

## HSBC One Family Protector Offer Promotional Terms and Conditions

1. The Promotion (the “Promotion”) is from 18 October 2021 to 17 December 2021 (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 customers of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (“HSBC” or the “Bank”) in the Hong Kong Special Administrative Region (“Hong Kong”) and have fulfilled all of the following requirements (the “Eligible Customers”):
  - a. Be aged 18 or above on 18 October 2021; AND
  - b. have a valid email address in the record of the Bank or HSBC Life (International) Limited (and its successors and assigns) (“HSBC Life”); AND
  - c. hold an HSBC One account as sole accountholder or as the principal accountholder (if a joint account) during the Promotion period; AND
  - d. successfully applied for HSBC Family Protector (“Eligible Application”) underwritten by HSBC Life, with policies of the Eligible Application being issued on or before 31 December 2021.

3. An Eligible Customer is entitled to the following amount of HKTV mall cash coupon as follow (“Promotional Offer”):

Annualized New Premium of Eligible Application	Amount of HKTV mall Cash coupon
Below HKD7,999	HKD300
From HKD8,000-HKD9,999	HKD400
HKD10,000 or above	HKD500

4. The Promotional Offer under the Promotion is not exchangeable for cash and are not transferable. Customer can only enjoy the Promotional Offer once.
5. The Promotion is applicable to staff of HSBC Life or the Bank or any HSBC Group entity in Hong Kong.
6. The Promotional Offer will be sent to the Eligible Customer on or before 28 February 2022 to the Eligible Customer’s correspondence email address maintained in HSBC Life’s record at the time of mailing.
7. If customers cancelled any HSBC Family Protector applications which were submitted or effected on or before 18 October 2021 and apply for Eligible Plan during the Promotional Period, the new life insurance application shall be ineligible for enjoying this Promotional Offer.
8. No Promotional Offer will be offered if the Eligible Customer cancels the issued policy of the Eligible Insurance Plan within the cooling off period and before the mailing of the coupon.
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. The Promotional Offer is available while stock lasts. HSBC Life and the Bank reserve the right to replace the Promotional Offer with any alternative gifts from any merchant without prior notice. The Promotional Offer (or any alternative gifts) cannot be converted to cash and their use is subject to the terms and conditions stipulated by the supplying merchant(s). HSBC Life and the Bank are not responsible for and

shall have no liability in respect of the quality of products or services provided by the supplying merchant(s) of the Promotional Offer (or any alternative gifts) in the Promotion.

11. The Promotional Offer is not replaceable in the event of any loss or damage, including without limitation for any coupon lost in transit after being mailed out.
12. No person other than the Eligible 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.
13. In the event of dispute arising out of the Promotion, the decision of the Bank and/or HSBC Life shall be final and conclusive.
14. These Terms and Conditions and the Promotion are subject to prevailing regulatory requirements and are governed by and construed in accordance with the laws of Hong Kong SAR. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time, and the Promotion 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. 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 Eligible Insurance Plan is underwritten by HSBC Life. HSBC Life is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries, and it is intended only for sale in the Hong Kong SAR. HSBC Life 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. Policyholders are subject to the credit risk of HSBC Life. Delayed or missed payments may lead to a discontinuation of your policy. If your policy is lapsed, you will not get back the premium you have paid, and your premiums paid will form part of HSBC Life's assets. You do not have any rights or ownership over any of these assets. Your recourse is against HSBC Life only.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the product should be resolved between HSBC Life and you directly. Please refer to the respective product brochure for detailed features and the policy provisions for the detailed terms and conditions.

Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

## 滙豐One「滙家保」推廣活動條款及細則

1. 推廣活動（「推廣活動」）推廣期由 2021 年 10 月 18 日至 2021 年 12 月 17 日，包括首尾兩天（「推廣期」），並且須符合下列一般條款及細則（「條款及細則」）。
2. 本推廣活動只適用香港特別行政區（「香港」）的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」）的滙豐客戶，而該等客戶符合以下條件（「合資格客戶」）：
  - a. 於 2021 年 10 月 18 日年滿 18 歲或以上；及
  - b. 於本行或於滙豐人壽保險（國際）有限公司（及其繼承人及受讓人）（「滙豐保險」）之記錄內持有有效的電郵地址；及
  - c. 持有滙豐 One 戶口（該滙豐 One 戶口（「合資格戶口」），作為個人戶口持有人或第一戶口持有人（適用於聯名戶口）；及
  - d. 於推廣期內成功新申請由滙豐保險承保之「滙家保」人壽保險計劃（「合資格計劃」），並於 2021 年 12 月 31 日或之前成功批核發出該保單。
3. 合資格的客戶可獲得以下數額的 HKTV mall 現金禮券乙份（「推廣優惠」）。

合資格計劃之新繳保費的年度化金額	HKTV mall 現金禮券數額
港幣 7,999 元或以下	港幣 300 元
介乎港幣 8,000 元至港幣 HKD9,999 元	港幣 400 元
港幣 10,000 元或以上	港幣 500 元

4. 此推廣優惠不可以轉換成現金，也不可轉讓。每位合資格客戶只可享推廣優惠一次。
5. 此推廣優惠適用於本行或滙豐保險或任何香港的滙豐集團員工。
6. 推廣優惠將於 2022 年 2 月 28 日或之前寄往合資格客戶登記於滙豐保險的電郵地址。
7. 如客人取消任何於 2021 年 10 月 18 日或之前遞交/已生效的「滙家保」申請，並於推廣期間申請滙家保，新的「滙家保」申請並不符合此優惠的資格。
8. 如合資格客戶於冷靜期期間及在禮券郵寄之前取消已發出之合資格計劃保單，則不可享推廣優惠。
9. 根據潛在受保人及/或受保人於申請期間所提供的資料，滙豐人壽保留一切接受或拒絕任何計劃的申請之權利。
10. 推廣優惠數量有限，送完即止。滙豐保險及本行有權以由任何供應商提供的任何其他禮品取代而毋須另行通知。本推廣活動下的推廣優惠（或其他取代之禮品）不可兌換現金並受供應商之使用

條款及細則約束。滙豐保險及本行對於推廣優惠（或取代之禮品）的供應商所提供的產品或服務質素概不承擔任何責任。

11. 如遺失或損毀推廣優惠，包括於郵寄途中遺失的任何禮券，將不獲補發。
12. 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。
13. 除有關合資格客戶、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。
14. 本條款及細則以及推廣活動均受有關監管條例約束，並受香港法律所管轄及按照香港特別行政區法律詮釋。本行和滙豐人壽保留隨時更改這些條款和條件的權利，本行和/或滙豐人壽可自行決定撤銷和/或終止促銷活動，而無需事先通知合格的滙豐客戶或任何人。本行和滙豐人壽對此類更改，提款和/或終止不承擔任何責任。本行、滙豐人壽和合資格的滙豐客戶均服從香港法院的非專屬管轄權，但這些條款和條件可在任何主管管轄權的法院執行。

合資格計劃是由滙豐人壽保險承保。滙豐保險是註冊成立於百慕達之有限公司，並為滙豐集團旗下從事保險業務的附屬公司之一，並只在香港特別行政區銷售。滙豐保險已獲香港特別行政區保險業監管局（保監局）授權經營及監管，以在香港特別行政區進行長期業務。您受滙豐保險的信貸風險所影響。如有任何延誤或漏繳到期保費，可能會導致保單終止。若您的保單失效，將不獲發還已繳保費。您支付的保費將成為滙豐保險資產的一部分，您對任何該等資產均沒有任何權利或擁有權。如追討賠償，您只可向滙豐保險追索。

就有關滙豐與您於銷售過程或處理有關交易時引起的金錢糾紛，滙豐將與您把個案提交至金融糾紛調解計劃；然而，有關產品合同條款的任何糾紛，應直接由滙豐保險與您共同解決。有關詳細產品特點及詳細的條款及細則，請參閱相關的產品冊子及保單條款。

由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）刊發