Terms and Conditions of Summer Promotional Discount Promotion of HSBC Voluntary Health Insurance Flexi Plan:

Promotional period: 20 July 2020 – 30 Sep 2020

Eligible Insurance Plans	First Year Premium Discount Offer
HSBC Voluntary Health Insurance Flexi Plan (VHF)	10%

Eligible HSBC Customers
HSBC Customers who have newly opened or upgraded their HSBC bank account to a HSBC Advance/Premier/Jade account from 20 April 2020 to 30 September 2020 (both dates inclusive); or
HSBC Customers with 3 or more existing HSBC in-force life insurance policies at point of new application

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") 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 within the period of 20 July 2020 to 30 November 2020 (both dates inclusive). The Promotion shall at all times be subject to these Terms and Conditions, specific case to be reviewed separately if required.
2. Staff of HSBC Life (International) Limited ("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.
3. Except at 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.
4. 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 +10% 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.
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 insured/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 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 accept no liability for any such change, withdrawal and/or termination.
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 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.
12. In the event of dispute, the decision of the Bank and/or HSBC Life shall be final and conclusive.
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 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. 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

滙豐自願醫保靈活計劃夏季推廣保費折扣優惠推廣活動條款及細則:

推廣期: 2020 年 7 月 20 日至 2020 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	10%

合資格滙豐客戶
在 2020 年 4 月 20 日至 2020 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運籌理財/卓越理財/ 尚玉戶口的滙豐客戶或
在申請新保單時，持有三份或以上仍生效的滙豐人壽保單的滙豐客戶

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) (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 2020 年 7 月 20 日至 2020 年 11 月 30 日（包括首尾兩天）成功批核發出。本優惠受此等條款及細則約束，特殊個案將會被個別檢視。
2. 滙豐人壽保險（國際）有限公司（「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。。
3. 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。
4. 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 + 10%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。
5. 是次推廣活動之優惠不適用於以公司名義投保的保單。
6. 優惠不可轉讓或兌換現金。
7. 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。
8. 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。
9. 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。
10. 是次優惠均受有關的監管條例約束。
11. 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。
12. 若有任何爭議，本行及／或滙豐保險保留最終決定權。
13. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
14. 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。
15. 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。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刊發。

HSBC Voluntary Health Insurance Flexi Plan Promotion

Terms and Conditions

1. HSBC Voluntary Health Insurance Flexi Plan Promotion (the "Promotion") is from 20 July 2020 to 30 September 2020 (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") who have fulfilled the following criteria (the "Eligible Customers"):
   (a) Successfully applied for HSBC Voluntary Health Insurance Flexi Plan underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability ("HSBC Life") ("HSBC VHIS Flexi Plan") during the Promotional Period, with the HSBC VHIS Flexi Plan policy being issued on or before 31 December 2020; and
   (b) The first year annual premium of the HSBC VHIS Flexi Plan policy is HKD8,000 or above.

3. An Eligible Customer is entitled to HKD500 Mannings cash coupon ("Promotional Offer"). The Promotional Offer is not transferrable.

4. This Promotional Offer is not applicable if to staff of HSBC Life or the Bank.

5. The Promotional Offer will be mailed out to the Eligible Customer 1 month after the cooling off period of the issued policy of the VHIS Flexi Plan to the Eligible Customer's correspondence address maintained in HSBC Life's record at the time of mailing.

6. No Promotional Offer will be offered if the Eligible Customer cancels the issued policy of the VHIS Flexi Plan within the cooling off period.

7. 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 and services provided by the supplying merchant(s) of the Promotional Offer (or any alternative gifts) in the Promotion.

8. The Promotional Offer is not replaceable in the event of any loss or damage, including without limitation in any lost in transit after being mailed out.

9. No person other than the Eligible Customer, HSBC Life and the Bank 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.

10. In the event of dispute arising out of the Promotion, the decision of HSBC Life and the Bank shall be final and conclusive.

11. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of Hong Kong SAR.

HSBC Voluntary Health Insurance Flexi Plan is underwritten by HSBC Life (International) Limited ("HSBC Life"). The HSBC Voluntary Health Insurance Flexi Plan is not equivalent or similar to any kind of deposit. 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.

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

滙豐自願醫保靈活計劃推廣活動

條款及細則

1. 滙豐自願醫保靈活計劃推廣活動（「推廣活動」）推廣期由 2020 年 7 月 20 日至 2020 年 9 月 30 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. 本推廣活動適用於香港特別行政區（「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」）的客戶，而該等客戶需符合以下條件（「合資格客戶」）：
   (a) 於推廣期內成功申請由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）（「滙豐保險」）承保之滙豐自願醫保靈活計劃（「滙豐靈活醫保」），並於 2020 年 12 月 31 日或之前成功批核發出保單；及
   (b) 該滙豐靈活醫保保單的首年保費為港幣 8,000 元或以上。

3. 合資格客戶可獲贈港幣 500 元萬寧現金禮券（「推廣優惠」）。推廣優惠不可轉讓。

4. 此推廣優惠並不適用於本行或滙豐保險員工。

5. 推廣優惠將於已發出之滙豐靈活醫保保單之冷靜期後一個月以寄往合資格客戶在郵遞時登記於滙豐保險的通訊地址。

6. 如合資格客戶於冷靜期期間取消已發出之合資格計劃保單，則不可享推廣優惠。

7. 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及服務質素概不承擔任何責任。

8. 如遺失或損毀推廣優惠，包括於郵寄途中遺失，將不獲補發。

9. 除有關合資格客戶、滙豐保險及本行以外，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。

10. 如有任何有關本推廣活動的爭議，滙豐保險及本行保留最終決定權。

11. 本條款及細則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。

滙豐自願醫保計劃是由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保。滙豐自願醫保計劃並非等同於或類似任何類型的存款。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。

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