



## HSBC Well+ wellness reward programme \$20 RewardCash offer (the "Promotion")

### Promotional Terms and Conditions

1. The Promotion, being jointly provided by The Hongkong and Shanghai Banking Corporation Limited (incorporated in the Hong Kong SAR with limited liability) (and its successors and assigns) ("HSBC" or the "Bank") and HSBC Life (International) Limited (incorporated in Bermuda with limited liability) ("HSBC Life"), runs from 5 September 2022 to 31 October 2022 (both dates inclusive) (the "Promotional Period") and shall at all times be subject to these terms and conditions ("Terms and Conditions").
2. The Promotion is applicable to individual customers of the Bank including Hong Kong staff of HSBC and other HSBC Group subsidiaries such as HSBC Life, HSBC Broking Services (Asia) Limited, HSBC Global Asset Management (Hong Kong) Limited, HSBC Global Services (Hong Kong) Limited, HSBC Insurance (Asia) Limited and HSBC Trustee (Hong Kong) Limited, who fulfil all of the following criteria (Eligible Customers):
  - (a) be aged 18 or above on or before 5 September 2022; AND
  - (b) not be a citizen of the United States of America ("U.S."), a U.S. resident, and/or a U.S. tax payer resident; AND
  - (c) install the HSBC HK Mobile Banking app and enroll in the Well+ health and wellness reward programme ("Well+" or "the Programme") via the HSBC HK Mobile Banking app, during the Promotional Period. (For further details on joining Well+ including the Well+ Terms and Conditions, please refer to the Well+ website [www.hsbc.com.hk/WellPlus](http://www.hsbc.com.hk/WellPlus) or the HSBC HK Mobile Banking app.)
  - (d) be a primary or secondary cardholder of an HSBC Credit Card issued by the Bank.
3. An Eligible Customer who has successfully enrolled in Well+ in accordance with paragraph 2 above is entitled to \$20 RewardCash ("Promotional Offer"). Each Eligible Customer can only enjoy the Promotional Offer once.
4. Subject to all the terms and conditions herein, the corresponding RewardCash will be credited to the Eligible Customer's HSBC credit card on or before 31 December 2022.
5. The Promotional Offer under the Promotion is not exchangeable for cash and is not transferable.
6. Only Eligible customers whose credit card accounts are valid and have good credit record during the entire Promotional Period and the RewardCash crediting and fulfilment period will be eligible for the Promotional Offer.
7. If the Eligible Customer is entitled to more than one promotional offer during the Promotional Period, the aggregated promotional offer amount (as determined at the sole discretion of HSBC Life and the Bank) will be provided. The Bank and HSBC Life reserve the right to make the final determination on the promotional offer amount and the aggregated promotional offer amount.
8. No person other than the Eligible Customer, HSBC Life and the Bank 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.
9. HSBC Life and the Bank reserve the right to change these Terms and Conditions at any time and the offer may be withdrawn and/or terminated by HSBC Life and the Bank at their discretion without prior notice to the customers. HSBC Life and the Bank accept no liability for any such change, withdrawal and/or termination.
10. In the event of dispute arising out of the Promotion, the decision of HSBC Life and the Bank shall be final and



conclusive.

11. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
12. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of the Hong Kong SAR.
13. These Terms and Conditions are to be read in conjunction with the Well+ Terms and Conditions, available on Well+ website [www.hsbc.com.hk/WellPlus](http://www.hsbc.com.hk/WellPlus) or on the HSBC HK Mobile Banking app. In the event of any conflict between these Terms and Conditions and the Well+ Terms and Conditions in respect of this Promotion these Terms and Conditions shall prevail.

Issued by The Hongkong and Shanghai Banking Corporation Limited (incorporated in the Hong Kong SAR with limited liability) and HSBC Life (International) Limited (incorporated in Bermuda with limited liability)

## The Well+ Member-Get-Member Programme

### Promotional Offer

1. Subject to all the terms and conditions herein, both Referrer and Referee are eligible for \$20 RewardCash ("Promotional Offer") upon Referee's successful application for joining the Well+ Health and Wellness programme ("Well+" or "the Programme") and the application has been approved by The Hongkong and Shanghai Banking Corporation Limited (Incorporated in the Hong Kong SAR with limited liability) (and its successors and assigns) ("HSBC" or the "Bank") and HSBC Life (International) Limited, incorporated in Bermuda with limited liability ("HSBC Life") by completing the relevant online referral form during the Promotional Period (as defined below).

### Terms and Conditions

1. The Well+ Member-Get-Member Programme (the "Promotion") applies to the Well+ programme for applications successfully submitted to HSBC & HSBC Life from 5 September 2022 to 31 October 2022 (both dates inclusive) (the "Promotional Period") and shall at all times be subject to these terms and conditions ("Terms and Conditions").
2. Customers must fulfil all of the following requirements in order to be eligible as Referrers of the Promotion (the "Referrer"):
  - (a) an individual aged 18 or above on 5 September 2022 AND
  - (b) not a citizen of the United States of America ("U.S."), a U.S. resident, and/or a U.S. tax payer resident; AND
  - (c) an existing HSBC Life Well+ programme member during the Promotional Period; AND
  - (d) be a primary or secondary cardholder of an HSBC Credit Card issued by the Bank.
3. Customers must fulfil all of the following requirements in order to be eligible as Referees of the Promotion (the "Referee"):
  - (a) an individual aged 18 or above on 5 September 2022; AND
  - (b) not a citizen of the United States of America ("U.S."), a U.S. resident, and/or a U.S. tax payer resident;  
AND
  - (c) enrol in the Well+ programme via the HSBC HK Mobile Banking app, during the Promotional Period.
4. The Promotion is also applicable to staff of HSBC Life or the Bank or any HSBC Group entity in Hong Kong.
5. To be eligible for the Promotional Offer, the Referee must complete the relevant online referral registration form during the Promotional Period. The Referee should ensure that the information provided is accurate and matches the information on the Bank's records. Failure to do so will result in unsuccessful referrals.
6. The Promotional Offer is only applicable to new Well+ programme successful applications by the Referee during the Promotional Period. The Promotional Offer is not transferable.
7. Each Referrer can refer more than one Referee. There is no limit on the number of Promotional Offers that each Referrer can earn.
8. Subject to all the terms and conditions herein, the corresponding RewardCash will be credited to the Referrer's HSBC credit card on or before 31 December 2022.
9. No Promotional Offer will be offered to the Referrer and the Referee if the Referee terminates the HSBC Life Well+ programme within the Promotional Period.
10. The Referrer and the Referee cannot be the same person.
11. The Promotional Offer under the Promotion is not exchangeable for cash and is not transferable.
12. Only the Referrers and the Referees whose credit card accounts are valid and have good credit record during the entire Promotional Period and the fulfilment period will be eligible for the Promotional Offer.



13. If the Referee is entitled to more than one promotional offer in relation to HSBC Life Well+ applications during the Promotional Period, the aggregated promotional offer amount (as determined in the sole discretion of HSBC Life and the Bank) will be provided. The Bank and HSBC Life reserves the right to make the final determination on the promotional offer amount, the aggregated promotional offer amount, and all matters relating to the Promotional Offer.
14. These Terms and Conditions are to be read in conjunction with the General Terms and Conditions for the Well+ Programme and the Bank's RewardCash Programme. In the event of any conflict between these Terms and Conditions, the Well+ Terms and Conditions and the Bank's RewardCash Programme Terms and Conditions in respect of this promotion, these Terms and Conditions shall prevail.
15. 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 or HSBC Life at their discretion without prior notice to the customers. The Bank and HSBC Life do not accept any liability for any such change, withdrawal and/or termination, or any exercise of discretion by the Bank and HSBC Life under the Promotion. 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, withdrawal and/or termination of these Terms and Conditions, or any exercise of the Bank or HSBC Life's discretion under the Promotion.
16. These Terms and Conditions are subject to prevailing regulatory requirements.
17. No person other than the Referrer, the Referee, 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.
18. In the event of any dispute arising out of the Promotion or Promotional Offer, the decision of the Bank and/or HSBC Life shall be final and conclusive.
19. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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

## **Well+ 健康獎賞計劃 - \$20「獎賞錢」推廣活動 - 條款及細則**

1. Well+ 健康獎賞計劃 - \$20「獎賞錢」推廣活動（「推廣活動」）由香港上海滙豐銀行有限公司（註冊成立於香港之有限公司）（及其繼承人及受讓人）（「滙豐」或「本行」）及滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）（「滙豐保險」）共同提供，推廣期由2022年9月5日至2022年10月31日，包括首尾兩天（「推廣期」），並且須符合下列條款及細則（「條款及細則」）。
2. 本推廣活動只適用於本行並符合以下所列明的條件的客戶。此推廣活動亦適用於滙豐香港員工，包括滙豐、滙豐保險及其他滙豐集團子公司。其他滙豐集團子公司包括滙豐金融服務（亞洲）有限公司、滙豐環球投資管理（香港）有限公司、HSBC Global Services (Hong Kong) Limited、滙豐保險（亞洲）有限公司及HSBC Trustee (Hong Kong) Limited。該等客戶需符合以下所有條件（「合資格客戶」）：
  - (a) 於2022年9月5日年滿18歲或以上；
  - (b) 為非美國公民，及/或美國居民，及/或美國納稅人；及
  - (c) 於推廣期內成功安裝香港滙豐流動理財應用程式及啟用香港滙豐流動理財帳戶，並成功登記參與於香港滙豐流動理財應用程式內之Well+健康獎賞計劃（「Well+」）。請參閱刊載於Well+網頁 [www.hsbc.com.hk/WellPlus](http://www.hsbc.com.hk/WellPlus) 或香港滙豐流動理財應用程式內，有關參與Well+及該計劃的條款及細則。
3. 合資格客戶成功完成Well+登記及其登記符合以上所列明的條件，可獲贈\$20「獎賞錢」（「推廣優惠」）。每位合資格客戶只可享推廣優惠一次。
4. 受本優惠之條款約束，有關的「獎賞錢」將於2022年12月31日或之前存入合資格客戶的滙豐信用卡戶口內。
5. 「獎賞錢」不可兌換現金及不得轉讓。
6. 合資格客戶的滙豐信用卡必須於推廣期及推廣優惠履行期內仍然有效及信用狀況良好，方可獲享推廣優惠。
7. 如合資格客戶於推廣期內同時符合其他滙豐保險的相關推廣優惠資格，合資格客戶會獲總優惠價值，並以本行及滙豐人壽的決定為準。本行或滙豐人壽保留對推廣優惠總額作出最終決定的權利。
8. 除有關合資格客戶、滙豐保險及本行以外，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。
9. 滙豐保險及本行保留於任何情況下更改條款及細則的權利。滙豐保險及本行亦可能運用酌情權取消及/或終止推廣活動優惠而毋須事前通知客戶。滙豐保險及本行不會為相關改變、終止及/或取消決定所引致之影響負上任何責任。

10. 如有任何有關本推廣活動的爭議，滙豐保險及本行保留最終決定權。
11. 如英文譯本與中文譯本在文義上出現分歧，概以英文譯本為準。
12. 以上推廣活動條款及細則受香港法律所管轄，並按照香港特別行政區法律詮釋。
13. 本推廣活動之條款及細則需與 Well+ 的條款及細則（刊載於 Well+ 網頁 [www.hsbc.com.hk/WellPlus](http://www.hsbc.com.hk/WellPlus) 或香港滙豐流動理財應用程式內）一同細閱。除非另外說明，否則，「獎賞錢」計劃的一般條款及細則均適用於此推廣。當遇到本推廣活動之條款及細則和 Well+ 的條款及細則有衝突時，有關本推廣活動事宜，以本推廣活動之條款及細則為準。

由香港上海滙豐銀行有限公司（註冊成立於香港之有限公司）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

## Well+ 會員推薦計劃

### 推廣優惠

1. 受本優惠之條款約束，推薦人及受薦人於推廣期內（如下述定義）成功申請為 Well+ 健康獎賞計劃（‘Well+’ 或「計劃」）的會員及該申請獲香港上海滙豐銀行有限公司 - 註冊成立於香港之有限公司（及其繼承人及受讓人）（「滙豐」或「本行」）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（「滙豐保險」）批核，並填妥相關之「網上推薦表格」予滙豐保險，推薦人及受薦人均可獲贈 \$20「獎賞錢」（「推廣優惠」）。

### 條款及細則

1. Well+ 會員推薦計劃（「推廣活動」）適用於由 2022 年 9 月 5 日至 2022 年 10 月 31 日，包括首尾兩天（「推廣期」）成功遞交至滙豐及滙豐保險之 Well+申請，並且須符合下列一般條款及細則（「條款及細則」）。
2. 客戶需符合以下所有條件方合資格成為本推廣活動之推薦人（「推薦人」）：
  - (a) 於 2022 年 9 月 5 日年滿18歲或以上；及
  - (b) 為非美國公民，及/或美國居民，及/或美國納稅人；及
  - (c) 於推廣期內為有效 Well+ 計劃會員；及
  - (d) 由本行發出而有效的滙豐信用卡的主卡或附屬卡持卡人
3. 客戶需符合以下所有條件方合資格成為本推廣活動之受薦人（「受薦人」）：
  - (a) 於 2022 年 9 月 5 日年滿18歲或以上；及
  - (b) 為非美國公民，及/或美國居民，及/或美國納稅人；及
  - (c) 於推廣期內提交參加 Well+ 的申請及該申請獲滙豐批核。
4. 此推廣優惠並適用於本行或滙豐保險或任何香港的滙豐集團員工。
5. 受薦人必須於推廣期內填妥相關之「網上推薦登記表格」。受薦人需確定所提供之資料之準確性，並與滙豐保險之記錄相符。若未能提供，會導致推薦無效。
6. 推廣優惠只適用於受薦人於推廣期內成功的新 Well+申請。推廣優惠不可轉讓。
7. 每位推薦人可推薦多於一位受薦人，即推薦人可獲享多於一次推廣獎賞，不設上限。
8. 受本優惠之條款約束，有關的「獎賞錢」將於 2022 年 12 月 31 日或之前存入推薦人的滙豐信用卡戶口內。
9. 如受薦人於推廣期間退出 Well+計劃，受薦人及推薦人則不可享推廣優惠。
10. 推薦人及受薦人不可為同一人。
11. 「獎賞錢」不可兌換現金及不得轉讓。
12. 推薦人、受薦人的滙豐信用卡必須於推廣期及推廣優惠履行期內仍然有效及信用狀況良好，方可獲享推廣優惠。

13. 如受薦人於推廣期內同時符合 Well+ 計劃的相關推廣優惠資格，受薦人會獲總優惠價值，並以本行及滙豐人壽的決定為準。本行或滙豐人壽保留對推廣優惠總額及與推廣優惠所有有關事項作出最終決定的權利。
14. 推廣優惠及 Well+ 須受本行的條款及細則約束。除非另外說明，否則，「獎賞錢」計劃的一般條款及細則均適用於此推廣。就本推廣而言，如有任何爭議，概以本推廣活動及 Well+ 的條款及細則為準。
15. 本行或滙豐人壽保留於任何情況下更改條款及細則的權利。本行及滙豐人壽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。本行及滙豐人壽不會為相關改變、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或任何行使本行或滙豐保險對此推廣的酌情權而可能造成的任何(直接或間接)損失、損害、利益損失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。
16. 此推廣優惠條款及細則均受有關監管條例約束。
17. 除有關推薦人、受薦人、本行及滙豐人壽以外，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。
18. 如有任何有關本推廣活動或推廣優惠的爭議，本行及/或滙豐人壽保留最終決定權。
19. 以上推廣條款及細則受香港法律所管轄，並按照香港特別行政區法律詮釋。

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