

1 April 2025 to 30 June 2025 – HSBC Family Protector Premium Waiver Offer for Eligible HSBC Customers

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 April 2025 to 30 June 2025

Offer:

Eligible Insurance Plan	First Year Premium Waiver
HSBC Family Protector	10 months' premium waiver in 2nd to 11th months

Eligible HSBC Customers	
Group 1	HSBC One Customers with average Total Relationship Balance of HKD 500,000 or above^ who successfully apply for the above eligible life insurance plan with designated promo code through HSBC public website, Personal Internet Banking, HSBC Mobile Banking app or HSBC Branch during Promotional Period. ^Customer can find their rolling average Total Relationship Balance in previous 2 months in the HSBC HK Mobile App > “Your accounts” > “HKD Current”, scroll down before the transaction history and view the 2 months average. (For detailed definition of Total Relationship Balance, please visit https://www.hsbc.com.hk/campaigns/tcr-rate/)
Group 2	HSBC customers who are existing policyholder of: 1) HSBC life insurance or; 2) eligible general insurance policies* at the point of new application during Promotional Period. HSBC customers who entered the designated promotion code and successfully apply for an Eligible Insurance Plan through HSBC Personal Internet Banking or HSBC HK Mobile Banking app, or apply for an Eligible Insurance Policy in branch, during the Promotional Period
Group 3	HSBC Customers who entered the designated promo code into the online application and successfully apply for the above Eligible Insurance Plan through HSBC public website, Personal Internet Banking or HSBC Mobile Banking app during Promotional Period

* The eligible existing in-force general insurance policies (as applied for through HSBC branch or HSBC Personal Internet Banking), include: AccidentSurance, AccidentSurance Plus, Cancer Care, FirstCare Medical Insurance, FirstCarePlus Medical Insurance, HealthSurance, HospitalSurance, HospitalSurance Plus, Female Protector, Hospital Cash, MediSurance, Outpatient Care, Preferred Care, Medicare Health Insurance, World Wide Elite Medical, Fire Insurance, HomeSurance, HomeSurance Plus, HomeSurance Super, Building, Home Contents, ResidenceSurance, Helper Insurance, HelperShield Insurance, Private Motor, Overseas StudySurance, MultiTrip TravelSurance; or Single Trip TravelSurance (only for policies issued between 1 July 2024 to 30 June 2025)

Remarks: 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.

Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully applied by the Eligible HSBC Customers (as defined above) to The Hong Kong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of a new purchase of above plans within the Promotional Period mentioned above (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 31 August 2025 (both dates inclusive), and shall at all times be subject to these Terms and Conditions (“Terms and Conditions”).
- An Eligible HSBC Customer who has successfully submitted an application for a policy of the Eligible Insurance Plan online with a valid promotion code could enjoy the 10 months' Premium Waiver in the 2nd,3rd,4th,5th,6th,7th,8th, 9th, 10th and 11th month after the policy has been issued. The premium of the 1st month will be collected upon application and the payment of subsequent premium on a monthly basis shall resume from the 12th month onwards.
- 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.
- For Eligible HSBC Customers who are also entitled to other prevailing promotional offer(s) (e.g. offers for the addition of optional riders in respect of the same insurance policy), HSBC reserves the right to provide only one of such offer(s) to the Eligible HSBC Customers, at HSBC's discretion.
- The Promotion is not applicable to policies applied in a company's name.
- The Promotion is not exchangeable for cash and is not transferable.
- 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.
- Depending on the information provided by an HSBC Customer as the potential policyholder and/or the life insured during the online application, HSBC Life reserves the ultimate right to accept or reject any such online application for the Eligible Insurance Plan.
- For monetary disputes arising between The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) and the HSBC Customer out of the online application process, HSBC will enter into a Financial Dispute Resolution Scheme process with the HSBC Customer; however, any dispute over the contractual terms of the Eligible Insurance Plan shall be resolved between HSBC Life and the HSBC Customer directly.
- HSBC is an insurance agency of HSBC Life. HSBC 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 HSBC and HSBC Life at their discretion without prior notice to the HSBC Customer or to anyone. HSBC and HSBC Life accept no liability for any such change, withdrawal and/ or termination.

11. All cases submitted for the Promotion shall be subject to these Terms and Conditions. Any special request(s) will be reviewed on a case by case basis.
12. This Promotion is subject to prevailing regulatory requirements.
13. No person other than the HSBC Customer, HSBC 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 General Terms and Conditions.
14. Should there be any discrepancies between the English and Chinese version of these General Terms and Conditions, the English version shall prevail.
15. In the event of dispute, the decision of HSBC and HSBC Life shall be final and conclusive.
16. These General Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region (“**Hong Kong SAR**”).
17. Each of HSBC, HSBC Life and the HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these General 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.

2025 年 4 月 1 日 至 2025 年 6 月 30 日-滙家保合資格滙豐客戶保費豁免優惠

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。

優惠到期日：2025 年 4 月 1 日 至 2025 年 6 月 30 日

優惠:

合資格人壽保險計劃	首年保費豁免優惠
滙家保	十個月保費豁免，豁免第二至第十一個月的保費

合資格滙豐客戶	
組別 1	在推廣期間透過滙豐網頁, 滙豐網上個人理財,滙豐手機理財或滙豐分行以指定優惠碼成功申請以上合資格人壽保險計劃的滙豐 One 客戶維持平均全面理財總值港幣 500,000.00 元或以上 [^] 。 [^] 客戶可以在滙豐香港手機應用程式的「您的戶口」>「港幣往來」中查閱他們在過去兩個月的平均全面理財總值(在交易紀錄上面位置往下拉)，查看兩個月的平均值。 (有關全面理財總值的詳細定義，請訪問 https://www.hsbc.com.hk/campaigns/tcr-rate/)。
組別 2	在申請新保單時，持有任何滙豐人壽保單或一般保險保單*的滙豐客戶。合資格滙豐客戶必須於滙豐個人網上理財或香港滙豐流動理財應用程式或於分行申請合資格保單並輸入指定優惠代碼方可享該優惠。
組別 3	在推廣期間合資格滙豐客戶必須於透過滙豐網頁, 滙豐網上個人理財或滙豐手機理財成功申請以上合資格人壽保險計劃, 並於申請表輸入指定優惠碼, 方可享該優惠。

*有關(經滙豐分行或滙豐個人網上理財申請並)現正生效的一般保險計劃保單, 包括「意外萬全保」,「癌症保障計劃」,「摯關懷醫療計劃」,「摯關懷超卓醫療計劃」,「康健醫療保障」,「住院萬全保」,「女性疾病保險」,「住院現金保險」,「醫療萬全保」,「門診醫療計劃」,「優越醫護計劃」,「滙豐信用卡住院醫療計劃」,「環球滙晉醫療計劃」,「火險」,「家居萬全保」,「樓宇保險」,「家居保險」,「家居超卓萬全保」,「家傭綜合保險」,「家傭超卓綜合保險」,「汽車保險」,「海外升學萬全保」,「旅遊萬全保多程旅遊」;或於 2024 年 7 月 1 日至 2025 年 6 月 30 日期間發出的「旅遊萬全保單次旅程」保單。

備註：優惠詳情請參閱以下條款及細則及指定產品的宣傳冊子及保單條款及細則，包括收費。

一般條款及細則

- 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)成功遞交「滙家保」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 2025 年 8 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（「條款及細則」）約束。
- 此保費豁免優惠只適用於成功以有效優惠編號於優惠到期日或之前在網上申請合資格保險計劃的滙豐客戶。在保單發出後，滙豐客戶可獲得第二、第三、第四、第五、第六、第七、第八、第九、第十及第十一個月保費整月豁免。首月保費將在提交申請時收取，客戶將於第十二個月起恢復月繳保費。
- 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。
- 如合資格滙豐客戶同時合資格享有其他推廣優惠 (例如：指定計劃同一保單下增加附加保障的推廣優惠)，滙豐保留只給予其中一項推廣優惠的決定權利。
- 是次優惠只適用於個人投保的保單，不適用於公司投保的保單。
- 此優惠不可轉讓或兌換成現金。
- 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。
- 滙豐保險將因應潛在的保單持有人及／或受保人於網上申請期間所提供的資料保留接受或拒絕任何有關合資格保險計劃之申請的權利。
- 有關與香港上海滙豐銀行有限公司（「滙豐」）於網上銷售過程的金錢糾紛，滙豐將與滙豐客戶把個案提交至金融糾紛調解計劃；此外，有關涉及滙豐客戶在合資格保險計劃的保單條款及細則中的任何糾紛，將直接由滙豐保險與滙豐客戶共同解決。
- 滙豐為滙豐保險之保險代理商。滙豐及滙豐保險保留於任何情況下更改優惠條款及細則的權利。滙豐亦可能運用酌情權取消及／或終止優惠而毋須事前通知滙豐客戶或任何人。滙豐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。
- 此優惠有關申請受一般條款及細則約束，特殊個案將會被個別檢視。
- 是次優惠受有關的監管條例約束。
- 除滙豐客戶、滙豐及滙豐保險以外，並無其他人士有權按《合約（第三者權利）條例》執行本一般條款及細則的任何條文，或享有本一般條款及細則的任何條文下的利益。

14. 如一般條款及細則的英文譯本與中文譯本在文義上出現分歧，概以英文為準。
15. 若有任何爭議，滙豐及滙豐保險保留最終決定權。
16. 以上一般條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
17. 滙豐、滙豐保險及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。本一般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。