

## Welcome Offer for HSBC Customers – Motor Insurance Caltex StarCash Card Offer (“Offer”)

### General Terms and Conditions

1. The Offer (as set out in Clause 3 below) is provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offer is applicable to customers who meet all of the following criteria (“Eligible Customer\*”):
  - a) submit a completed application for Motor Insurance choosing Comprehensive Cover (“Eligible Plan”) to The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 June 2021 and 31 July 2021 (both days inclusive) via its Mobile Banking, Personal Internet Banking or Website;
  - b) the policy must be effective on or before 28 September 2021; and
  - c) the policy must be successfully issued by AXA to the Eligible Customer on or before 31 August 2021 (“Eligible Policy”).
3. Subject to all the terms herein, each Eligible Policy will be entitled to a Caltex StarCash Card (“StarCash Card”) at face value of HKD500.
4. A redemption letter for the StarCash Card will be mailed to the Eligible Customer’s\* last known correspondence address of the relevant policy on AXA’s record by 30 November 2021 provided that the relevant Motor Insurance policy must remain in force and effect at the time of mailing the redemption letter.
5. The redemption letter will not be replaced if lost or damaged.
6. The StarCash Cards are provided by Chevron Hong Kong Limited (“Chevron”) and subject to the terms and conditions stated in the StarCash Cards. The StarCash Card must be redeemed within 2 months of redemption letter issue date.
7. The redemption is subject to the terms and conditions stated in the redemption letter. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to any goods and/or service(s) provided by Chevron.
8. Customers who have withdrawn a previous application or cancelled an existing policy for the same Motor Insurance within six months before the submission date of policy application will not be entitled to the Offer. The date appearing in AXA’s records will be conclusive as to the date on which the policy application was submitted, the previous application was withdrawn or the existing policy was cancelled.
9. The Offer is not exchangeable for cash and are not transferrable.
10. If the Eligible Customer\* is also entitled to the preferential offer(s) for HSBC staff in respect of the same insurance policy, HSBC and AXA reserve the right to provide only one of such offers to the customer, at HSBC’s and AXA’s discretion.
11. In case of any dispute arising from the Offer, the decision of HSBC and AXA shall be final and conclusive.
12. No person other than the Eligible Customer\*, HSBC and AXA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong SAR) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
13. HSBC and AXA reserve the right to alter or terminate the Offer (in whole or in part) or amend the general terms and conditions at any time without prior notice.
14. These terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.

\* For online application, the customer means the person specified under “Applicant’s Personal Details” section of the online application form. For application form submission, the customer means the person specified under “Personal data of applicant” section of the application form. The customer and the policyholder must be the same person and must be aged 18 or above.

For product details and related charges, please refer to the relevant factsheets, brochures and policy wordings or contact our HSBC staff.

The general insurance policies are underwritten by **AXA General Insurance Hong Kong Limited (“AXA”)**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong SAR) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

*Issued by The Hongkong and Shanghai Banking Corporation Limited and AXA General Insurance Hong Kong Limited*