

Welcome Offer for HSBC Customers – HomeSurance Premium Discount on First Two Years and Wellcome Supermarket Cash Vouchers Offers (“Offers”)

General Terms and Conditions

1. The Offers (as set out in Clause 3 below) are provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offers are applicable to customers who submit a completed application for HomeSurance choosing annual payment mode to The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 July 2020 and 31 August 2020 (both days inclusive) (“Eligible Applicant*”) and the policy must be successfully issued by AXA on or before 30 September 2020 (“Eligible Policy”).
3. The Offers include:
 - a) Each Eligible Policy will be entitled to 20% discount on the first year premium and 15% discount on the second year premium; and
 - b) Wellcome Supermarket Cash Vouchers (“Wellcome Vouchers”) at face value of HKD200.
4. The Wellcome Vouchers will be mailed to the Eligible Applicant’s* last known correspondence address of the relevant policy in AXA’s record by 30 November 2020 provided that the relevant HomeSurance policy must remain in force and effect at the time of mailing the Wellcome Vouchers.
5. The Wellcome Vouchers will not be replaced if lost or damaged.
6. The Wellcome Vouchers are provided by Wellcome supermarket (“Wellcome”) and subject to the terms and conditions stated in the Wellcome Vouchers. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to the goods and/or service(s) provided by Wellcome.
7. Customers who have withdrawn or cancelled an application/a policy for the same HomeSurance within six months before the date of application will not be entitled to the Offers. The date appearing in AXA’s records will be conclusive as to the date on which the application/policy was filed, withdrawn or cancelled.
8. The Offers are not exchangeable for cash and are not transferrable.
9. If the Eligible Applicant* is also entitled to other prevailing promotional offer(s) (e.g. preferential offers 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.
10. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
11. No person other than the Eligible Applicant*, 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.
12. HSBC and AXA reserve the right to alter or terminate the Offers (in whole or in part) or amend the general terms and conditions at any time without prior notice.

* For online application, the applicant means the person specified under “Applicant’s Personal Details” section of the online application form. For application form submission, the applicant means the person specified under “Personal data of applicant” section of the application form. For application through the phone, the applicant means the person who dials in / is called in respect of completing the application. The applicant 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 staff at HSBC.

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