

3 May 2024 to 31 July 2024 – 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: 3 May 2024 to 31 July 2024

Offer:

Eligible Insurance Plans	Offer
HSBC Family Protector	1 st year premium waiver

Eligible HSBC Customers	
Group 1	HSBC Customers who entered the designated promo code into the online application and successfully applied for the above eligible life insurance plan through HSBC public website, Personal Internet Banking or HSBC Mobile Banking app during Promotional Period.

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 offer (the “Promotion”) is 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 30 September 2024 (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 Premium Waiver of the 1st year after the policy has been issued, provided that the application is submitted online during the Promotional Period. The payment of subsequent premium on a monthly basis shall resume from the 13th 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 Offer is subject to underwriting decisions. If there’s any dispute, 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.
- 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.
- 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.
- This Promotion is subject to prevailing regulatory requirements.
- 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.
- Should there be any discrepancies between the English and Chinese version of these General Terms and Conditions, the English version shall prevail.
- In the event of dispute, the decision of HSBC and HSBC Life shall be final and conclusive.
- 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**”).
- 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 plan is 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. HSBC is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of the Hong Kong SAR) as an insurance agency of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The Eligible Insurance Plan is not equivalent or similar to any kind of deposit. It is a product of HSBC Life but not HSBC and it is intended only for sale in the Hong Kong SAR. For product details, cooling off and related charges, please refer to the relevant brochure and policy provisions online.

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

3 May 2024 to 31 July 2024 – 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: 3 May 2024 to 31 July 2024

Offer:

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

Eligible HSBC Customers	
Group 1	HSBC Customers who entered the designated promo code into the online application and successfully applied for the above eligible life insurance plan through HSBC public website, Personal Internet Banking or HSBC Mobile Banking app during Promotional Period.

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 offer (the "Promotion") is 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 30 September 2024 (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 Offer is subject to underwriting decisions. If there's any dispute, 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.
- 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.
- 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.
- This Promotion is subject to prevailing regulatory requirements.
- 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.
- Should there be any discrepancies between the English and Chinese version of these General Terms and Conditions, the English version shall prevail.
- In the event of dispute, the decision of HSBC and HSBC Life shall be final and conclusive.
- 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").
- 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 plan is 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. HSBC is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of the Hong Kong SAR) as an insurance agency of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The Eligible Insurance Plan is not equivalent or similar to any kind of deposit. It is a product of HSBC Life but not HSBC and it is intended only for sale in the Hong Kong SAR. For product details, cooling off and related charges, please refer to the relevant brochure and policy provisions online.

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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:

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Promotional Period: 3 May 2024 to 31 July 2024

Offer:

Eligible Insurance Plans	First Year Premium Waiver
HSBC Family Protector	9 months' premium waiver in 2nd to 10th months

Eligible HSBC Customers	
Group 1	HSBC Customers who entered the designated promo code into the online application and successfully applied for the above eligible life insurance plan through HSBC public website, Personal Internet Banking or HSBC Mobile Banking app during Promotional Period.

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.

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- 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 9 months' Premium Waiver in the 2nd,3rd,4th,5th,6th,7th,8th,9th and 10th 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 11th 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 Offer is subject to underwriting decisions. If there's any dispute, 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.
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- 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.
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- This Promotion is subject to prevailing regulatory requirements.
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- 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**”).
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Issued by The Hongkong and Shanghai Banking Corporation Limited and HSBC Life (International) Limited which is incorporated in Bermuda with limited.

2024年5月3日至2024年7月31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：2024年5月3日至2024年7月31日

優惠：

合資格人壽保險計劃	優惠
滙家保	首年保費豁免

合資格滙豐客戶	
組別 1	透過滙豐網頁, 滙豐網上個人理財或滙豐手機理財以指定優惠碼成功申請以上合資格人壽保險計劃的合資格滙豐客戶。

*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2024年9月30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，滙豐客戶可獲得首年保費豁免。客戶將於第十三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。
- 本優惠須視核保決定而定。若有任何爭議，滙豐保險保留最終決定權。根據滙豐保險的內部准則，滙豐保險保留最終權利特別檢視個別個案。
- 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。
- 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。
- 若有任何爭議，滙豐及滙豐保險保留最終決定權。
- 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。
- 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，請參閱有關之宣傳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。

2024年5月3日至2024年7月31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：2024年5月3日至2024年7月31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	透過滙豐網頁，滙豐網上個人理財或滙豐手機理財以指定優惠碼成功申請以上合資格人壽保險計劃的合資格滙豐客戶。

*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2024年9月30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。
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- 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。
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- 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。
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- 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，請參閱有關之宣傳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。

2024年5月3日至2024年7月31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：2024年5月3日至2024年7月31日

優惠：

合資格人壽保險計劃	首年保費豁免優惠
滙家保	九個月保費豁免，豁免第二至第十個月的保費

合資格滙豐客戶	
組別 1	透過滙豐網頁，滙豐網上個人理財或滙豐手機理財以指定優惠碼成功申請以上合資格人壽保險計劃的合資格滙豐客戶。

*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2024年9月30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、第九及第十個月保費整月豁免。首月保費將在提交申請時收取，客戶將於第十一個月起恢復月繳保費。
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