

Terms and Conditions of New to Segment Discount Offer of HSBC Voluntary Health Insurance Flexi Plan:
Promotional Period: 2 July 2021 – 30 September 2021

Eligible Insurance Plans	First Year Premium Discount Offer
HSBC Voluntary Health Insurance Flexi Plan (VHF)	15%

Eligible HSBC Customers
HSBC Customers who have newly opened or upgraded their HSBC bank account to a HSBC One/Premier/Jade account from 1 April 2021 to 30 September 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

- 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”) 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 Voluntary Health Insurance Flexi Plan (“VHF”) within the Promotional Period mentioned above (both dates inclusive) with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 2 July 2021 to 30 November 2021 (both dates inclusive). The Promotion shall at all times be subject to these Terms and Conditions, specific case to be reviewed separately if required.
- 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 is not entitled to the Promotion, even if he/she is a HSBC customer and satisfies the eligibility criteria listed above.
- 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 or Discount Offers to Top Up Coverage/ Convert to HSBC Voluntary Health Insurance Flexi Plan), such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
- 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. Both the 10% Family Discount and the Promotion will be calculated based on the original premium (e.g. total premium discount amount = ((10% Family Discount + 15% prevailing premium discount) x first year premium)). Details and terms and conditions of the 10% Family Discount are found in Part 3 “Premium Provisions” of the Terms and Benefits of VHF.
- 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.
- 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.
- 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.
- 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.
- All offers under the Promotion are provided subject to prevailing regulatory requirements.
- 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.
- In the event of dispute, the decision of the Bank and/or 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.

The HSBC Voluntary Health Insurance Flexi Plan is 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. HSBC Life will be responsible for providing your VHF insurance coverage and handling claims under your VHF life insurance policy (underwritten by HSBC Life). 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 VHF product is product of HSBC Life but not HSBC and product(s) issued by HSBC Life 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 which is incorporated in Bermuda with limited

滙豐自願醫保靈活計劃戶口升級推廣保費折扣優惠推廣活動條款及細則:
推廣期: 2021年7月2日至2021年9月30日

合資格計劃	首年保費折扣優惠
滙豐自願醫保靈活計劃	15%

合資格滙豐客戶
在 2021 年 4 月 1 日至 2021 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/卓越理財/尚玉戶口的滙豐客戶或

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

- 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 2021 年 7 月 2 日至 2021 年 11 月 30 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。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）之員工並不享有此優惠，即使他/她是滙豐客戶並且滿足以上列出的資格標準。
- 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或加保/轉保為滙豐自願醫保靈活計劃的折扣優惠），滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
- 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（例：總保費折扣 = ((10% 家庭折扣 + 15% 現有保費折扣) x 首年保費)。10% 家庭折扣的詳情及條款及細則可於「滙豐自願醫保靈活計劃」的條款和利益中第 3 部分「保費條款」中找到。
- 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。
- 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。
- 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。
- 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。
- 是次優惠均受有關的監管條例約束。
- 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。
- 若有任何爭議，本行及/或滙豐保險保留最終決定權。根據滙豐保險的內部準則，滙豐保險保留最終權利特別檢視個別個案。
- 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
- 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。
- 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。



以上滙豐自願醫保靈活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。滙豐保險將負責按人壽保單條款為您的滙豐自願醫保靈活計劃(由滙豐保險批核發出)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。以上滙豐自願醫保靈活計劃產品乃滙豐保險而非滙豐之產品，由滙豐保險批核發出並只在香港銷售。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。