

HSBC Voluntary Health Insurance Flexi Plan Promotional Terms and Conditions

1. HSBC Voluntary Health Insurance Flexi Plan Promotion (the “Promotion”) runs from 1 October 2020 to 31 December 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 (“Eligible Life Insurance Plan” or “HSBC VHIS Flexi Plan”) underwritten by HSBC Life (International) Limited (“HSBC Life”) during the Promotional Period, with the HSBC VHIS Flexi Plan policy being issued on or before 31 March 2021 (“Eligible Applications”); and
 - (b) Eligible Life Insurance Plan has attained the first year Annualised New Premium amount indicated below. An individual policy’s Annualised New Premium or the aggregated Annualised New Premiums of the Eligible Life Insurance Plans under the same family would be counted.
3. For Eligible Applications made through the Bank, the value of the MediFast coupon (“Promotional Offer”) that the Eligible Customers are entitled to be will be as set out in the table below. The Promotional Offer is not transferrable.

Annualised New Premium	MediFast Coupon Value
HKD10,000 to HKD14,999	HKD1,000
HKD15,000 or above	HKD1,500

4. For eligibility based only on an individual policy, the Promotional Offer will be mailed out to the Eligible Customer on or before 31 March 2021 to the Eligible Customer’s correspondence address maintained in HSBC Life’s record at the time of mailing. For eligibility based on Eligible Life Insurance Plans under the same family, the Promotional Offer will be mailed to the policyholder within the same family with the last Eligible Life Insurance Plan issued as applicable on or before 31 March 2021.
5. No Promotional Offer will be offered if one of the HSBC VHIS Flexi Plan within the same family is rejected or cancelled, and the aggregated Annualised New Premium is below HKD10,000 within the same family.
6. No Promotional Offer will be offered if the Eligible Customer cancels the issued policy of the HSBC VHIS Flexi Plan within the cooling off period and before the mailing of the coupon.
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 or 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 for any coupon that may be 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 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.
12. 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

HSBC Voluntary Health Insurance Flexi 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 10 月 1 日至 2020 年 12 月 31 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（「滙豐保險」）承保之滙豐自願醫保靈活計劃（「合資格保險計劃」或「滙豐靈活醫保」），並於 2021 年 3 月 31 日或之前成功批核發出保單（「合資格申請」）；及
 - (b) 該合資格保險計劃的首年新繳保費已達到以下的金額。個人或同一家庭下的合資格保險計劃的新繳保費之年度化金額將被計算在內。
3. 合資格申請經由本行提交後，合資格客戶將可獲得的快驗保禮券（「推廣優惠」）的數額如下表所列，推廣優惠不可轉讓。

新繳保費之年度化金額	快驗保禮券數額
港幣 10,000 元至港幣 14,999 元	港幣 1,000 元
港幣 15,000 元或以上	港幣 1,500 元

4. 合資格的個人保險計劃，推廣優惠將於 2021 年 3 月 31 日或之前寄往合資格客戶在郵遞時登記於滙豐保險的通訊地址。同一家庭下的合資格保險計劃，推廣優惠將 2021 年 3 月 31 日或之前郵寄給同一家庭下最新申請的合資格保險計劃之保單持有人。
5. 如家庭計劃中的任何申請被拒絕或取消，而合計的新繳保費之年度化金額低於 10,000 港元，該等客戶將不可獲得推廣優惠。
6. 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。
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或服務質素概不承擔任何責任。
8. 如遺失或損毀推廣優惠，包括但不限於郵寄後可能在運輸途中遺失的任何禮券，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。
12. 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。

滙豐自願醫保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