

Terms and Conditions for Exclusive HSBC Life Promotion (“Promotion”) for HSBC Visa Credit Cardholders

When can you enjoy the Promotion

1. The promotional period for the Promotion is from 25 September to 31 December 2024, both dates inclusive. All Eligible Applications must be submitted during the promotional period.

What is the Promotion

2. During the promotional period, you can receive an extra 0.6% RewardCash rebate of the Annualized New Premium of Eligible Applications (before any applicable discount) by paying initial regular premiums with an Eligible Credit Card. You can receive a maximum of an extra \$600 RewardCash per Eligible Application under this Promotion.
3. The extra RewardCash rebate is calculated based on the Annualized New Premium of Eligible Applications for the Relevant Insurance Plan Series (before any applicable discount). The total amount of extra RewardCash for the entire promotional period will be rounded up to the nearest integer.

How can you enjoy the Promotion

4. You can enjoy the Promotion if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the entire promotional period and before the RewardCash fulfilment date; and
 - b. make an Eligible Application and pay initial regular premiums with an Eligible Credit Card during the promotional period.

What these terms mean

5. **‘Eligible Credit Card’** refers to any personal primary and/ or additional Hong Kong Dollar Visa personal credit cards (excluding HSBC EveryMile Credit Card) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) (**“the Bank”**).
6. **‘Eligible Application(s)’** refers to any successful application for a policy of any of these insurance plans: HSBC Privileged Term Protection Plan, HSBC Mortgage Protection Plan, HSBC Flourish Income Annuity Plan, HSBC Income Goal Insurance Plan II, HSBC Goal Access Universal Life Plan (Protection), HSBC Goal Access Universal Life Plan (Education), HSBC Family Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II, HSBC Health Goal Insurance Plan, HSBC Jubilee Wealth Insurance Plan, HSBC Voluntary Health Insurance Standard Plan, HSBC Voluntary Health Insurance Flexi Plan and HSBC Eminent Goal Multi-Currency Insurance Plan (collectively called **“Relevant**

Insurance Plan Series”), all underwritten by HSBC Life (International) Limited (“**HSBC Life**”), with policy being issued on or before 31 March 2025, and paid initial regular premiums by an Eligible Credit Card during the promotional period. Any applications towards the Relevant Insurance Plan Series paid by a single premium or any applications with unposted/ cancelled/ refunded premium will not qualify as Eligible Applications for the purpose of this Promotion. Whether an application is an Eligible Application shall be determined at the sole and absolute discretion of HSBC Life and the Bank.

Read before you enjoy the Promotion

7. Subject to all the terms and conditions herein, the extra RewardCash will be credited to the Eligible Credit Card which is used to pay the initial regular premiums of the Relevant Insurance Plan Series. The extra RewardCash cannot be converted into cash and is not transferable.
8. For Relevant Insurance Plan Series with payment currency denominated in USD, the premiums in USD will be converted to HKD based on the currency exchange rate of 1 USD to 7.8 HKD for calculation of the amount of extra RewardCash, subject to all the terms and conditions herein. However, the actual exchange rate shown on customer’s Eligible Credit Card statement can be different due to exchange rate fluctuation.
9. Upon verification and confirmation by HSBC Life and the Bank that the Eligible Applications qualify for the Promotion, the extra RewardCash will be automatically credited to the Eligible Credit Card account after the cooling off period of the issued policy according to the below schedule:

Application Sign Date	Policy Issue Date	Date which the extra RewardCash will be credited (“RewardCash fulfilment date”)
25 September 2024 – 31 October 2024	25 September 2024 – 31 January 2025	On or before 30 April 2025
1 November 2024 – 31 December 2024	1 November 2024 – 31 March 2025	On or before 30 June 2025

10. Only policyholder(s) whose policy(ies) of the Relevant Insurance Plan Series is/are still effective during the promotional period and before the RewardCash fulfilment date will be eligible for the Promotion, subject to all the terms and conditions herein.
11. The extra RewardCash under this Promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme offered by the Bank.
12. HSBC Life and the Bank can change or cancel the Promotion or amend the terms and conditions without further notice. Please check our website or communication materials for the latest details, availability and terms and conditions of the Promotion.

13. If there is a subsequent cancellation or reversal of any Eligible Application(s) upon which extra RewardCash has been awarded, the Bank may deduct the extra RewardCash from the Eligible Credit Card account without notice to you.
14. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
15. If HSBC Life and/or the Bank believe or suspect that you have acted in a fraudulent or abusive way, you will not be able to enjoy the Promotion and HSBC Life and the Bank can claw back any Promotion you have enjoyed, or cancel your credit card.
16. No person other than the customer of an Eligible Application, 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.
17. In case of disputes arising out of this Promotion, the decision of HSBC Life and the Bank shall be final and conclusive.
18. These terms and conditions shall be governed and construed in accordance with the laws of the Hong Kong Special Administrative Region ('**Hong Kong**'). In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

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

滙豐保險之Visa信用卡客戶專屬推廣優惠（「推廣優惠」）的條款及細則

推廣優惠期

1. 推廣期為 2024 年 9 月 25 日至 2024 年 12 月 31 日，包括首尾兩天。合資格申請必須在推廣優惠期內提交。

推廣優惠詳情

2. 於推廣期內，以合資格信用卡以定期方式繳付合資格申請的首期保費可獲享其新繳保費的年度化金額（以折扣前每個合資格計劃計算）之額外 0.6%「獎賞錢」回贈；就此推廣優惠，每份合資格申請最多可獲享額外\$600「獎賞錢」。
3. 額外「獎賞錢」回贈將就有關保險計劃系列的合資格申請之新繳保費的年度化金額計算（以折扣前每個合資格計劃計算）。優惠推廣期內之額外「獎賞錢」的數額將計算至最接近的整數。

如何獲享推廣優惠

4. 您可獲享推廣優惠，若您：
 - a. 於推廣期內及「獎賞錢」入賬日期前持有合資格信用卡及您的信用卡戶口仍然有效及信用狀況良好；及
 - b. 提交合資格申請並於推廣期內以合資格信用卡以定期方式繳付首期保費。

詞彙定義

5. 「合資格信用卡」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）（「本行」）於香港發出的港幣 Visa 個人主卡及/或附屬卡信用卡（滙豐 EveryMile 信用卡除外）。
6. 「合資格申請」指就以下由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保的以下任何保險計劃：滙豐尊尚定期壽險計劃、滙豐樂安居供樓保障計劃、滙豐裕達年金計劃、滙豐聚富入息保險計劃 II、滙豐駿富保障萬用壽險計劃、滙豐駿富教育萬用壽險計劃、滙豐滙盛人生保險計劃、滙豐滙溢保險計劃 II、滙豐滙康保險計劃、滙禧保險計劃、滙豐自願醫保標準計劃、滙豐自願醫保靈活計劃和滙圖多元貨幣保險計劃（統稱為「有關保險計劃系列」），而該保單於 2025 年 3 月 31 日或之前成功批核發出，並在推廣期內利用合資格信用卡以定期方式繳交首期保費的任何成功投保申請。任何就有關保險計劃系列以躉繳保費方式繳付保費，或者並無入賬、已被取消，或已被退款的投保申請，均不符合本推廣優惠的申請資格。每項申請合乎資格與否將完全由滙豐保險和本行的酌情決定。

獲享本推廣優惠前須注意事項

7. 受本推廣優惠之條款及細則約束，額外「獎賞錢」將自動誌入以定期方式繳付有關保險計劃系列之合資格信用卡戶口。額外「獎賞錢」並不能兌換現金或轉讓。
8. 以美元為繳款貨幣的有關保險計劃系列，美元保費會以 1 美元對 7.8 港元的匯率換算成港幣作計算額外獎賞錢數額之用（受本優惠之條款及細則約束）。客戶必須注意其合資格信用卡之月結單上顯示的實際匯率可能會因匯率波動而有所不同。
9. 交易經過滙豐保險和本行核實和確認符合推廣優惠資格後，額外「獎賞錢」將會於已發出之保單之冷靜期後按以下日期於合資格信用卡戶口入賬。

申請日期	保單之發出日期	額外「獎賞錢」入賬日 (「獎賞錢入賬日期」)
2024 年 9 月 25 日至 2024 年 10 月 31 日	2024 年 9 月 25 日至 2025 年 1 月 31 日	2025 年 4 月 30 日或之前
2024 年 11 月 1 日至 2024 年 12 月 31 日	2024 年 11 月 1 日至 2025 年 3 月 31 日	2025 年 6 月 30 日或之前

10. 按本推廣優惠所述之條款，只有在整個推廣期內和「獎賞錢」入賬日期前都持續有效的有關保險計劃系列保單才會符合獲得本推廣優惠的資格（受本優惠之條款及細則約束）。
11. 除「獎賞錢」計劃中之基本「獎賞錢」外，您亦可同時賺取此推廣優惠之額外「獎賞錢」。
12. 滙豐保險和本行可更改或終止優惠或修改條款及細則而不作另行通知。有關最新之優惠內容、供應及條款及細則，請參閱有關網頁或有關推廣資訊。
13. 如有關合資格申請在額外「獎賞錢」入賬後被取消或推翻的情況，本行可在沒有通知您的情況下從合資格信用卡戶口扣除額外「獎賞錢」。
14. 合資格信用卡及「獎賞錢」計劃的條款及細則繼續適用。
15. 如滙豐保險和/或本行認為或懷疑您有任何欺詐或濫用行為，滙豐保險和本行即會取消您獲享推廣優惠的資格及您的信用卡。

16. 除有關合資格申請的客戶、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。
17. 就本推廣優惠如有任何爭議，滙豐保險及本行將保留最終決定權。
18. 我們根據香港法例撰寫優惠之條款及細則。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

借定唔借？還得到先好借！

由香港上海滙豐銀行有限公司和滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）
刊發