

**Terms and Conditions of HSBC Life Well+ Discount Promotion:**
**Promotional Period: 15 March 2021 – 30 Jun 2021 (the “Promotional Period”) for eligible life insurance plan underwritten by HSBC Life (International) Limited (“Eligible Insurance Plan”) as specified below:**

Eligible Life Insurance Plan	Promotional Offers
HSBC Income Goal Deferred Annuity Plan	2% first year premium discount on top of any prevailing relevant premium discount offers  (except any Staff Discount offers, Maturity Discount offers, Super Jumbo Deal Discount offers, Member Get Member Promotion, Tax Combo offers or any other Special Extra Discount concurrently run by HSBC Life (as defined below))
HSBC EarlyIncome Deferred Annuity Plan	
EarlyIncome Annuity Plan	
Income Goal Insurance Plan II	
HSBC Wealth Goal Insurance Plan II	
Goal Access Universal Life Plan (Education)	

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.

<b>Eligible HSBC Customers</b>
Subject to all the terms herein, Eligible HSBC Customers are those HSBC Customers who meet all of the following criteria: I. has successfully enrolled in the HSBC Life Well+ Programme through HSBC HK Mobile Banking app within the Promotional Period and applied for the abovementioned Eligible Life Insurance Plan within the Promotional Period; or II. has successfully (a) applied for an Eligible Insurance Plan under HSBC Life Well+ Programme within the Promotional Period; and (b) applied for the abovementioned Eligible Life Insurance Plan within 1 month on or after the application date of Eligible Life Insurance Plan under HSBC Life Well+ Programme. (“Eligible Time Period”)

**Terms and Conditions for the Promotion**

- The promotion for Promotional Offers (the “Promotion”) are only applicable to applications successfully submitted by the 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 Income Goal Deferred Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan, EarlyIncome Annuity Plan, Income Goal Insurance Plan II, HSBC Wealth Goal Insurance Plan II, or Goal Access Universal Life Plan (Education) **within the Promotional Period (under criteria I) or Eligible Time Period (under criteria II) mentioned under Eligible HSBC Customers section** with policy being issued within the period of 15 March 2021 to 31 August 2021 (both dates inclusive). The Promotion and Promotional Offers shall at all times be subject to these Terms and Conditions-.
- Staff of HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“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 who are Eligible HSBC Customers are also entitled to the Promotion.
- 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 customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
- Subject to all the terms herein, this Offer provides a 2% first year premium discount on top of prevailing premium discount (except any Staff Discount offers, Maturity Discount offers, Member Get Member Promotion, Super Jumbo Deal Discount offers, Tax Combo offers or any other Special Extra Discount concurrently run by HSBC Life) with both the 2% and prevailing premium discount calculated based on the original premium (e.g. total premium discount amount = ((2% + prevailing premium discount) x first year premium)). To avoid any uncertainty, HSBC Life shall have the right to make the final determination as to the relevant amount of any available premium discount.
- 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 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.
- For detailed terms and conditions of the HSBC Life Well+ program (“HSBC Life Well+”), please refer to the “HSBC Life Well+” dashboard in the HSBC HK Mobile Banking app or you may refer to HSBC website <https://www.hsbc.com.hk/insurance/well-plus/>.
- The Bank and HSBC Life reserve the right to change these Terms and Conditions including the terms and conditions under HSBC

Life Well+ at any time and the offers 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.

11. All offers under the Promotion are provided subject to prevailing regulatory requirements.
12. No person other than the Eligible HSBC Customer, 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.
13. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
14. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
15. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
16. 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 life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong and is incorporated in Bermuda with limited liability. HSBC Life will be responsible for providing your insurance coverage and handling claims under your 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 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 or contact our HSBC branch staff.

Issued by The Hongkong and Shanghai Banking Corporation Limited

## Promotional Terms and Conditions

### HSBC Life Well+ Triple Offer –\$500 RewardCash Offer

1. The promotion (the “Promotion”) runs from 15 March 2021 to 30 June 2021 (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 HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”) who have fulfilled all of the following requirements (the “Eligible Customers”):
  - a. submitted the application for joining the HSBC Life Well+ programme and the application has been approved by HSBC Life during the Promotional Period;
  - b. 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”); AND
3. An Eligible Customer is entitled to \$500 RewardCash (“Promotional Offer”). Each Eligible Customer can only enjoy the Promotional Offer once.
4. The Promotion is applicable to staff of HSBC Life or the Bank or any HSBC Group entity in Hong Kong.
5. The corresponding RewardCash will be credited to the Eligible Customer's HSBC credit card on or before 31 Aug 2021. Notification will be sent to the Eligible Customer after the RewardCash is credited to the Eligible Customer's HSBC credit card account pursuant to the RewardCash terms and conditions.
6. The Promotional Offer under the Promotion is not exchangeable for cash and are not transferable.
7. Only Eligible Customers 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.
8. If the Eligible Customer 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 and the aggregated promotional offer amount.
9. 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.
10. 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. 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.
11. These Terms and Conditions are subject to prevailing regulatory requirements.

12. No person other than the Eligible Customer, 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.
13. 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.
14. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.
15. Each of the Bank, HSBC Life and the Eligible Customer 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+保費折扣優惠推廣活動條款及細則:**

**推廣期: 2021 年 3 月 15 日至 2021 年 6 月 30 日 (「推廣期」) - 以下人壽保險計劃由滙豐人壽保險(國際)有限公司承保 (「指定人壽保險計劃」)**

指定人壽保險計劃	推廣優惠
滙豐聚富入息延期年金計劃	除任何有關現有保費折扣優惠外 (任何同時由滙豐保險(見下述定義)所提供的員工保費折扣優惠、期滿保費折扣優惠、特大額保費折扣優惠、扣稅組合優惠、客戶推薦推廣活動或任何其他特別額外保費折扣優惠除外), 可獲額外 2% 首年保費折扣優惠。
滙豐盈達延期年金計劃	
盈達年金計劃	
聚富入息保險計劃 II	
滙溢保險計劃 II	
駿富教育萬用壽險計劃	

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, 包括任何有關收費。

合資格滙豐客戶
受本文所有條款約束, 合資格滙豐客戶指符合以下條件的滙豐客戶: I. 於推廣期間成功經香港滙豐流動理財應用程式成功參與滙豐保險 Well+及成功申請上述指定的人壽保險計劃; 或 II. 於(a) 推廣期間成功申請滙豐保險 Well+下之合資格保險計劃, 並(b) 於該申請日期之一個月內(「合資格時段」)申請上述指定的人壽保險計劃

**推廣條款及細則**

- 是次優惠推廣活動之優惠 (「優惠」) 只適用合資格滙豐客戶於上述推廣期 (條件 I 下) 或合資格時段 (條件 II 下) 成功遞交「滙豐聚富入息延期年金計劃」、「滙豐盈達延期年金計劃」、「盈達年金計劃」、「聚富入息保險計劃 II」、「滙溢保險計劃 II」或「駿富教育萬用壽險計劃」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」), 及其保單於 2021 年 3 月 15 日至 2021 年 8 月 31 日期間 (包括首尾兩天) 成功批核發出, 並且符合一般條款及細則的保單。本推廣優惠受此等條款及細則約束, 特殊個案將會被個別檢視。
- 滙豐人壽保險 (國際) 有限公司 (「滙豐保險」, 於百慕達註冊成立之有限公司) 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) 之員工需同時為合資格滙豐客戶才可享有此優惠。
- 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/服務的的其他優惠, 滙豐保險保留權利, 只向該客戶提供價值最高的一項優惠。
- 受本文所有條款約束, 本優惠將提供除任何現有保費折扣優惠外, 2% 首年保費折扣優惠, 而該 2% 首年保費折扣優惠及現有保費折扣優惠將基於原保費計算 (例: 總保費折扣 = ((2% + 現有保費折扣) x 首年保費)。現有保費折扣優惠則不包括滙豐保險同時所提供的員工保費折扣優惠、期滿保費折扣優惠、客戶推薦推廣活動、扣稅組合優惠、特大額保費折扣優惠或任何其他特別額外保費折扣優惠。避免任何疑問, 滙豐人壽有最終權利決定任何可享有的保費折扣金額。
- 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. 有關滙豐保險 Well +計劃（“滙豐保險 Well +”）的條款及細則，請參閱香港滙豐流動理財應用程式中“滙豐保險 Well +”的儀表板，或者到訪滙豐網站 <https://www.hsbc.com.hk/insurance/well-plus/>。
10. 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，包括“滙豐保險 Well +”之條款及細則。本行及／或滙豐保險亦可能運用他們/它的酌情權取消及／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。
11. 是次優惠均受有關的監管條例約束。
12. 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。
13. 若有任何爭議，本行及滙豐保險保留最終決定權。
14. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
15. 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。
16. 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。

以上人壽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並於百慕達註冊成立之有限公司。滙豐保險將負責按您的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。

## 推廣優惠條款及細則

### 滙豐保險Well+ 三重賞 - \$500「獎賞錢」推廣活動

1. 本推廣活動（「推廣活動」）推廣期由2021年3月15日至2021年6月30日，包括首尾兩天（「推廣期」），並且須符合下列所有一般條款及細則（「條款及細則」）。
2. 本推廣活動只適用於獲滙豐人壽保險（國際）有限公司 - 註冊成立於百慕達之有限公司（「滙豐保險」）的客戶，而該等客戶符合以下條件（「合資格客戶」）：
  - a. 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。
  - b. 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；及
3. 合資格客戶成功申請為滙豐保險Well+的會員，可獲贈\$500「獎賞錢」（「推廣優惠」）。每位合資格客戶只可享推廣優惠一次。
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. 有關的「獎賞錢」將於2021年8月31日或之前存入合資格客戶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。
6. 「獎賞錢」不可兌換現金及不得轉讓。
7. 合資格客戶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。
8. 如合資格客戶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，合資格客戶會獲總優惠價值，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作出最終決定的權利。
9. 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。
10. 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，本行及滙豐保險概不負責。
11. 此推廣優惠條款及細則均受有關監管條例約束。
12. 除有關合資格客戶、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。
13. 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。
14. 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。
15. 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