, such customer is, apart from the Family Discount Endorsement" offer referred to in Clause 5 above, only entitled to receive the offer of the highest value at HSBC Life's discretion.
7. Offers under the Promotion are not applicable to policies applied for in a company's name.
8. The offers under the Promotion are not exchangeable for cash and are not transferable.
9. 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.
10. If customers cancelled any existing applications of the Eligible Insurance Policies which were submitted or effected on or before the start date of the Promotional Period and apply for the same Eligible Insurance Policies during the Promotional Period, the new life insurance application is ineligible for enjoying this discount 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. 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.
14. All offers under the Promotion are provided subject to prevailing regulatory requirements.
15. 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.
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.
19. 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 the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR 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 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. For product details, cooling off period and related charges, please refer to the relevant brochures and policy provisions.

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

「滙豐保險 雙 11 大『折』日」優惠—推廣活動條款及細則

1. 「滙豐保險 雙 11 大『折』日」（「本推廣活動」）推廣期由 2024 年 11 月 11 日至 2024 年 11 月 15 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。
2. 符合以下準則的合資格客戶（「合資格滙豐客戶」）可享本推廣優惠：
 - (i) 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
 - (ii) 推廣期內，於滙豐網站或滙豐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 12 月 14 日或以前獲接納並成功批核發出。
3. 合資格滙豐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：

| 合資格保單 | 首年保費折扣 | 適用途徑 |
|----------------------|--------------------------|--------------------------------------|
| 滙家保 | 豁免 11 個月保費 | 滙豐網站/ 滙豐個人網上理財 / 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/ 滙豐個人網上理財 / 香港滙豐流動理財應用程式 / 滙豐分行 |
| 滙達保危疾保障計劃 | 以 5 年保費繳付期申請此計劃，可享 4 折優惠 | 香港滙豐個人網上理財 / 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. 合資格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、第 9、第 10、第 11、及第 12 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 13 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. 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，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
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. 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。
10. 如客戶取消任何於推廣期開始日或之前遞交/已生效的合資格保單申請，並於推廣期間申請同一款合資格保單，新的人壽保險計劃申請並不符合此保費折扣優惠的資格。
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. 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。
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、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。
19. 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。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。以上產品乃滙豐保險而非滙豐之產品，並只在香港特別行政區銷售。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及細則。

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。