

TravelSurance Dec 2020 to Dec 2021 Welcome Offers (“Offers”)

General Terms and Conditions

1. The Offers (as set out in Clause 8 and Clause 9 below) are provided by AXA General Insurance Hong Kong Limited (“AXA”).
2. The Offers are applicable to customers who apply for a TravelSurance policy with The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) between 1 December 2020 and 31 December 2021 (both days inclusive) (“Eligible Customer”), and the policy must be successfully issued by AXA within 1 month from the submission date of application.
3. The Offers are not exchangeable for cash and are not transferrable.
4. If the Eligible Customer* is also entitled to other prevailing promotional offer(s) (e.g. preferential offers for HSBC staff) in respect of the same TravelSurance policy, HSBC and AXA reserve the right to provide only one of such offers to the customer, at HSBC’s and AXA’s discretion.
5. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.
6. No person other than the Eligible Customer*, HSBC and AXA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong SAR) to enforce or enjoy the benefit of any of the provisions of these general terms and conditions.
7. HSBC and AXA reserve the right to alter or terminate the Offers (in whole or in part) or amend the relevant terms and conditions at any time without prior notice.
8. **Single Trip TravelSurance – 15% premium discount**
The 15% premium discount is only applicable to customers who apply for a Single Trip TravelSurance policy with HSBC between 1 December 2020 and 31 December 2021 (both dates inclusive) and the policy must be successfully issued by AXA within 1 month from the submission date of application.
9. **MultiTrip TravelSurance[^] – 30% discount on the first year premium**
 - i. The 30% discount on the first year premium is only applicable to customers who apply for a Multi Trip TravelSurance policy with HSBC between 1 December 2020 and 31 December 2021 (both dates inclusive) and the policy must be successfully issued by AXA within 1 month from the submission date of application.
 - ii. Customers who have withdrawn or cancelled an application/a policy for the same MultiTrip TravelSurance within six months before the date of application will not be entitled to the offer. The date appearing in AXA’s records will be conclusive as to the date on which the application/policy was filed, withdrawn or cancelled.

[^] MultiTrip TravelSurance provides coverage for an unlimited number of return trips from Hong Kong in a 12-month period starting from the effective date of coverage. The maximum period of insurance for each trip is 100 days.

* For Online application, the customer means the person specified under “Applicant’s Personal Details” section of the online application form. For application form submission, the customer means the person specified under “Personal data of applicant” section of the application form. For application through the phone, the customer means the person who dials in / is called in respect of completing the application. The customer and the policyholder must be the same person and must be aged 18 or above.

For product details and related charges, please refer to the relevant factsheets, brochures and policy wordings or contact our staff at HSBC.

The general insurance policies are underwritten by **AXA General Insurance Hong Kong Limited (“AXA”)**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong SAR) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.