HSBC 滙豐

Terms and Conditions of Premium Discount Promotion of Jade Global/ Jade Ultra Global Generations Universal Life and HSBC Paramount Global Life Insurance Plan:

Promotional Period: 1 January 2021 – 31 December 2021

Eligible Insurance Plans	Required Annualized Premium	Premium Discount Offer
Jade Global Generations Universal Life / Jade Ultra Global Generations Universal Life/ HSBC Paramount Global Life Insurance Plan	< USD 128,000 or < CNY 870,000 or < GBP 100,000 or < AUD 170,000	6% first year initial premium discount
	> / = USD 128,000 or > / = CNY 870,000 or > / = GBP 100,000 or > / = AUD 170,000	7% first year initial premium discount

Remarks: Applicable to initial premium only; not applicable to unscheduled premium and overfunding premium.

Eligible HSBC Customers
1. HSBC life insurance policyholders with maturity date of their Target Protection Plus or WealthSave (RMB & non RMB) Insurance Plan policy(s) falling between 1 January 2021 and 31 December 2021 (both dates inclusive).

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, including any related charges.

Terms and Conditions

1. The promotional offer (the "Promotion") are only applicable to applications successfully submitted by Eligible HSBC Customers (as defined above) (collectively referred to as "Eligible HSBC Customers" below) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns ("HSBC" or the "Bank") in respect of a new purchase of Jade Global Generations Universal Life, Jade Ultra Global Generations Universal Life or HSBC Paramount Global Life Insurance Plan within the Promotional Period mentioned above (both dates inclusive)with policy being issued by HSBC Life (International) Limited ("HSBC Life") within the period of 1 January 2021 to 28 February 2022(both dates inclusive), and the designated annualized premium stated above attained. The Promotion shall at all times be subject to these 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 are also entitled to the Promotion.
3. 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") for 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.
4. Offers under the Promotion are not applicable to policies applied in a company's name.
5. The offers under the Promotion are not exchangeable for cash and are not transferable.
6. 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.
7. 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.
8. 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 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.
9. All offers under the Promotion are provided subject to prevailing regulatory requirements.
10. 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.
11. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive. Based on HSBC Life's internal criteria, HSBC Life may consider some special cases on exceptional basis at the absolute discretion of HSBC Life.

12. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
13. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
14. 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 to carry on long-term insurance business in Hong Kong 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy terms and conditions or contact our HSBC branch staff.

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

Selected HSBC Customers who successfully enroll in the selected life insurance plans during the Promotional Period can enjoy the following offers*:

Applicable to the following policy attaining the designated Annualized Premium (ANP)

Promotional Period: 1 January 2021 – 31 December 2021

Life insurance plan	Accumulated ANP#	First Year Premium Discount Offer / Premium Waiver
HSBC Income Goal Deferred Annuity Plan (DANNB) / HSBC EarlyIncome Deferred Annuity Plan (DEIAP) / Income Goal Insurance Plan II (ANNB2)/ EarlyIncome Annuity Plan (EIAP) /	>/= HK$1,000,000 / >/= US$128,000	7%
	< HK$1,000,000 / < US$128,000	6%
HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Health Goal Insurance Plan (HGIP) / HSBC Family Goal Insurance Plan (FGIP)	>/= HK$1,000,000 / >/= US$128,000	8%
	< HK$1,000,000 / < US$128,000	6.5%
Goal Access Universal Life Plan (Education) (ULEP) / Goal Access Universal Life Plan (Protection) (ULPP)	No minimum ANP	7%
Mortgage Protection Plan (MPP) / Privileged Term Protection Plan (STC)	No minimum ANP	3.5 months

* 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, including any related charges.

Accumulated ANP refers to the ANP of all individual policies of the relevant life insurance plan added together. In respect of a subsequent policy, its application must be completed and accepted within a month from the date of submission of the first policy.

General Terms and Conditions

1. "**Selected HSBC Customers" ("**Eligible HSBC Customers"**)** are HSBC life insurance policyholders with maturity date of their Target Protection Plus or WealthSave (RMB & non RMB) Insurance Plan policy(s) falling between 1 January 2021 and 31 December 2021 (both dates inclusive) ("promotional period").
2. The promotional offers (the "Promotion") are only applicable to applications successfully submitted by Eligible HSBC Customers (as defined above) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns ("HSBC" or the "Bank") in respect of a new purchase of HSBC Income Goal Deferred Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan, Income Goal Insurance Plan II, EarlyIncome Annuity Plan, HSBC Family Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II, HSBC Health Goal Insurance Plan, Goal Access Universal Life Plan (Protection), Goal Access Universal Life Plan (Education), Privileged Term Protection Plan, or Mortgage Protection Plan **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited ("HSBC Life") within the period of 1 January 2021 to 28 February 2022 (both dates inclusive), and the designated Accumulated ANP stated above attained. The Promotion shall at all times be subject to these Terms and Conditions.
3. 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.
4. 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.
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. 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.
8. 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.

9. 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 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.
10. All offers under the Promotion are provided subject to prevailing regulatory requirements.
11. 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.
12. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive. Based on HSBC Life's internal criteria, HSBC Life may consider some special cases on exceptional basis at the absolute discretion of HSBC Life.
13. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
15. 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 for HSBC Income Goal Deferred Annuity Plan (DANNB) /HSBC Early Income Deferred Annuity Plan (DEIAP) / Income Goal Insurance Plan II (ANNB2) / Early Income Annuity Plan (EIAP) / HSBC Family Goal Insurance Plan (FGIP) / HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Health Goal Insurance Plan (HGIP) / Goal Access Universal Life Plan (Protection) (ULPP) / Goal Access Universal Life Plan (Education) (ULEP) - First-year Premium Discount

16. The 7% or 6% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB/DEIAP/ANNB2/EIAP from the **"Selected HSBC Customers"** mentioned in Clause 1 (for DANNB/DEIAP/ANNB2/EIAP policy).
17. The 8% or 6.5% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP2/HGIP/FGIP from the **"Selected HSBC Customers"** mentioned in Clause 1 (for WGIP2/HGIP/FGIP policy).
18. The 7% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of ULPP/ULEP from the **"Selected HSBC Customers"** mentioned in Clause 1 (for ULPP/ULEP policy).
19. For monthly payment of premium, customers are required to pay the first three months' premium upfront with the discount deducted from this initial upfront payment.
20. 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 0.93 or 0.94 (as the case may be) (for DANNB/DEIAP/ANNB2/EIAP policy) OR
    - full annual premium X 0.92 or 0.935 (as the case may be) (for WGIP2/HGIP/FGIP policy) OR
    - full annual premium X 0.93 (for ULPP/ULEP policy).
21. For single premium, the premium discount provided will be calculated as follows:
    - single premium X 0.0233 or 0.02 (as the case may be) (for ANNB2policy) OR
    - single premium X 0.0267 or 0.0217 (as the case may be) (for WGIP2/HGIP policy) OR
    - single premium X 0.014 (for ULPP/ULEP policy) OR
22. For aggregate premium, the premium discount provided will be calculated as follows:
    - full annual premium X 0.07 or 0.06 (as the case may be) (for EIAP policy)

Specific Terms and Conditions for Privileged Term Protection Plan (STC) / Mortgage Protection Plan (MPP) – First-year Premium Waiver

23. The 3.5-months Premium Waiver is only applicable to successful applications in respect of a new purchase of STC/MPP from the **"Selected HSBC Customers"** mentioned in Clause 1.
24. For monthly payment of premium, customers are required to pay first 2.5 months' premium upfront. Subsequently, half of the 3rd month and all of the 4th to 6th month's premiums will be waived."
25. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as full annual premium X 0.7083 (for STC/MPP policy).

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

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翡翠環球/ 翡翠尊尚環球世代萬用壽險及滙瓏環球壽險計劃保費折扣優惠推廣活動條款及細則:

推廣期: 2021 年 1 月 1 日至 2021 年 12 月 31 日

合資格計劃	指定年度化保費	保費折扣優惠
翡翠環球世代萬用壽險/ 翡翠尊尚環球世代萬用壽險/ 滙瓏環球壽險計劃	< 128,000 美元 或 < 870,000 人民幣或 < 100,000 英鎊或 < 170,000 澳元	6%首期保費折扣優惠
	> / = 128,000 美元 或 > / = 870,000 人民幣或 > / = 100,000 英鎊或 > / = 170,000 澳元	7%首期保費折扣優惠

備註：只適用於首期保費；並不適用於非定期保費及額外非定期保費。

合資格滙豐客戶
持有由滙豐人壽保險 (國際) 有限公司所發出的目標儲全保或財富儲蓄保險計劃 (人民幣或非人民幣)，而該保單必須於 2021 年 1 月 1 日至 2021 年 12 月 31 日期間（包括首尾兩天）期滿。

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，包括收費。

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) 於**上述推廣期間**(包括首尾兩天)成功遞交「翡翠環球世代萬用壽險」、「翡翠尊尚環球世代萬用壽險」或「滙瓏環球壽險計劃」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 2021 年 1 月 1 日至 2022 年 2 月 28 日（包括首尾兩天）成功由滙豐人壽保險（國際）有限公司（「滙豐保險」）批核發出，並且須符合下列一般條款及細則條款及細則。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）之員工均可享有此優惠。
3. 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，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. 是次推廣活動之優惠不適用於以公司名義投保的保單。
5. 優惠不可轉讓或兌換現金。
6. 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。
7. 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。
8. 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。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。
9. 是次優惠均受有關的監管條例約束。
10. 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。
11. 若有任何爭議，本行及滙豐保險保留最終決定權。根據滙豐保險的內部准則，滙豐保險保留最終權利特別檢視個別個案。
12. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
13. 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。

14. 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，滙豐保險已獲香港保險業監管局授權及受其監管於香港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。本行乃根據保險業條例（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，並只在香港銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單條款及細則或聯絡本行分行員工。

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。

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HSBC 滙豐

指定匯豐客戶於推廣期間成功投保指定人壽保險計劃可享以下優惠*:

只適用於符合以下年度化保費要求之保單

推廣期: 2021年1月1日至2021年12月31日

人壽保險計劃	年度化保費累積金額#	首年保費折扣/保費豁免優惠
「滙豐聚富入息延期年金計劃」/ 「滙豐盈達延期年金計劃」/ 「聚富入息保險計劃 II」 「盈達年金計劃」/	>/= 港幣 1,000,000 / >/= 美元 128,000	7%
	< 港幣 1,000,000 / < 美元 128,000	6%
「滙溢保險計劃 II」/ 「滙康保險計劃」/ 「滙盛人生保險計劃」	>/= 港幣 1,000,000 / >/= 美元 128,000	8%
	< 港幣 1,000,000 / < 美元 128,000	6.5%
「駿富保障萬用壽險計劃」/ 「駿富教育萬用壽險計劃」	毋最低要求金額	7%
「樂安居供樓保障計劃」/ 「尊尚定期壽險計劃」	毋最低要求金額	3.5 個月

*優惠詳情請參閱一般條款及細則及指定產品的有關條款及細則。

#年度化保費累積金額是指在匯豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

一般條款及細則

15. **「指定滙豐客戶」**(「合資格滙豐客戶」) 是指於 2021 年 1 月 1 日至 2021 年 12 月 31 日期間（包括首尾兩天）(「推廣期」) 內持有由滙豐人壽保險(國際)有限公司所發出的目標儲全保或財富儲蓄保險計劃(人民幣或非人民幣)，而該保單於推廣期內期滿並可獲給付期滿利益。
16. 是次活動之優惠（「優惠」）只適用於合資格滙豐客戶**在推廣期內**成功遞交「滙豐聚富入息延期年金計劃」、「滙豐盈達延期年金計劃」、「聚富入息保險計劃 II」、「盈達年金計劃」、「滙盛人生保險計劃」、「滙溢保險計劃 II」、「滙康保險計劃」、「駿富保障萬用壽險計劃」、「駿富教育萬用壽險計劃」、「尊尚定期壽險計劃」或「樂安居供樓保障計劃」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」)，及其保單於 2021 年 1 月 1 日至 2022 年 2 月 28 日期間（包括首尾兩天）成功由滙豐人壽保險（國際）有限公司（「滙豐保險」）批核發出，並且符合以上年度化保費累積金額要求（如適用）並且符合下列一般條款及細則的保單。本優惠受此等條款及細則約束。
17. 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）之員工均可享有此優惠。
18. 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」)所提供的同一類別產品/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。
19. 是次推廣活動之優惠不適用於以公司名義投保的保單。
20. 優惠不可轉讓或兌換現金。
21. 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。
22. 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。
23. 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。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。

24. 是次優惠均受有關的監管條例約束。
25. 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。
26. 若有任何爭議，本行及滙豐保險保留最終決定權。根據滙豐保險的內部准則，滙豐保險保留最終權利特別檢視個別個案。
27. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
28. 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。
29. 本行、滙豐保險人壽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。

「滙豐盈達延期年金計劃」/「滙豐聚富入息延期年金計劃」/「聚富入息保險計劃 II」「盈達年金計劃」/「滙盛人生保險計劃」/「滙溢保險計劃 II」/「滙康保險計劃」/「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」: 首年保費折扣優惠的相關條款及細則

30. 7%或 6% 首年保費折扣優惠適用於第 1 項條款提及的**「指定滙豐客戶」**成功申請「滙豐盈達延期年金計劃」、「滙豐聚富入息延期年金計劃」、「聚富入息保險計劃 II」、「盈達年金計劃」或「滙盛人生保險計劃」的保單（「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「聚富入息保險計劃 II」/「盈達年金計劃」）。
31. 8%或 6.5% 首年保費折扣優惠適用於第 1 項條款提及的**「指定滙豐客戶」**成功申請「滙溢保險計劃 II」/「滙康保險計劃」或「滙盛人生保險計劃」的保單（「滙溢保險計劃 II」/「滙康保險計劃」/「滙盛人生保險計劃」）。
32. 7%首年保費折扣優惠適用於第 1 項條款提及的**「指定滙豐客戶」**成功申請「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」的保單（適用於「駿富保障萬用壽險計劃」/「駿富教育萬用壽險計劃」）。
33. 選擇月繳保費的客戶須先繳付首 3 個月保費，而保費折扣將於預繳保費中扣除。
34. 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 0.93 或 0.94 (視乎可享之優惠)(適用於滙豐聚富入息延期年金計劃/滙豐盈達延期年金計劃/聚富入息保險計劃 II/盈達年金計劃）或
    - 原定全年應繳保費額 X 0.92 或 0.935 (視乎可享之優惠)(適用於滙溢保險計劃 II/滙康保險計劃/滙盛人生保險計劃）或
    - 原定全年應繳保費額 X 0.93（適用於駿富保障萬用壽險計劃/駿富教育萬用壽險計劃）。
35. 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 0.0233 或 0.02 (視乎可享之優惠)（適用於聚富入息保險計劃 II）或
    - 躉繳保費額 X 0.0267 或 0.0217 (視乎可享之優惠)（適用於滙溢保險計劃 II/滙康保險計劃）或
    - 躉繳保費額 X 0.014（適用於駿富保障萬用壽險計劃/駿富教育萬用壽險計劃）

36. 選擇合計保費金額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 0.07 或 0.06 (視乎可享之優惠)（適用於盈達年金計劃）

「尊尚定期壽險計劃」/「樂安居供樓保障計劃」: 首年保費豁免優惠的相關條款及細則

37. 3.5 個月保費豁免優惠適用於第 1 項條款提及的**「指定滙豐客戶」**成功申請「尊尚定期壽險計劃」、或「樂安居供樓保障計劃」的保單。
38. 選擇月繳保費的客戶須先繳付首 2.5 個月保費，方可獲豁免第 3 個月之一半保費至第 4 及第 6 個月保費。
39. 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 0.7083（適用於尊尚定期壽險計劃/樂安居供樓保障計劃）

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港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。本行乃根據保險業條例（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，並只在香港銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單條款及細則或聯絡本行

分行員工。

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。