

1 July 2025 – 30 September 2025 – Premium Discount Offer for HSBC Income Goal Deferred Annuity Plan or HSBC EarlyIncome Deferred Annuity Plan

Eligible HSBC Customers⁺ who successfully enroll in the selected life insurance plan(s) during the Promotional Period listed below can enjoy the following offer(s), 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 plan(s) during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.

Promotional Period: 1 July 2025 – 30 September 2025 (both dates inclusive)

Eligible Life Insurance Plan	Premium Payment Period	Annualised New Premium (ANP)	Premium Discount per policy year for the first to fifth policy years*
HSBC Income Goal Deferred Annuity Plan (DANNB)	5/10-year	>=HKD 40,000 OR USD5,200	3.7%
HSBC EarlyIncome Deferred Annuity Plan (DEIAP)	5-year		

*The Premium Discount amount will not be treated as qualifying annuity premium for claiming tax deduction and is not tax deductible.

Please refer to the below “Terms and Conditions” for details of the offer and refer to the specific product brochure and terms and conditions for details of the products.

Eligible HSBC Customer	
Group 1	HSBC Customers with in-force HSBC Income Goal Deferred Annuity Plan or HSBC EarlyIncome Deferred Annuity Plan policy paid up at point of new application
Group 2	Eligible Customer (who does not have any payroll record from 1 October 2024 to 31 March 2025 and have at least two consecutive months of payroll deposit - salary automatically credited into his/her HKD savings or current account maintained at the Bank’s record, after registration during 1 April 2025 to 30 June 2025*) and successfully apply for HSBC Income Goal Deferred Annuity Plan or HSBC EarlyIncome Deferred Annuity Plan policy thereafter. *Registration means the successful registration via HSBC Reward+

Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by the Eligible HSBC Customers to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of new purchase(s) of the Eligible Life Insurance Plan **during the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 30 November 2025. The Promotion shall at all times be subject to these Terms and Conditions.
- 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 are also entitled to the Promotion.
- If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region (“Hong Kong”) in respect of the same type of designated product or service, such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
- This discount offer may be withdrawn by HSBC Life without prior notice if HSBC Customer cancelled the policy that is applied during the promotional period.
- In the event of partial / full surrender, lapse or policy termination within the first policy year (applicable to single premium) or prior to the full payment of premium payable for the second policy year (applicable to other premium payment term), the customer will not be entitled to first year premium discount, which amount will be clawed back by HSBC Life at HSBC Life’s discretion. Death Benefit payment / Partial Surrender payment / Full Surrender payment equals to Death Benefit / Partial Surrender Value / Policy Value minus first year premium discount amount minus indebtedness (if any) minus surrender charges (if any). In the event of Partial Surrender, the first year discount amount being clawed back will be prorated based on the proportion of Partial Surrender Value to policy value.
If the full surrender value is lower than or equal to the first year premium discount amount, there will be no payout upon the full surrender. In the event of termination due to the death of the life insured in the first policy year, the claw back of first year premium

discount will be only exercised on policy issued under guaranteed approval.

6. Offers under the Promotion are not applicable to policies applied in a company's name.
7. The offers under the Promotion are not exchangeable for cash and are not transferable.
8. The offers under the Promotion are not applicable to policies applied with special quote exceeding the standard "Product summary" in relevant product brochure.
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. HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
11. 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.
12. The Bank 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 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.
13. All offers under the Promotion are provided subject to prevailing regulatory requirements.
14. 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.
15. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
17. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
18. 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.
19. The 3.7% Premium Discount per policy year for first 5 policy years is only applicable to successful applications in respect of a new purchase of DANNB with a 5/10-year premium payment period option OR DEIAP with a 5-year premium payment period option from HSBC Customers.
20. For premiums paid on an annual basis, the amount of premium payable will be calculated as follow:
 - Full annual premium X 0.963 (applicable to DANNB with a 5/10-year premium payment period option OR DEIAP with 5-year premium payment period option)
21. For premium option paid on a monthly basis,
 - in the first policy year, customers are required to pay the first three months' premium upfront with the full policy year discount deducted from this initial upfront payment, which is calculated as follow:
 - Three month's premium – (Annualised premium X 0.037) (applicable to DANNB with a 5/10-year premium payment period option OR DEIAP with 5-year premium payment period option)
 - in the second to fifth policy years, the 3.7% Premium Discount per policy year will be evenly applied to the monthly premium (applicable to DANNB with a 5/10-year premium payment period option OR DEIAP with 5-year premium payment period option)
22. The Premium Discount amount will not be treated as qualifying annuity premium for claiming tax deduction and is not tax deductible.

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 7 月 1 日至 2025 年 9 月 30 日-滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃之保費折扣優惠

合資格滙豐客戶⁺於下列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。

推廣期: 2025 年 7 月 1 日至 2025 年 9 月 30 日(包括首尾兩天)

合資格人壽保險計劃	保費供款年期	年度化新保費金額	首五個保單年度每年保費折扣優惠*
滙豐聚富入息延期年金計劃	5/10 年	>= 40,000 港元或 5,200 美元	3.7%
滙豐盈達延期年金計劃	5 年		

*保費折扣金額將不被視用作申請扣稅的合資格年金保費及不可獲得稅務扣除。

優惠詳情請參閱以下條款及細則及指定產品及宣傳冊子及保單條款及細則。

合資格滙豐客戶	
組別 1	在申請新保單時，持有已經繳清保費的滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃保單的合資格滙豐客戶。
組別 2	合資格客戶（2024 年 10 月 1 日至 2025 年 3 月 31 日期間於本行沒有出糧紀錄），於 2025 年 4 月 1 日至 2025 年 6 月 30 日期間完成登記*並於折扣優惠推廣期內最少連續兩個月以自動轉賬支薪方式將每月薪金存入合資格客戶於本行之港元儲蓄／港元往來賬戶，及成功申請滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃。 *登記指透過 HSBC HK Reward+應用程式成功進行登記。

推廣條款及細則

- 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「滙豐客戶」）於上述推廣期間(包括首尾兩天)成功遞交的所有上述合資格人壽保險計劃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 11 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約束。
- 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）之員工皆可享有此優惠。
- 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。
- 如符合資格客戶取消於推廣期間申請的保單，本行及／或滙豐保險可能終止優惠而毋須任何事前通知。
- 如在首個保單年度內（適用於躉繳保費）或在已繳清第二個保單年度的保費（適用於其他保費供款年期）之前部分/全數退保、失效或終止保單的情況下，客戶將無法享有首年保費折扣，滙豐保險可能向客戶追回首年保費折扣金額。
身故賠償金額 / 部分退保價值金額 / 全數退保價值金額 等於 身故賠償 / 部分退保價值 / 本計劃保單價值扣除首年保費折扣金額，再扣除任何債務（如有），再扣除退保費用（如有）。如部分退保，首年保費折扣金額將按部分退保價值與保單價值的比例按比例追回。
如全數退保價值低於或等於首年保費折扣金額，全數退保時將不予支付。如保單首年因受保人身故而終止，追回的首年保費折扣僅適用於在保證核保下簽發的保單。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。

7. 優惠不可轉讓或兌換現金。
8. 本推廣優惠不適用於超出相關產品冊子中“計劃摘要”標準的特別報價申請保單。
9. 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。
10. 滙豐保險將因應可能的保單持有人及／或可能的受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
11. 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，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。
12. 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／或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滙豐客戶或任何人。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。
13. 是次優惠均受有關的監管條例約束。
14. 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的任何條文下的利益。
15. 若有任何爭議，本行及滙豐保險保留最終決定權。
16. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
17. 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
18. 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。
19. 3.7% 首五個保單年度每年保費折扣優惠適用於上述「滙豐客戶」成功申請 5/10 年保費供款年期「滙豐聚富入息延期年金計劃」或 5 年保費供款年期「滙豐盈達延期年金計劃」的保單。
20. 選擇年繳保費的保費計算方法為：
 - 原定全年應繳保費額 X 0.963（適用於 5/10 年保費供款年期「滙豐聚富入息延期年金計劃」或 5 年保費供款年期「滙豐盈達延期年金計劃」）
21. 選擇月繳保費的保費計算方法為：
 - 於首個保單年度，客戶須先繳付首 3 個月保費，而首年保費折扣將於預繳保費中扣除。
 - 3 個月保費 - (年度化保費金額 X 0.037)（適用於 5/10 年保費供款年期「滙豐聚富入息延期年金計劃」或 5 年保費供款年期「滙豐盈達延期年金計劃」）
 - 於第 2 至 5 個保單年度，每年 3.7% 的保費折扣將平均地按月從每月保費中扣除（適用於 5/10 年保費供款年期「滙豐聚富入息延期年金計劃」或 5 年保費供款年期「滙豐盈達延期年金計劃」）
22. 保費折扣金額將不被視用作申請扣稅的合資格年金保費及不可獲得稅務扣除。

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。

1 July 2025 – 30 September 2025 – Premium Discount Offer for HSBC Income Goal Deferred Annuity Plan or HSBC EarlyIncome Deferred Annuity Plan

HSBC Customers⁺ who successfully enroll in the selected life insurance plan(s) during the Promotional Period listed below can enjoy the following offer(s), 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 plan(s) during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.

Promotional Period: 1 July 2025 – 30 September 2025 (both dates inclusive)

Eligible Life Insurance Plan	Premium Payment Period	Annualised New Premium (ANP)	Premium Discount per policy year for the first to fifth policy years*
HSBC Income Goal Deferred Annuity Plan (DANNB)	5/10-year	>=HKD 40,000 OR USD5,200	3.5%
HSBC EarlyIncome Deferred Annuity Plan (DEIAP)	5-year		3.5%

*The Premium Discount amount will not be treated as qualifying annuity premium for claiming tax deduction and is not tax deductible.

Please refer to the below “Terms and Conditions” for details of the offer and refer to the specific product brochure and terms and conditions for details of the products.

Terms and Conditions

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by the HSBC Customers to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of new purchase(s) of the Eligible Life Insurance Plan **during the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 30 November 2025. The Promotion shall at all times be subject to these Terms and Conditions.
- 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 are also entitled to the Promotion.
- If a HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region (“Hong Kong”) in respect of the same type of designated product or service, such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
- This discount offer may be withdrawn by HSBC Life without prior notice if HSBC Customer cancelled the policy that is applied during the promotional period.
- In the event of partial / full surrender, lapse or policy termination within the first policy year (applicable to single premium) or prior to the full payment of premium payable for the second policy year (applicable to other premium payment term), the customer will not be entitled to first year premium discount, which amount will be clawed back by HSBC Life at HSBC Life’s discretion. Death Benefit payment / Partial Surrender payment / Full Surrender payment equals to Death Benefit / Partial Surrender Value / Policy Value minus first year premium discount amount minus indebtedness (if any) minus surrender charges (if any). In the event of Partial Surrender, the first year discount amount being clawed back will be prorated based on the proportion of Partial Surrender Value to policy value. If the full surrender value is lower than or equal to the first year premium discount amount, there will be no payout upon the full surrender. In the event of termination due to the death of the life insured in the first policy year, the claw back of first year premium discount will be only exercised on policy issued under guaranteed approval.
- Offers under the Promotion are not applicable to policies applied in a company’s name.
- The offers under the Promotion are not exchangeable for cash and are not transferable.
- The offers under the Promotion are not applicable to policies applied with special quote exceeding the standard “Product summary” in relevant product brochure.
- 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.
- HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
- For monetary disputes arising between HSBC and the 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 HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the HSBC Customer directly.
- The Bank 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 the Bank and/or HSBC Life at their/its discretion without prior notice to the HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.

13. All offers under the Promotion are provided subject to prevailing regulatory requirements.
14. No person other than the 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.
15. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
17. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
18. Each of the Bank, HSBC Life and the 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.
19. The 3.5% Premium Discount per policy year for first 5 policy years is only applicable to successful applications in respect of a new purchase of DANNB with a 5/10-year premium payment period option OR DEIAP with a 5-year premium payment period option from HSBC Customers.
20. For premiums paid on an annual basis, the amount of premium payable will be calculated as follow:
 - Full annual premium X 0.965 (applicable to DANNB with 5/10-year premium payment period option OR DEIAP with 5-year premium payment period option)
21. For premium option paid on a monthly basis,
 - in the first policy year, customers are required to pay the first three months' premium upfront with the full policy year discount deducted from this initial upfront payment, which is calculated as follow:
 - Three month's premium – (Annualised premium X 0.035) (applicable to DANNB with 5/10-year premium payment period option OR DEIAP with 5-year premium payment period option)
 - in the second to fifth policy years, the 3.5% Premium Discount per policy year will be evenly applied to the monthly premium (applicable to DANNB with 5/10-year premium payment period option OR DEIAP with 5-year premium payment option)
22. The Premium Discount amount will not be treated as qualifying annuity premium for claiming tax deduction and is not tax deductible.

The life insurance plans are underwritten by HSBC Life, which is authorized 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.

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2025 年 7 月 1 日至 2025 年 9 月 30 日–滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃之保費折扣優惠

滙豐客戶⁺於下列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。

推廣期: 2025 年 7 月 1 日至 2025 年 9 月 30 日(包括首尾兩天)

合資格人壽保險計劃	保費供款年期	年度化新保費金額	首五個保單年度每年保費折扣優惠*
滙豐聚富入息延期年金計劃	5/10 年	>= 40,000 港元或 5,200 美元	3.5%
滙豐盈達延期年金計劃	5 年		3.5%

*保費折扣金額將不被視用作申請扣稅的合資格年金保費及不可獲得稅務扣除。

優惠詳情請參閱以下條款及細則及指定產品及宣傳冊子及保單條款及細則。

推廣條款及細則

- 是次活動之優惠（「優惠」）只適用於滙豐客戶（見上述定義）（統稱為「滙豐客戶」）**於上述推廣期間(包括首尾兩天)**成功遞交的所有上述合資格人壽保險計劃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 11 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約束。
- 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）之員工皆可享有此優惠。
- 若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。
- 如符合資格客戶取消於推廣期間申請的保單，本行及／或滙豐保險可能終止優惠而毋須任何事前通知。
- 如在首個保單年度內（適用於躉繳保費）或在已繳清第二個保單年度的保費（適用於其他保費供款年期）之前部分/全數退保、失效或終止保單的情況下，客戶將無法享有首年保費折扣，滙豐保險可能向客戶追回首年保費折扣金額。
身故賠償金額 / 部分退保價值金額 / 全數退保價值金額 等於 身故賠償 / 部分退保價值 / 本計劃保單價值扣除首年保費折扣金額，再扣除任何債務（如有），再扣除退保費用（如有）。如部分退保，首年保費折扣金額將按部分退保價值與保單價值的比例按比例追回。
如全數退保價值低於或等於首年保費折扣金額，全數退保時將不予支付。如保單首年因受保人身故而終止，追回的首年保費折扣僅適用於在保證核保下簽發的保單。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 優惠不可轉讓或兌換現金。
- 本推廣優惠不適用於超出相關產品冊子中“計劃摘要”標準的特別報價申請保單。
- 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。

10. 滙豐保險將因應可能的保單持有人及／或可能的受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
11. 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及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滙豐客戶共同解決。
12. 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／或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滙豐客戶或任何人。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。
13. 是次優惠均受有關的監管條例約束。
14. 除有關滙豐客戶、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的任何條文下的利益。
15. 若有任何爭議，本行及滙豐保險保留最終決定權。
16. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
17. 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
18. 本行、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。本條款及細則可由任何具司法管轄權之法院執行。
19. 3.5% 首五個保單年度每年保費折扣優惠適用於上述「滙豐客戶」成功申請 5/10 年保費供款年期「滙豐聚富入息延期年金計劃」或 5 年保費供款年期「滙豐盈達延期年金計劃」的保單。
20. 選擇年繳保費的保費計算方法為：
 - 原定全年應繳保費額 X 0.965（適用於 5/10 年保費供款年期「滙豐聚富入息延期年金計劃」或 5 年保費供款年期「滙豐盈達延期年金計劃」）或
21. 選擇月繳保費的保費計算方法為：
 - 於首個保單年度，客戶須先繳付首 3 個月保費，而首年保費折扣將於預繳保費中扣除。
 - 3 個月保費 - （年度化保費金額 X 0.035）（適用於 5/10 年保費供款年期「滙豐聚富入息延期年金計劃」或 5 年保費供款年期「滙豐盈達延期年金計劃」）或
 - 於第 2 至 5 個保單年度，每年 3.5% 的保費折扣將平均地按月從每月保費中扣除（適用於 5/10 年保費供款年期「滙豐聚富入息延期年金計劃」或 5 年保費供款年期「滙豐盈達延期年金計劃」）
22. 保費折扣金額將不被視用作申請扣稅的合資格年金保費及不可獲得稅務扣除。

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。

1 July 2025 – 30 September 2025 Premium Discount on HSBC Voluntary Health Insurance Flexi Plan

Terms and Conditions

Eligible HSBC Customers[#] who successfully enroll in the selected eligible life insurance plan during the following Promotional Period can enjoy the following offers:

[#] 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 July 2025 – 30 September 2025

Eligible Life Insurance Plan	Application Channel	First Year Premium Discount / Premium Waiver
HSBC Voluntary Health Insurance Flexi Plan (VHF)	HSBC Public Website/ Personal Internet Banking/ Mobile App or HSBC Branch or Hotline 2233 3130	50%

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.
Group 2	HSBC customers who have newly opened or upgraded their HSBC bank account to a HSBC One/Premier account from 1 January 2025 to 30 September 2025 (both dates inclusive).
Group 3	HSBC customers with any in-force HSBC life policy(s) matured or to be matured in 2025 at point of new application.
Group 4	HSBC customers with any in-force HSBC life policy(s) paid up or to be paid up in 2025 at point of new application.
Group 5	All policyholder(s) and insured(s) of existing FirstCare/FirstCare Plus who successfully apply for HSBC Voluntary Health Insurance Flexi Plan within the above mentioned Promotional Period.
Group 6	HSBC Customers who are registered user of PayMe from HSBC and 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.
Group 7	HSBC customers who are existing policyholders of 1) HSBC life insurance or; 2) eligible existing in-force general insurance* policies at point of new application during Promotional Period. HSBC customers who entered the designated promotion code and successfully apply for an Eligible Life 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 8	HSBC One Customers with average Total Relationship Balance of HKD 500,000 or above [^] who successfully apply for the above Eligible 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 9	HSBC customers who are existing standard or premium plan members (including both main members and sub-members) of HSBC HealthPass at the point of new application.
Group 10	HSBC customers who are Well+ member joining Level Adventure or Bonus Badge at point of new application.

* 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 October 2024 to 30 September 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.

Terms and Conditions

1. 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 eligible life insurance plan **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 30 November 2025 (both dates inclusive), and shall at all times be subject to these Terms and Conditions (“Terms and Conditions”).
2. 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.
3. Except as set out in clause 4 below, if an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region (“Hong Kong”) in respect of the same type of designated product or service (such as Staff Discount offer), such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
4. Eligible HSBC Customers who are also eligible for the HSBC Voluntary Health Insurance Flexi Plan Family Discount 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 terms and conditions of the Family Discount can be 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.
5. Offers under the Promotion are not applicable to policies applied in a company’s name.
6. The offers under the Promotion are not exchangeable for cash and are not transferable.
7. The offers under the Promotion are not applicable to policies applied with special quote exceeding the standard “Product summary” in relevant product brochure.
8. 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.
9. HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential insured/life insured during the application.
10. 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.
11. 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 and HSBC Life at its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life do not accept any 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.
12. All offers under the Promotion are provided subject to prevailing regulatory requirements.
13. No person other than the Eligible HSBC Customer, the Bank and HSBC Life will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
14. In the event of dispute, the decision of the Bank and/or HSBC Life shall be final and conclusive.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
16. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
17. 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.

2025 年 7 月 1 日至 2025 年 9 月 30 日-滙豐自願醫保靈活計劃之特別折扣優惠

合資格滙豐客戶[#]於以下之推廣期間成功投保指定合資格人壽保險計劃可享以下優惠：

[#]如客戶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。

推廣期: 2025 年 7 月 1 日至 2025 年 9 月 30 日

合資格人壽保險計劃	申請渠道	首年保費折扣/保費豁免優惠
滙豐自願醫保靈活計劃	滙豐網站/個人網上理財/流動理財應用程式或滙豐分行或熱線 2233 3130	50%

合資格滙豐客戶	
組別 1	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。
組別 2	在 2025 年 1 月 1 日至 2025 年 9 月 30 日期間 (包括首尾兩天), 新開立或把原有滙豐銀行戶口升級至滙豐 One/滙豐卓越理財戶口的滙豐客戶
組別 3	在申請新保單時, 持有任何在2025年內已經或將會繳清保費的滙豐人壽保單的滙豐客戶
組別 4	在申請新保單時, 持有任何在2025年內已經或將會期滿並可獲給付期滿利益的滙豐客戶
組別 5	所有於上述推廣期內成功申請滙豐自願醫保靈活計劃的現有摯關懷醫療計劃/摯關懷超卓醫療計劃的保單持有人及受保人
組別 6	滙豐PayMe註冊使用者透過滙豐網頁, 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。
組別 7	在申請新保單時, 持有任何滙豐人壽保單或合資格生效一般保險保單*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 8	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 9	在申請新保單時, 持有任何標準或尊尚計劃滙豐健康通行證的滙豐客戶。
組別 10	在申請新保單時, 已成為 Well+會員並已參加 Well+益趣升級旅程或 Well+額外賞挑戰的滙豐客戶。

*合資格生效的一般保險保單包括:

- i. 「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 10 月 1 日至 2025 年 9 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及宣傳冊子及保單條款及細則。

一般條款及細則

1. 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「滙豐自願醫保靈活計劃」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 11 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。
2. 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團體醫療保險計劃）之員工/人士需同時為合資格滙豐客戶才可享有此優惠。
3. 除下列第 4 項條款提及的情況外，若合資格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（如員工保費折扣優惠），滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
4. 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，除本條款和條件中所述的優惠外，可獲 10% 保費折扣優惠。而該 10% 家庭保費折扣優惠及本優惠將基於原保費計算。有關家庭折扣優惠詳情、條款及細則，請參閱「滙豐自願醫保靈活計劃」保單條款內的「家庭折扣批註」。總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。
5. 是次推廣活動之優惠不適用於以公司名義投保的保單。
6. 優惠不可轉讓或兌換現金。
7. 本推廣優惠不適用於超出相關產品冊子中「計劃摘要」標準的特別報價申請保單。
8. 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。
9. 滙豐保險將因應可能的保單持有人及／或可能的受保人／受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
10. 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，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。
11. 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。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。
12. 是次優惠均受有關的監管條例約束。
13. 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的任何條文下的利益。
14. 若有任何爭議，本行及／或滙豐保險保留最終決定權。
15. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
16. 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
17. 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。

1 July 2025 – 30 September 2025 - First Year Premium Discount Offer

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 July 2025 – 30 September 2025

Offer I:

Eligible Life insurance plans	Premium Payment Period	Accumulated Single Premium Amount (SP) / Accumulated Annualized New Premium (ANP) [#]	First-Year Premium Discount/Waiver Offer
HSBC Infinite Wealth Insurance Plan (IWIP)	Single Premium	Any	3%
HSBC Jubilee Wealth Insurance Plan (JWIP)	Single Premium	Any	1%
	3-year	Any	2%
HSBC Wealth Goal Insurance Plan III (WGIP3)	Single Premium	Any	2%
	3-year		8%
	5 / 10 / 15 / 20-year		18%
HSBC Eminent Goal Multi-Currency Insurance Plan (EGIP)	Single Premium	Any	3%
	3-year		8%
	5-year		18%
HSBC Family Goal Insurance Plan (FGIP)	Any	Any	6%
HSBC Health Goal Insurance Plan (HGIP)	3 / 5 / 10-year	Any	10%
HSBC Paramount Global Life Insurance Plan II (PGIP2)	Single Premium	Any	1.5%
	2 / 3-year		6%
	5 / 10-year		20%
Jade Global Generations Universal Life (JGG)/ Jade Ultra Global Generations Universal Life (JUGG) (Policy Currency in USD/AUD/GBP)	Single pay	Any	1%
	2 / 3 / 4 – year		4%
	5 – year or above		20%
HSBC Flourish Income Annuity Plan (FIAP)	Aggregate Premium	Any	3%
	Annual Premium		3%
Income Goal Insurance Plan II (ANNB2)	Single Premium	Any	1%
	Annual Premium		3%
Goal Access Universal Life Plan (Protection) (ULPP)/ Goal Access Universal Life Plan (Education) (ULEP)	Single Premium	Any	0.4%
	Annual Premium		2%
Mortgage Protection Plan (MPP)	Any	Any	9 months

Offer II:

Eligible Life insurance plans	Eligible HSBC Customer	First-Year Premium Discount/Waiver Offer
Privileged Term Protection Plan (STC)	Premier Elite	3.5 months
	Premier	2 months

	HSBC One	1.5 month
	All Customers	1 month

Offer III:

Eligible Life Insurance Plans	Premium Payment Term and Premium Payment Period	Accumulated Single Premium Amount (SP) / Accumulated Annualized New Premium (ANP) [#]	First-Year Premium Discount on top of Offer I
HSBC Infinite Wealth Insurance Plan	Single Premium	>= USD 3,000,000	+2%
		>= USD 1,500,000	+1%
HSBC Jubilee Wealth Insurance Plan	Single Premium	>= USD 3,000,000	+2%
		>= USD 1,500,000	+1%
	Annual Premium with 3-year premium payment period	>= USD 200,000	+2%
		>= USD 150,000	+1%
HSBC Wealth Goal Insurance Plan III	Single Premium	>= USD 250,000	+1%
	Annual Premium with 3-year premium payment period	>= USD 500,000	+9%
		>= USD 149,900	+7%
		>= USD 32,000	+1%
HSBC Eminent Goal Multi-Currency Insurance Plan	Single Premium	>= USD 3,000,000 OR HKD 24,000,000 OR RMB 19,800,000 OR AUD 4,200,000 OR CAD 3,900,000 OR EUR 2,700,000 OR GBP 2,400,000 OR SGD 3,900,000	+2%
		>= USD 1,500,000 OR HKD 12,000,000 OR RMB 9,900,000 OR AUD 2,100,000 OR CAD 1,950,000 OR EUR 1,350,000 OR GBP 1,200,000 OR SGD 1,950,000	+1%
	Annual Premium with 3-year premium payment period	>= USD 500,000 OR HKD 4,000,000 OR RMB 3,300,000 OR AUD 700,000 OR CAD 650,000 OR EUR 450,000 OR GBP 400,000 OR SGD 650,000	+9%
		>= USD 150,000 OR HKD 1,200,000 OR RMB 990,000 OR AUD 210,000 OR CAD 195,000 OR EUR 135,000 OR GBP 120,000 OR SGD 195,000	+7%
		>= USD 32,000 OR HKD 250,000 OR RMB 211,200 OR AUD 44,800 OR CAD 41,600 OR EUR 28,800 OR GBP 25,600 OR SGD 41,600	+1%
HSBC Paramount Global Life Insurance Plan II	Annual Premium with 2/3 – year premium payment period	>= USD 512,000 OR HKD 4,000,000	+2%
		>= USD 256,000 OR HKD 2,000,000	+1%
Jade Global Generations Universal Life /	Annual Premium	>= USD 512,000 OR HKD 4,000,000 OR AUD 512,000 OR GBP 300,000	+2%

Jade Ultra Global Generations Universal Life (Policy Currency in USD/AUD/GBP)		>= USD 256,000 OR HKD 2,000,000 OR AUD 256,000 OR GBP 150,000	+1%
HSBC Flourish Income Annuity Plan	Aggregate Premium	>= USD 576,000 OR HKD 4,500,000	+2%
		>= USD 192,000 OR HKD 1,500,000	+1%
	Annual Premium	>= USD 192,000 OR HKD1,500,000	+2%
		>= USD 64,000 OR HKD 500,000	+1%

Accumulated ANP / SP refers to the ANP / SP of all individual policies of the Eligible Life Insurance Plans applied within a month, counting from the date of submission of the first policy, and during the Promotional Period.

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 submitted by the Eligible HSBC Customers (as defined below) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of new purchase(s) of the Eligible Life Insurance Plans **within a month, counting from the date of submission of the first policy, and during the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) on or before 30 November 2025 (or 31 March 2026 for the case of JGG, JUGG and PGIP2). The Promotion shall at all times be subject to these Terms and Conditions.
- 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.
- If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other premium discount offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region (“Hong Kong”) in respect of the same type of designated product or service, such customer is only entitled to receive the premium discount offer of the highest value at HSBC Life’s discretion.
- In the event of partial / full surrender, lapse or policy termination within the first policy year (applicable to single premium) or prior to the full payment of premium payable for the second policy year (applicable to other premium payment term), the customer will not be entitled to first year premium discount, which amount will be clawed back by HSBC Life at HSBC Life’s discretion. Death Benefit payment / Partial Surrender payment / Full Surrender payment equals to Death Benefit / Partial Surrender Value / Policy Value minus first year premium discount amount minus indebtedness (if any) minus surrender charges (if any). In the event of Partial Surrender, the first year discount amount being clawed back will be prorated based on the proportion of Partial Surrender Value to policy value.
If the full surrender value is lower than or equal to the first year premium discount amount, there will be no payout upon the full surrender. In the event of termination due to the death of the life insured in the first policy year, the claw back of first year premium discount will be only exercised on policy issued under guaranteed approval.
- “Eligible HSBC Customers”** are HSBC customers who apply for any of the above life insurance plan(s) during the Promotional Period mentioned above.
- “Eligible HSBC Premier Elite Customers”** are existing HSBC Premier Elite Customers of Integrated Account - HSBC Premier Elite with the Bank.
- “Eligible HSBC Premier Customers”** are existing HSBC Premier Customers of Integrated Account - HSBC Premier with the Bank.
- “Eligible HSBC One Customers”** are existing HSBC One Customers of Integrated Account - HSBC One with the Bank.
- Offers under the Promotion are not applicable to policies applied in a company’s name.
- The offers under the Promotion are not exchangeable for cash and are not transferable.
- The offers under the Promotion are not applicable to policies applied with special quote exceeding the standard “Product summary” in relevant product brochure.
- 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.
- HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
- 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.

15. The Bank 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 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.
16. All offers under this promotion are provided subject to prevailing regulatory requirements.
17. 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.
18. In the event of dispute, the decision of the Bank and/or HSBC Life shall be final and conclusive.
19. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
20. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
21. 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.

Specific Terms and Conditions

– Offer I Premium Discount

22. The 3% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **IWIP** with single premium option from "Eligible HSBC Customers" mentioned in Clause 5.
23. The 1% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **JWIP** with single premium option from "Eligible HSBC Customers" mentioned in Clause 5.
24. The 2% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **JWIP** with a 3-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
25. The 2% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **WGIP3** with single premium option from "Eligible HSBC Customers" mentioned in Clause 5.
26. The 8% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **WGIP3** with a 3-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
27. The 18% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **WGIP3** with a 5 / 10 / 15 / 20 – year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
28. The 3% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **EGIP** with single premium option from "Eligible HSBC Customers" mentioned in Clause 5.
29. The 8% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **EGIP** with a 3-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
30. The 18% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **EGIP** with a 5 – year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
31. The 6% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **FGIP** from "Eligible HSBC Customers" mentioned in Clause 5.
32. The 10% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **HGIP** with a 3 / 5 / 10-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
33. The 1.5% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **PGIP2** with single premium option from "Eligible HSBC Customers" mentioned in Clause 5.
34. The 6% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **PGIP2** with a 2 / 3-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
35. The 20% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **PGIP2** with a 5 / 10 – year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
36. The 1% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **JGG/JUGG** with single premium payment period option and policy currency in USD/AUD/GBP from "Eligible HSBC Customers" mentioned in Clause 5.
37. The 4% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **JGG/JUGG** with a 2 / 3 / 4 -year premium payment period option and policy currency in USD/AUD/GBP from "Eligible HSBC Customers" mentioned in Clause 5.
38. The 20% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **JGG/JUGG** with a 5 – year premium payment period option or above and policy currency in USD/AUD/GBP from "Eligible HSBC Customers" mentioned in Clause 5.
39. The 3% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **FIAP** with aggregate premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
40. The 3% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **FIAP** with annual premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
41. The 1% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **ANNB2** with

single premium option from “Eligible HSBC Customers” mentioned in Clause 5.

42. The 3% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **ANNB2** with annual premium payment period option from “Eligible HSBC Customers” mentioned in Clause 5.
43. The 0.4% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **ULPP/ULEP** with single premium option from “Eligible HSBC Customers” mentioned in Clause 5.
44. The 2% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of **ULPP/ULEP** with annual premium payment period option from “Eligible HSBC Customers” mentioned in Clause 5.
45. The 9 months’ Premium Waiver is only applicable to successful applications in respect of a new purchase of **MPP** from “Eligible HSBC Customers” mentioned in Clause 5.
46. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as follows:
 - Full annual premium X 0.92 or 0.82 (as the case may be) (applicable to **WGIP3**) OR
 - Full annual premium X 0.92 or 0.82 (as the case may be) (applicable to **EGIP**) OR
 - Full annual premium X 0.98 (applicable to **JWIP**) OR
 - Full annual premium X 0.94 (applicable to **FGIP**) OR
 - Full annual premium X 0.9 (applicable to **HGIP**) OR
 - Full annual premium X 0.94 or 0.8 (as the case may be) (applicable to **PGIP2**) OR
 - Full annual premium X 0.96 or 0.8 (as the case may be) (applicable to **JGG/JUGG** - policy currency in USD/AUD/GBP) OR
 - Full annual premium X 0.97 (applicable to **FIAP**) OR
 - Full annual premium X 0.97 (applicable to **ANNB2**) OR
 - Full annual premium X 0.98 (applicable to **ULPP/ULEP**) OR
 - Full annual premium X 0.25 (applicable to **MPP**)
47. For monthly payment of premium, customers are required to pay the
 - First 3, 4 or 5 months’ premium upfront (as the case may be) with the discount deducted from this initial upfront payment (as the case may be) (applicable to **WGIP3/EGIP/JWIP/HGIP/FGIP/PGIP2/JGG** (policy currency in USD/AUD/GBP) /**JUGG** (policy currency in USD/AUD/GBP) /**FIAP/ANNB2/ULPP/ULEP** policy)
 - First 2 months’ premium up front. Subsequently, all of the 3rd to 11th month’s premiums will be waived. (applicable to **MPP** policy)
48. For single premium, the premium discount provided will be calculated as follows:
 - Single premium X 0.03 (applicable to **IWIP**) OR
 - Single premium X 0.01 (applicable to **JWIP**) OR
 - Single premium X 0.02 (applicable to **WGIP3**) OR
 - Single premium X 0.03 (applicable to **EGIP**) OR
 - Single premium X 0.015 (applicable to **PGIP2**) OR
 - Single premium X 0.01 (applicable to **JGG/JUGG** - policy currency in USD/AUD/GBP) OR
 - Single premium X 0.01 (applicable to **ANNB2**)
 - Single premium X 0.004 (applicable to **ULPP/ULEP**)
49. For aggregate premium, the premium discount provided will be calculated as follows:
 - Full annual premium X 0.03 (applicable to **FIAP**)

– Offer II Premium Discount

50. The 3.5, 2, 1.5 or 1 month First-Year Premium Waiver is only applicable to successful applications in respect of a new purchase of **STC** from “Eligible HSBC Premier Elite Customers”, “Eligible HSBC Premier Customers”, “Eligible HSBC One Customers” and “Eligible HSBC Customers” respectively as mentioned in Clause 5-9.
51. For premium paid on an annual basis, the amount of premium payable in the first year will be calculated as:
 - Full annual premium X 0.708, 0.833, 0.875 or 0.917 (as the case may be) (for **STC**)
52. For monthly payment of premium, customers are required to
 - Pay the first 2 or 2.5 months’ premium upfront (as the case may be), half of the 2nd month and/or all of the 3rd to 6th month’s premiums will be waived. (as the case may be) (applicable to **STC**).

– Offer III Premium Discount:

53. The additional 9%, 7%, 2% or 1% First-year Premium Discount on top of Offer I is only applicable to successful applications in respect of a new purchase of **IWIP/ JWIP / WGIP3 / EGIP / PGIP2 /JGG** (policy currency in USD/AUD/GBP)/**JUGG** (policy currency in USD/AUD/GBP) / **FIAP** from “Eligible HSBC Customers” mentioned in Clause 5.
54. For single premium, the additional premium discount provided will be calculated as follows:
 - Single premium X 0.01 or 0.02 (as the case may be) (applicable to **IWIP**) OR
 - Single premium X 0.01 or 0.02 (as the case may be) (applicable to **JWIP**) OR
 - Single premium X 0.01 (applicable to **WGIP3**) OR
 - Single premium X 0.01 or 0.02 (as the case may be) (applicable to **EGIP**) OR
55. For premiums paid on an annual basis, the additional premium discount provided will be calculated as follows:
 - Full annual premium X 0.01 or 0.07 or 0.09 (as the case may be) (applicable to **WGIP3**) OR



- Full annual premium X 0.01 or 0.07 or 0.09 (as the case may be) (applicable to **EGIP**) OR
 - Full annual premium X 0.01 or 0.02 (as the case may be) (applicable to **JWIP** / **PGIP2** / **JGG** (policy currency in USD/AUD/GBP) / **JUGG** (policy currency in USD/AUD/GBP) / **FIAP**)
56. For aggregate premium, the additional premium discount provided will be calculated as follows:
- Full annual premium X 0.01 or 0.02 (as the case may be) (applicable to **FIAP**)

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 (Incorporated in Bermuda with limited liability).

2025年7月1日至2025年9月30日- 首年保費折扣優惠

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。

推廣期: 2025 年 7 月 1 日至 2025 年 9 月 30 日

優惠一：

合資格人壽保險計劃	保費供款年期	躉繳累積金額保費/年度化新保費累積金額 [*]	首年保費折扣優惠
滙承世代保險計劃	躉繳	任何	3%
滙禧保險計劃	躉繳	任何	1%
	3 年	任何	2%
滙溢保險計劃 III (保單貨幣為美元)	躉繳	任何	2%
	3 年		8%
	5 / 10 / 15 / 20 年		18%
滙圖多元貨幣保險計劃	躉繳	任何	3%
	3 年		8%
	5 年		18%
滙盛人生保險計劃	任何	任何	6%
滙康保險計劃	3 / 5 / 10 年	任何	10%
滙瓏環球壽險計劃 II	躉繳	任何	1.5%
	2 / 3 年		6%
	5 / 10 年		20%
翡翠環球世代萬用壽險/ 翡翠尊尚環球世代萬用壽險 (保單貨幣為美元/澳元/英鎊)	躉繳	任何	1%
	2 / 3 / 4 年		4%
	5 年或以上		20%
滙豐裕達年金計劃	合計保費	任何	3%
	年繳		3%
聚富入息保險計劃 II	躉繳	任何	1%
	年繳		3%
駿富保障萬用壽險計劃/ 駿富教育萬用壽險計劃	躉繳	任何	0.4%
	年繳		2%
樂安居供樓保障計劃	任何	任何	9 個月

優惠二：

合資格人壽保險計劃	合資格滙豐客戶	首年保費折扣 / 豁免優惠
尊尚定期壽險計劃	滙豐卓越理財尊尚	3.5 個月
	滙豐卓越理財	2 個月
	滙豐 One	1.5 個月
	滙豐客戶	1 個月

優惠三：

合資格人壽保險計劃	保費供款年期	躉繳累積金額保費/年度化新保費累積金額#	除現有優惠一外可獲的首年保費折扣
滙承世代保險計劃	躉繳	>= 3,000,000美元	+2%
		>= 1,500,000美元	+1%
滙禧保險計劃	躉繳	>= 3,000,000美元	+2%
		>= 1,500,000美元	+1%
	3年保費供款年期的年繳保單	>= 200,000美元	+2%
		>= 150,000美元	+1%
滙溢保險計劃 III	躉繳	>= 250,000美元	+1%
		>= 500,000美元	+9%
	3年保費供款年期的年繳保單	>= 149,900美元	+7%
		>= 32,000美元	+1%
滙圖多元貨幣保險計劃	躉繳	>= 3,000,000美元 或 24,000,000港元 或 19,800,000人民幣 或 4,200,000澳元 或 3,900,000加拿大元 或 2,700,000歐羅 或 2,400,000英鎊 或 3,900,000新加坡元	+2%
		>= 1,500,000美元 或 12,000,000港元 或 9,900,000人民幣 或 2,100,000澳元 或 1,950,000加拿大元 或 1,350,000歐羅 或 1,200,000英鎊 或 1,950,000新加坡元	+1%
	3年保費供款年期的年繳保單	>= 500,000美元 或 港元4,000,000 或 3,300,000人民幣 或 700,000澳元 或 650,000加拿大元 或 450,000歐羅 或 400,000英鎊 或 650,000新加坡元	+9%
		>= 150,000美元 或 港元1,200,000 或 990,000人民幣 或 210,000 澳元 或 195,000加拿大元 或 135,000歐羅 或 120,000英鎊 或 195,000新加坡元	+7%
		>= 32,000美元 或 港元250,000元 或 211,200人民幣 或 44,800 澳元 或 41,600加拿大元 或 28,800歐羅 或 25,600英鎊 或 41,600新加坡元	+1%
滙瓏環球壽險計劃 II	2/3年保費供款年期的年繳保單	>= 512,000美元 或 4,000,000港元	+2%
		>= 256,000美元 或 2,000,000港元	+1%
翡翠環球世代萬用壽險/ 翡翠尊尚環球世代萬用壽險 (保單貨幣為美元/澳元/英鎊)	年繳	>= 512,000美元 或 4,000,000港元 或 512,000澳元或300,000英鎊	+2%
		>= 256,000美元 或 2,000,000港元 或 256,000澳元或150,000英鎊	+1%
滙豐裕達年金計劃	合計保費	>= 576,000美元 或 4,500,000港元	+2%
		>= 192,000美元 或 1,500,000港元	+1%
	年繳	>= 192,000美元 或 1,500,000港元	+2%
		>= 64,000美元 或 500,000港元	+1%

#年度化保費累積金額或躉繳累積保費金額是指在推廣期間(包括首尾兩天)及一個月內(由第一個申請的人壽保險計劃計起)申請的人壽保險計劃的年度化保費或躉繳保費之總和。

優惠詳情請參閱以下條款及細則及指定產品及宣傳冊子及保單條款及細則，包括任何有關收費。

條款及細則

1. 是次活動之優惠（「優惠」）只適用於合資格滙豐客戶（見下述定義）（統稱為「合資格滙豐客戶」）於上述推廣期間(包括首尾兩天)及一個月內(由第一個申請的人壽保險計劃計起)成功遞交的所有上述合資格人壽保險計劃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 11 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（如保單為「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」/「滙璫環球壽險計劃 II」，則批核發出期限為 2026 年 3 月 31 日）。本優惠受此等條款及細則約束。
2. 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。
3. 若合資格客戶同時享有滙豐保險所提供的同一產品/服務的其他保費折扣優惠，位於香港特別行政區（「香港」）的滙豐保險保留權利，只提供價值最高的一項保費折扣優惠。
4. 如在首個保單年度內（適用於躉繳保費）或在已繳清第二個保單年度的保費（適用於其他保費供款年期）之前部分/全數退保、失效或終止保單的情況下，客戶將無法享有首年保費折扣，滙豐保險可能向客戶追回首年保費折扣金額。
身故賠償金額 / 部分退保價值金額 / 全數退保價值金額 等於 身故賠償 / 部分退保價值 / 本計劃保單價值扣除首年保費折扣金額，再扣除任何債務（如有），再扣除退保費用（如有）。如部分退保，首年保費折扣金額將按部分退保價值與保單價值的比例按比例追回。
如全數退保價值低於或等於首年保費折扣金額，全數退保時將不予支付。如保單首年因受保人身故而終止，追回的首年保費折扣僅適用於在保證核保下簽發的保單。
5. 「合資格滙豐客戶」指凡於上述推廣期內透申請以上人壽保險計劃的滙豐客戶。
6. 「合資格滙豐卓越理財尊尚客戶」指現時已於本行開立綜合理財戶口 - 滙豐卓越理財尊尚的客戶。
7. 「合資格滙豐卓越理財客戶」指現時已於本行開立綜合理財戶口 - 滙豐卓越理財的客戶。
8. 「合資格滙豐 One 客戶」指現時已於本行開立綜合理財戶口 - 滙豐 One 的客戶。
9. 是次推廣活動之優惠不適用於以公司名義投保的保單。
10. 優惠不可轉讓或兌換現金。
11. 本推廣優惠不適用於超出相關產品冊子中「計劃摘要」標準的特別報價申請保單。
12. 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。
13. 滙豐保險將因應可能的保單持有人及／或可能的受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
14. 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，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；此外，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，將直接由滙豐保險與合資格滙豐客戶共同解決。
15. 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／或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。本行或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。
16. 是次優惠均受有關的監管條例約束。
17. 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的任何條文下的利益。
18. 若有任何爭議，本行及/或滙豐保險保留最終決定權。
19. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
20. 以上推廣條款及細則受香港特別行政區法律所管轄，並按照香港法律詮釋。
21. 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。

指定條款及細則

優惠一保費折扣優惠

22. 3% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請躉繳保費供款年期的「滙承世代保險計劃」的保單。
23. 1% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請躉繳保費供款年期的「滙禧保險計劃」的保單。
24. 2% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請 3 年保費供款年期的「滙禧保險計劃」的保單。
25. 2% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請躉繳保費供款年期的「滙溢保險計劃 III」的保單。
26. 8% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請 3 年保費供款年期的「滙溢保險計劃 III」的保單。
27. 18% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請 5/10/15/20 年保費供款年期及保單貨幣為美元的「滙溢保險計劃 III」的保單。
28. 3% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請躉繳保費供款年期的「滙圖多元貨幣保險計劃」的保單。
29. 8% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請 3 年保費供款年期的「滙圖多元貨幣保險計劃」的保單。
30. 18% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請 5 年保費供款年期的「滙圖多元貨幣保險計劃」的保單。
31. 6% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙盛人生保險計劃」的保單。
32. 10% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請 3/5/10 年保費供款年期的「滙康保險計劃」的保單。
33. 1.5% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請躉繳保費供款年期的「滙瓏環球壽險計劃 II」的保單。
34. 6% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請 2/3 年保費供款年期的「滙瓏環球壽險計劃 II」的保單。
35. 20% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請 5/10 年保費供款年期的「滙瓏環球壽險計劃 II」的保單。
36. 1% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請躉繳及保單貨幣為美元/澳元/英鎊的「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」的保單。
37. 4% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請 2/3/4 年保費供款年期及保單貨幣為美元/澳元/英鎊的「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」的保單。
38. 20% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請 5 年或以上保費供款年期及保單貨幣為美元/澳元/英鎊的「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」的保單。
39. 3% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請合計保費的「滙豐裕達年金計劃」的保單。
40. 3% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請年繳的「滙豐裕達年金計劃」的保單。
41. 1% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請躉繳的「聚富入息保險計劃 II」的保單。
42. 3% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請年繳的「聚富入息保險計劃 II」的保單。
43. 0.4% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請躉繳的「駿富保障萬用壽險計劃 / 駿富教育萬用壽險計劃」的保單。
44. 2% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請年繳的「駿富保障萬用壽險計劃 / 駿富教育萬用壽險計劃」的保單。
45. 9 個月保費豁免優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「樂安居供樓保障計劃」的保單。
46. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.92 或 0.82 (視乎可享之優惠) (適用於「滙溢保險計劃 III」) 或

- 原定全年應繳保費額 X 0.92 或 0.82 (視乎可享之優惠) (適用於「滙圖多元貨幣保險計劃」) 或
- 原定全年應繳保費額 X 0.98 (適用於「滙禧保險計劃」) 或
- 原定全年應繳保費額 X 0.94 (適用於「滙盛人生保險計劃」) 或
- 原定全年應繳保費額 X 0.9 (適用於「滙康保險計劃」) 或
- 原定全年應繳保費額 X 0.94 或 0.8 (視乎可享之優惠) (適用於「滙瓏環球壽險計劃 II」) 或
- 原定全年應繳保費額 X 0.96 或 0.8 (視乎可享之優惠) (適用於保單貨幣為美元/澳元/英鎊「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」) 或
- 原定全年應繳保費額 X 0.97 (適用於「滙豐裕達年金計劃」) 或
- 原定全年應繳保費額 X 0.97 (適用於「聚富入息保險計劃 II」) 或
- 原定全年應繳保費額 X 0.98 (適用於「駿富保障萬用壽險計劃 / 駿富教育萬用壽險計劃」) 或
- 原定全年應繳保費額 X 0.25 (適用於「樂安居供樓保障計劃」)

47. 選擇月繳保費的客戶須先繳付

- 首 3 個月, 4 個月或 5 個月保費(視乎可享之優惠), 而保費折扣將於預繳保費中扣除。(適用於「滙溢保險計劃 III」/「滙圖多元貨幣保險計劃」/「滙禧保險計劃」/「滙康保險計劃」/「滙盛人生保險計劃」/「滙瓏環球壽險計劃 II」/「翡翠環球世代萬用壽險」(適用於保單貨幣為美元/澳元/英鎊)/「翡翠尊尚環球世代萬用壽險」(適用於保單貨幣為美元/澳元/英鎊)/「滙豐裕達年金計劃」/「聚富入息保險計劃 II」/「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」)。
- 首 2 個月保費, 方可獲豁免第 3 至第 11 個月保費 (適用於「樂安居供樓保障計劃」)。

48. 選擇躉繳保費的客戶所得保費折扣的計算方法為:

- 躉繳保費額 X 0.03 (適用於「滙承世代保險計劃」) 或
- 躉繳保費額 X 0.01 (適用於「滙禧保險計劃」) 或
- 躉繳保費額 X 0.02 (適用於「滙溢保險計劃 III」) 或
- 躉繳保費額 X 0.03 (適用於「滙圖多元貨幣保險計劃」) 或
- 躉繳保費額 X 0.015 (適用於「滙瓏環球壽險計劃 II」) 或
- 躉繳保費額 X 0.01 (適用於「翡翠環球世代萬用壽險」(適用於保單貨幣為美元/澳元/英鎊)/「翡翠尊尚環球世代萬用壽險」(適用於保單貨幣為美元/澳元/英鎊)) 或
- 躉繳保費額 X 0.01 (適用於「聚富入息保險計劃 II」) 或
- 躉繳保費額 X 0.004 (適用於「駿富保障萬用壽險計劃 / 駿富教育萬用壽險計劃」)

49. 選擇合計保費的客戶所得保費折扣的計算方法為:

- 原定全年應繳保費額 X 0.03 (適用於「滙豐裕達年金計劃」)

優惠二保費折扣優惠

50. 3.5 個月、2 個月、1.5 個月及 1 個月保費豁免優惠適用於第 5 至 9 項條款提及的「合資格滙豐卓越理財尊尚客戶」、「合資格滙豐卓越理財客戶」、「合資格滙豐 One 客戶」或「合資格滙豐客戶」成功申請「尊尚定期壽險計劃」的保單。
51. 選擇年繳保費的客戶所繳付的首年保費的計算方法為:
- 原定全年應繳保費額 X 0.708、0.833、0.875 或 0.917 (視乎可享之優惠) (適用於「尊尚定期壽險計劃」)
52. 選擇月繳保費的客戶須先繳付
- 首 2 個月或 2.5 個月保費(視乎可享之優惠), 方可獲豁免第 2 個月之一半保費, 及/或第 3 至 6 個月保費 (視乎可享之優惠) (適用於「尊尚定期壽險計劃」)

優惠三保費折扣優惠

53. 優惠三將提供除上述優惠一外, 額外 9%, 7%, 2%, 或 1% 首年保費折扣優惠, 而該額外首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙承世代保險計劃」/「滙禧保險計劃」/「滙溢保險計劃」

III」/「滙圖多元貨幣保險計劃」/「滙璫環球壽險計劃 II」/「翡翠環球世代萬用壽險」(適用於保單貨幣為美元/澳元/英鎊)/「翡翠尊尚環球世代萬用壽險」(適用於保單貨幣為美元/澳元/英鎊)/「滙豐裕達年金計劃」的保單。

54. 選擇躉繳保費的客戶所得額外保費折扣的計算方法為：

- 躉繳保費額 X 0.01 或 0.02 (視乎可享之優惠) (適用於「滙承世代保險計劃」) 或
- 躉繳保費額 X 0.01 或 0.02 (視乎可享之優惠) (適用於「滙禧保險計劃」) 或
- 躉繳保費額 X 0.01 (適用於「滙溢保險計劃 III」) 或
- 躉繳保費額 X 0.01 或 0.02 (視乎可享之優惠) (適用於「滙圖多元貨幣保險計劃」) 或

55. 選擇年繳保費的客戶所得額外保費折扣的計算方法為：

- 原定全年應繳保費額 X 0.01 或 0.07 或 0.09 (視乎可享之優惠) (適用於「滙溢保險計劃 III」) 或
- 原定全年應繳保費額 X 0.01 或 0.07 或 0.09 (視乎可享之優惠) (適用於「滙圖多元貨幣保險計劃」) 或
- 原定全年應繳保費額 X 0.01 或 0.02 (視乎可享之優惠) (適用於「滙禧保險計劃」/「滙璫環球壽險計劃 II」/「翡翠環球世代萬用壽險」(適用於保單貨幣為美元/澳元/英鎊)/「翡翠尊尚環球世代萬用壽險」(適用於保單貨幣為美元/澳元/英鎊)/「滙豐裕達年金計劃」)

56. 選擇合計保費金額的客戶所得額外保費折扣的計算方法為：

- 原定全年應繳保費額 X 0.01 或 0.02 (視乎可享之優惠) (適用於「滙豐裕達年金計劃」)

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責任公司。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責任公司刊發。