

## HSBC Life Well+ Fit for Friends Programme

### Promotional Offer

1. Subject to all the terms and conditions herein, both Referrer and Referee are eligible for \$500 RewardCash (“Promotional Offer”) upon Referee’s successful application for joining the HSBC Life Well+ programme and the application has been approved by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”) by completing the relevant online referral form during the Promotional Period (as defined below).

### Terms and Conditions

1. HSBC Life Well+ Fit for Friends Programme (the “Promotion”) applies to HSBC Life Well+ programme application successfully submitted to HSBC Life from 1 September 2021 to 31 December 2021 (both dates inclusive) (the “Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
2. Customers should have fulfilled all of the following requirements in order to be eligible as Referrers of the Promotion (the “Referrer”):
  - (a) an individual aged 18 or above on 1 September 2021 AND
  - (b) not a citizen of the United States of America (“U.S.”), a U.S. resident, and/or U.S. tax payer resident; AND
  - (c) an existing HSBC Life Well+ programme member during the Promotional Period; AND
  - (d) be a primary or secondary cardholder of an HSBC Credit Card issued by 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”)
3. Customers should have fulfilled all of the following requirements in order to be eligible as Referees of the Promotion (the “Referee”):
  - (a) an individual aged 18 or above on 1 September 2021; AND
  - (b) not a citizen of the United States of America (“U.S.”), a U.S. resident, and/or U.S. tax payer resident; AND
  - (c) submitted the application for joining the HSBC Life Well+ programme and the application has been approved by HSBC Life during the Promotional Period;
  - (d) be a primary or secondary cardholder of an HSBC Credit Card issued by 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”)
4. The Promotion is applicable to staff of HSBC Life or the Bank or any HSBC Group entity in Hong Kong.
5. To be eligible for the Promotional Offer, the Referee must complete the relevant online referral registration form during the Promotional Period. The Referee should ensure that the information provided is accurate and matches the information on HSBC Life’s records. Failure to do so will result in unsuccessful referrals.
6. The Promotional Offer is only applicable to new HSBC Life Well+ programme applications during the Promotional Period. The Promotional Offer is not transferable.
7. Each Referrer can refer more than one Referee. There is no limit on the Promotional Offer that Referrer can earn.
8. Subject to all the terms and conditions herein, the corresponding RewardCash will be credited to the Referrer and the Referee’s HSBC credit card on or before 28 February 2022. Notification will be sent to the Referrer and the Referee after the RewardCash is credited to the Referrer and the Referee’s HSBC credit card account pursuant to the RewardCash terms and conditions.
9. No Promotional offer will be offered to the Referrer and the Referee if the Referee terminates the HSBC Life Well+ programme within campaign period.
10. The Referrer and the Referee cannot be the same person.
11. The Promotional Offer under the Promotion is not exchangeable for cash and are not transferable.

12. Only the Referrers and the Referees whose credit card accounts are valid and in good standing during the entire Promotional Period and the RewardCash crediting and fulfilment period will be eligible for the Promotional Offer.
13. If the Referee is entitled to more than one promotional offer in relation to HSBC Life Well+ applications during the Promotional Period, the aggregated promotional offer amount (as determined in the sole discretion of HSBC Life and the Bank) will be provided. The Bank and HSBC Life reserves the right to make the final determination on the promotional offer amount, the aggregated promotional offer amount, and all matters relating to the Promotional Offer.
14. These Terms and Conditions are to be read in conjunction with the General Terms and Conditions for the HSBC Life Well+ Programme and the Bank's RewardCash Programme. In the event of any conflict between these Terms and Conditions and the General Terms and Conditions for the HSBC Life Well+ Programme and the Bank's RewardCash Programme in respect of this promotion only, these Terms and Conditions shall prevail.
15. 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 or HSBC Life at their discretion without prior notice to the customers. The Bank and HSBC Life do not accept any liability for any such change, withdrawal and/or termination, or any exercise of discretion by the Bank and HSBC Life under the Promotion. 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, withdrawal and/or termination of these Terms and Conditions, or any exercise of the Bank or HSBC Life's discretion under the Promotion.
16. These Terms and Conditions are subject to prevailing regulatory requirements.
17. No person other than the Referrer, the Referee, 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.
18. In the event of any dispute arising out of the Promotion or Promotional Offer, the decision of the Bank and/or HSBC Life shall be final and conclusive.
19. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.
20. Each of the Bank, HSBC Life, the Referrer and the Referee submits to the non-exclusive jurisdiction of the courts of Hong Kong Special Administrative Region but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

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

## 滙豐保險 Well+ 「薦」友孖住賞計劃

### 推廣優惠

1. 受本優惠之條款約束，推薦人及受薦人於推廣期內（如下述定義）成功申請為滙豐保險 Well+ 的會員及該申請獲滙豐人壽保險（國際）有限公司 - 註冊成立於百慕達之有限公司（「滙豐保險」）批核，並填妥相關之「網上推薦表格」予滙豐保險，推薦人及受薦人均可獲贈 \$500「獎賞錢」（「推廣優惠」）。

### 條款及細則

1. 滙豐保險 Well+ 「薦」友孖住賞計劃（「推廣活動」）適用於由 2021 年 9 月 1 日至 2021 年 12 月 31 日，包括首尾兩天（「推廣期」）成功遞交至滙豐保險之滙豐保險 Well+申請，並且須符合下列一般條款及細則（「條款及細則」）。
2. 客戶需符合以下所有條件方合資格成為本推廣活動之推薦人（「推薦人」）：
  - (a) 於 2021 年 9 月 1 日年滿18歲或以上；及
  - (b) 為非美國公民，及/或美國居民，及/或美國納稅人；及
  - (c) 於推廣期內為有效滙豐保險 Well+ 計劃會員；及
  - (d) 由香港特別行政區（「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」）發出的滙豐信用卡的主卡或附屬卡持卡人
3. 客戶需符合以下所有條件方合資格成為本推廣活動之受薦人（「受薦人」）：
  - (a) 於 2021 年 9 月 1 日年滿18歲或以上；及
  - (b) 為非美國公民，及/或美國居民，及/或美國納稅人；及
  - (c) 於推廣期內提交參加滙豐保險 Well+ 的申請及該申請獲滙豐保險批核。
  - (d) 由香港特別行政區（「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」）發出的滙豐信用卡的主卡或附屬卡持卡人
4. 此推廣優惠並適用於本行或滙豐保險或任何香港的滙豐集團員工。
5. 受薦人必須於推廣期內填妥相關之「網上推薦登記表格」。受薦人需確定所提供之資料之準確性，並與滙豐保險之記錄相符。若未能提供，會導致推薦無效。
6. 推廣優惠只適用於受薦人於推廣期內新滙豐保險 Well+申請。推廣優惠不可轉讓。
7. 每位推薦人可推薦多於一位受薦人，即推薦人可獲享多於一次推廣獎賞，不設上限。
8. 受本優惠之條款約束，有關的「獎賞錢」將於 2022 年 2 月 28 日或之前存入推薦人、受薦人的滙豐信用卡戶口內。根據「獎賞錢」條款及細則，於「獎賞錢」存入合資格客戶的滙豐信用卡戶口後，合資格客戶將獲得通知。
9. 如受薦人於推廣期間退出滙豐保險 Well+計劃，受薦人及推薦人則不可享推廣優惠。
10. 推薦人及受薦人不可為同一人。
11. 「獎賞錢」不可兌換現金及不得轉讓。
12. 推薦人、受薦人的滙豐信用卡必須於推廣期及「獎賞錢」誌入及履行期內仍然有效及信用狀況良好，方可獲享推廣優惠。

13. 如受薦人於推廣期內同時符合其他人壽保險計劃申請的相關推廣優惠資格，受薦人會獲總優惠價值，並以本行及滙豐人壽的決定為準。本行或滙豐人壽保留對推廣優惠總額及與推廣優惠所有有關事項作出最終決定的權利。
14. 推廣優惠及滙豐保險 Well+ 須受本行的條款及細則約束。除非另外說明，否則，「獎賞錢」計劃的一般條款及細則均適用於此推廣。就本推廣而言，如有任何爭議，概以本推廣活動及滙豐保險 Well+ 的條款及細則為準。
15. 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。因本條款及細則的任何更改或任何行使本行或滙豐保險對此推廣的酌情權而可能造成的任何(直接或間接)損失、損害、利益損失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。
16. 此推廣優惠條款及細則均受有關監管條例約束。
17. 除有關推薦人、受薦人、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。
18. 如有任何有關本推廣活動或推廣優惠的爭議，本行及/或滙豐人壽保留最終決定權。
19. 以上推廣條款及細則受香港法律所管轄，並按照香港特別行政區法律詮釋。
20. 本行、滙豐人壽及合資格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。

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