

The Promotion is brought to you directly by HSBC Life

HSBC Life "Life is More Rewarding" Offer – Promotional Terms and Conditions

1. **HSBC Life "Life is More Rewarding" Offer** (the "Promotion") is from 23 June 2022 to 31 July 2022 (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 who have fulfilled the following criteria (the "Eligible Customers")
 - (a) Existing customers of 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
 - (b) Registered for the 2022 Phase II Consumption Voucher Scheme to receive consumption voucher through PayMe¹ at the Government Consumption Voucher Scheme website (<https://www.consumptionvoucher.gov.hk/>) or through paper forms on before 23 July 2022; AND
 - (c) Successfully applied for an Eligible Insurance Policy during the Promotion Period.
3. "Eligible Insurance Policy" refers to any successful application for a policy of any of these insurance plans: HSBC Ultra Wealth Goal Insurance Plan, Privileged Term Protection Plan, Mortgage Protection Plan, HSBC EarlyIncome Deferred Annuity Plan, Income Goal Insurance Plan II, HSBC Income Goal Deferred Annuity Plan, HSBC Flourish Income Annuity Plan, HSBC Goal Access Universal Life Plan (Protection), HSBC Goal Access Universal Life Plan (Education), HSBC Family Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II, HSBC Health Goal Insurance Plan, and HSBC Voluntary Health Insurance Flexi Plan, HSBC Family Protector, HSBC Paramount Global Life Insurance Plan, Jade Global Generations Universal Life Plan and Jade Ultra Global Generations Universal Life Plan, all underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability ("HSBC Life").
4. An Eligible Customer who applies for an Eligible Insurance Policy during the Promotional Period (at HSBC branches or through video-enabled meeting(s) or through application hotline +852 2233 3130 or online), and has his/her application accepted and policy(ies) issued on or before 31 October 2022, may (at HSBC Life and the Bank's discretion), be offered PayMe discount vouchers in accordance with the tiering listed below (the "Gift"). There is no limit to the number of times each Eligible Customer may receive the Gift during the Promotional Period.

Eligible Insurance Policy	Apply Online	Apply at branch/ through video enabled meetings / via hotline	Gift – PayMe Discount Vouchers

HSBC Family Protector	✓	N/A	HK\$250
HSBC Voluntary Health Insurance Flexi Plan	✓	✓	HK\$500
Eligible Insurance Policy with Annualised New Premium between HK\$200,000 – HK\$499,999 (before discount, for each eligible plan)	N/A	✓	HK\$2,000
Eligible Insurance Policy with Annualised New Premium between HK\$500,000 or above (before discount, for each eligible plan)	N/A	✓	HK\$5,000

Eligible Customer will be entitled to the highest amount of Gift value according to the Annualised New Premium (where applicable) of the Eligible Insurance Policy.

5. For Eligible Insurance Policy which is a life insurance policy paid with a single premium, the Annualised New Premium is calculated as: Single Premium x 0.1. For Eligible Insurance Policy which is a life insurance policy paid with aggregate premium, the Annualised New Premium is the first year premium required to be paid by such policy.
6. Eligible Customers cannot enjoy this Promotion in conjunction with HSBC Life Early Summer Campaign. If the Eligible Insurance Policy is eligible for both this Promotion and the HSBC Life Early Summer Campaign, Eligible Customers will be offered the gift of the HSBC Life Early Summer Campaign only.
7. Eligible Customers are required to register for this Promotion by providing the following information via one of the following channels:
 - (i) Provide PayMe ID to a staff member at the time of new application of Eligible Insurance Policy at any HSBC branches or through video-enabled meeting(s) or through application hotline +852 2233 3130 during the Promotional Period; OR
 - (ii) Provide PayMe ID and policy number on or before 30 November 2022 via a form online on the Promotion webpage (www.hsbc.com.hk/ins-offer) after the Eligible Insurance Policy is issued.

Information provided by Eligible Customers will solely be used for the purpose of verifying their eligibility and for Gift fulfilment's purposes, such information will not supersede the Eligible Customers' personal information kept in HSBC Life and the Bank's record. By providing the required information, Eligible Customers acknowledge and consent to HSBC Life and the Bank's collection, use, and sharing such information between HSBC Life, the Bank and PayMe for the purpose of Gift fulfilment by PayMe. Customers should ensure that the information provided is accurate and matches the information on HSBC Life and the Bank's records.

8. No Gifts will be offered if the Eligible Customer cancels the issued policy(ies) within the cooling off period.

9. If customers cancel any applications which were submitted or effected within 12 months from the start date of the Promotion Period and apply for the same Eligible Insurance Policy during the promotional period, the new life insurance application is ineligible for enjoying this offer.
10. If Eligible Customers receive the Gift and cancel any issued Eligible Insurance Policy before 31 July 2023, HSBC Life and the Bank reserve the right to withdraw the Gifts or debit the amount of the Gift from the PayMe wallet.
11. Eligible Customers will receive the Gifts in their PayMe wallet by 31 January 2023 according to the PayMe ID provided (“Voucher Issue Date”).
12. According to the total amount of the Gifts, Gifts will be issued in multiple of discount vouchers valued at \$250 each (“Vouchers”) in the PayMe wallet. Usage of the Vouchers are subject to clause 21 - 29.
13. Vouchers are not transferable to PayMe wallet balance, not exchangeable to cash/service, other products or discounts, and not replaceable in the event of any loss or damage, or delivery failure (such as due to an invalid PayMe ID).
14. HSBC Life and the Bank reserve the right to replace the Gifts with any alternative gifts from any merchant without prior notice. The Gifts (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).
15. HSBC Life and the Bank are not responsible for and shall have no liability in respect of the delivery of, or the quality of products and services provided by the supplying merchant(s) redeeming the Gifts (or any alternative gifts) that are subject to the Promotion.
16. 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 their discretion without prior notice to the customers. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
17. 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.
18. In the event of dispute arising out of the Promotion, the decision of the Bank and HSBC Life shall be final and conclusive.
19. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

20. 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.

Usage of the Vouchers

21. Vouchers will be valid for usage for 1 year from the Voucher Issue Date (“Consumption Period”)

22. Vouchers can only be used for payment at the PayMe merchants via PayMe app during the Consumption Period.

23. For each Eligible Transaction (see definition below), Eligible Customers will be charged the full amount by the merchant and PayMe will automatically apply the Voucher and credit the HKD 250 rebate to the Eligible Customer’s wallet when the transaction is completed.

24. The following conditions must be met for the Voucher to be consumed at a transaction (each transaction that meets these conditions, an “Eligible Transaction”):

- (i) the Voucher is consumed within the Consumption Period;
- (ii) the transaction is HKD 250 or more and paid for using PayMe at any PayMe merchant;
- (iii) the PayMe wallet benefiting from the Voucher must have sufficient balance limit to receive the rebate from the Voucher; and
- (iv) the PayMe wallet benefiting from the Voucher must not be suspended or terminated.

The Voucher will be automatically applied upon meeting the criteria.

25. Only one Voucher can be consumed for each Eligible Transaction.

26. In case of a refund (full or partial) initiated by customer or merchant after the transaction at which a Voucher is consumed, the Bank or HSBC Life retains the right to withdraw the Voucher or debit the amount credited to a PayMe wallet from the Voucher.

27. Eligible Customers must have available wallet space and sufficient annual receive limit remaining in their PayMe wallet at the point of the Eligible Transaction to receive the rebate from the Voucher.

28. The Voucher may be transferred by the Eligible Customer to another PayMe user via the ‘Share’ function on the PayMe app. Once shared with another PayMe user, the Bank or HSBC Life shall have no liability in this respect.



29. The Voucher is governed by these terms and conditions and other terms and conditions stipulated by the respective PayMe merchants. The Bank and the respective PayMe merchants can change or cancel the Vouchers or amend the terms and conditions. Please check the relevant website of the merchant for the latest details, availability and terms and conditions of the offers.

¹ PayMe is a stored value facility with license registered under Hong Kong Monetary Authority (SVF License Number: SVFB002).

HSBC Life is solely responsible on offering of the Promotion. The life insurance plans are underwritten by HSBC Life, which 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. 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 agency of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The above promotion and products are services/products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details, cooling off period and related charges, please refer to the relevant brochures and policy provisions.

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

2022 June – July Extra 1% Discount Offer on First Year Premium

Eligible HSBC Customers⁺ who successfully enroll in the selected life insurance plans during the Promotional Period below can enjoy the following offers, subject to the relevant terms and conditions[#]:

⁺ If customers cancelled any applications which were submitted or effected on or before the start date of the Promotional Period and apply for below selected life insurance plans during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.

Promotional Period: 23 June 2022 – 31 July 2022

Eligible Insurance Plans	Promotional Offer – Offer I & II
HSBC Income Goal Deferred Annuity Plan (DANNB)	Offer I: Single premium payment: 0.1% premium discount; or Annual premium payment: 1% discount on first year premium discount on top of prevailing premium discount offers [#]
HSBC EarlyIncome Deferred Annuity Plan (DEIAP)	
HSBC Flourish Income Annuity Plan (FIAP)	
Income Goal Insurance Plan II (ANNB2)	
HSBC Wealth Goal Insurance Plan II (WGIP2)	
HSBC Family Goal Insurance Plan (FGIP)	
HSBC Health Goal Insurance Plan (HGIP)	
Goal Access Universal Life Plan (Protection) (ULPP)	
Goal Access Universal Life Plan (Education) (ULEP)	
Jade Global Generations Universal Life (JGG)*/ Jade Ultra Global Generations Universal Life(JUGG)*	
HSBC Paramount Global Life Insurance Plan (PGIP)	
HSBC Ultra Wealth Goal Insurance Plan (UWGIP)	
Privileged Term Protection Plan (STC)	Offer II: 0.5 month premium waiver for the first year on top of prevailing premium waiver [#]

[#] Not applicable to any Staff Discount offers, Maturity Discount offers, +1% Special Group offers or Member Get Member Promotion concurrently run by HSBC Life (as defined below). 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.

* Applicable to initial premium only; not applicable to unscheduled premium and overfunding premium.

Eligible HSBC Customers for Offer I & II
HSBC customers who have registered for the 2022 (Phase II) Consumption Voucher Scheme to receive consumption voucher with PayMe and applied for any of the above-mentioned life insurance plan(s) during the Promotional Period

Terms and Conditions

1. The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by Eligible HSBC Customers to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns

("HSBC" or the "Bank") during the Promotional Period mentioned above with policy being issued by HSBC Life (International) Limited ("HSBC Life") on or before 30 September 2022 (or 31 October 2022 for the case of JGG and JUGG), and shall at all times be subject to these terms and conditions ("Terms and Conditions").

2. Staff of 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.
3. 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 the concurrent Staff Discount offer, Maturity Discount offer or Member Get Member Promotion), such customer is only entitled to receive the offer of the highest value at HSBC Life's discretion.
4. This offer can be used in conjunction with +2% Virtual Sales offer concurrently run by HSBC Life during the above Promotional Period.
5. This offer cannot be used in conjunction with 2022 June Mega Discount offer concurrently run by HSBC Life during the above Promotional Period.
6. **Offer I** offers a 1% first year premium discount or 0.1% single premium discount on top of prevailing premium discount (except any Staff Discount offers, Maturity Discount offers, +1% Special Group offers or Member Get Member Promotion concurrently run by HSBC Life) with both the 1% and prevailing premium discount calculated based on the original premium (e.g., total premium discount amount = ((1% or 0.1% + prevailing premium discount) x first year premium or single premium)).
7. **Offer II** offers a deduction of 0.5 month premium for the first year, calculated based on the original premium, on top of the prevailing premium waiver (except any Staff Discount offers, Maturity Discount offers, +1% Special Group offers or Member Get Member Promotion concurrently run by HSBC Life).
8. Offers under the Promotion are not applicable to policies applied in a company's name.
9. The offers under the Promotion are not exchangeable for cash and are not transferable.
10. 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.
11. 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.
12. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time; and any of 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. The Bank and HSBC Life shall not be liable for: (a) any loss, costs or damages (directly or indirectly) relating to any changes in respect of these Terms and Conditions, or (b) any exercise of any discretion by HSBC Life or HSBC in respect of the Promotion.
13. All offers under the Promotion are provided subject to prevailing regulatory requirements.
14. 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.
15. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
17. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
18. 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 life insurance policy. The Bank is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency 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 or contact our HSBC branch staff.

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2022 July Discount - First Year Premium Discount Offer

Eligible HSBC Customers⁺ who successfully enroll in the selected life insurance plans during the Promotional Period below can enjoy the following offers:

⁺ If customers cancelled any applications which were submitted or effected on or before the start date of the Promotional Period and apply for below selected life insurance plans during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.

Promotional Period: 4 July 2022 – 31 July 2022

Offer I:

Eligible Life insurance plans	Premium Payment Period	Single Premium Amount / Accumulated Annualized New Premium (ANP)*	First-Year Premium Discount Offer
HSBC Ultra Wealth Goal Insurance Plan (UWGIP)	Single Premium	>= US\$3,000,000	6%
		>= US\$1,000,000	5%
		< US\$1,000,000	4%
HSBC Wealth Goal Insurance Plan II (WGIP 2)	3-year	Any	15%
	5 / 10 / 15 / 20-year	Any	25%
HSBC Flourish Income Annuity Plan (FIAP)	Any	Any	10%
Jade Global Generations Universal Life (JGG)/ Jade Ultra Global Generations Universal Life(JUGG)	2-year or above	Any	8%

* 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.

Accumulated ANP refers to the ANP of all individual policies of the relevant life insurance plan added together. In respect of a subsequent policy, its application must be completed and accepted within a month from the date of submission of the first policy.

Terms and Conditions

1. The promotional offers (the "Promotion") are only applicable to applications successfully submitted by the Eligible HSBC Customers (as defined below) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns ("HSBC" or the "Bank") in respect of a new purchase of the Eligible Life Insurance Plans **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited ("HSBC Life") within the period of 4 July 2022 to 30 September 2022 (both dates inclusive). The Promotion shall at all times be subject to these Terms and Conditions.
2. Staff of 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.
3. If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other premium discount 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 premium discount offer of the highest value at HSBC Life's discretion.
4. Offers under the Promotion are not applicable to policies applied in a company's name.
5. "**Eligible HSBC Customers**" are HSBC customers who have registered for the 2022 (Phase II) Consumption Voucher Scheme to receive consumption voucher with PayMe and applied for any of the above-mentioned life insurance plan(s) during the Promotional Period.
6. This offer cannot be used in conjunction with +1% Special Group offers, +1.5% New to Insurance offer and Super Jumbo Deal Discount offer concurrently run by HSBC Life during the above Promotional Period.
7. The offers under the Promotion are not exchangeable for cash and are not transferable.
8. 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.
9. 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.
10. The Bank and HSBC Life reserve the right to change these Terms and Conditions 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. 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 of these Terms and Conditions, or any exercise of the Bank or HSBC Life's discretion in respect of the Promotion.
11. All offers under this 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/or 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.

Specific Terms and Conditions

– Premium Discount

1. The 6%, 5% or 4% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of UWGIP with single premium option from “Eligible HSBC Customers” mentioned in Clause 5.
2. The 15% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP2 with a 3-year premium payment period option from “Eligible HSBC Customers” mentioned in Clause 5.
3. The 25% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP2 with a 5 / 10 / 15 / 20 – year premium payment period option from “Eligible HSBC Customers” mentioned in Clause 5
4. The 10% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of FIAP from “Eligible HSBC Customers” mentioned in Clause 5.
5. The 8% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of JGG/JUGG from “Eligible HSBC Customers” mentioned in Clause 5.
6. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as follows:
 - Full annual premium X 0.94, 0.95 or 0.96 (as the case may be) (applicable to **UWGIP**)
 - Full annual premium X 0.85 or 0.75 (as the case may be) (applicable to **WGIP2**)
 - Full annual premium X 0.9 (applicable to **FIAP**)
 - Full annual premium X 0.92 (applicable to **Jade**)
7. For monthly payment of premium, customers are required to pay the
 - First 2, 5 or 6 months’ premium upfront (as the case may be) with the discount deducted from this initial upfront payment (as the case may be) (applicable to **WGIP2 / FIAP**)
8. For aggregate premium, the premium discount provided will be calculated as follows:
 - Full annual premium X 0.1 (applicable to **FIAP**)

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 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 or contact our HSBC branch staff.

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此優惠是由滙豐保險提供

滙豐保險「加倍獎賞隨您享」推廣活動條款及細則

1. **滙豐保險「加倍獎賞隨您享」優惠**（「推廣活動」）由2022年6月23日至2022年7月31日舉行，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」）。
 - (a) 身為香港特別行政區（「香港」）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；及
 - (b) 於2022年7月23日或之前透過政府消費券計劃網站（<https://www.consumptionvoucher.gov.hk/>）進行電子登記或以書面表格登記以PayMe¹領取2022年第二階段消費券；及
 - (c) 於推廣期內成功申請合資格保單。
3. 「合資格保單」是指成功投保以下由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保的保險計劃：匯溢尊尚保險計劃、尊尚定期壽險計劃、樂安居供樓保障計劃、滙豐盈達延期年金計劃、聚富入息保險計劃II、滙豐聚富入息延期年金計劃、滙豐裕達年金計劃、駿富保障萬用壽險計劃、駿富教育萬用壽險計劃、滙盛人生保險計劃、滙溢保險計劃II、滙康保險計劃、滙豐自願醫保標準計劃及滙豐自願醫保靈活計劃、滙家保、滙瓏環球壽險計劃、翡翠環球世代萬用壽險、翡翠尊尚環球世代萬用壽險。
4. 合資格客戶於推廣期內（透過滙豐分行或視像會議或透過申請熱線 +852 2233 3130 或網上）投保合資格保單，而該保單於2022年10月31日或之前獲接納並成功批核發出，可（由滙豐保險及由本行保留權利）根據下列級別獲得PayMe折扣優惠券（「禮品」）。每位合資格客戶可接受的禮品數量於推廣期內不設上限。

合資格保單	經網上投保	經分行投保 / 透過視像會議或申請熱線	獲享禮品 - PayMe折扣優惠券
滙家保	✓	不適用	港幣 250 元
滙豐自願醫保靈活計劃	✓	✓	港幣 500 元

合資格保單之新繳保費的年度化金額於港幣 200,000 元至港幣 499,999 元之間 (以折扣前每個合資格計劃計算)	不適用	✓	港幣 2,000 元
合資格保單之新繳保費的年度化金額於港幣 500,000 元或以上 (以折扣前每個合資格計劃計算)	不適用	✓	港幣 5,000 元

合資格客戶將根據合資格保單之新繳保費的年度化金額獲享最高金額價值 (如適用) 的禮品。

5. 如合資格保單是以躉繳保費繳付的人壽保險計劃，該新繳保費之年度化金額將以躉繳保費金額 $\times 0.1$ 計算。如合資格保單是以合計保費繳付的人壽保險計劃，新繳保費之年度化金額是指該保險計劃應繳的首年保費。
6. 合資格客戶不可同時享用此優惠及滙豐保險 Early Summer 推廣活動。若合資格保單同時符合資格參與此推廣活動及滙豐保險 Early Summer 推廣活動，合資格客戶將只獲贈滙豐保險 Early Summer 推廣活動之禮品。
7. 合資格客戶須透過以下任何一項渠道登記此推廣活動，並提供以下資料：
 - (i) 在推廣期內於滙豐分行、視像會議或透過申請熱線 +852 2233 3130 投保新的合資格保單時，向職員提供 PayMe ID；或
 - (ii) 於合資格保單成功批核發出後及 2022 年 11 月 30 日或之前，透過推廣活動網頁內 (www.hsbc.com.hk/ins-offer) 的網上表格提供 PayMe ID 及人壽保單號碼。

合資格客戶所提供的資料將僅用於確認其資格和提供禮品之用，有關資料並不會取代合資格客戶於滙豐及滙豐保險的個人資料紀錄。透過提供所需資料，合資格客戶明白並同意滙豐保險及本行收集、使用並分享有關資料給 PayMe 以供 PayMe 提供禮品之用。客戶應確保所提供的資料準確無誤，並與滙豐保險及本行所紀錄的資料相符。

8. 如果合資格客戶在冷靜期內取消已簽發的合資格保單，則不會獲得任何禮品。

9. 如客戶取消任何於推廣期首日起計一年內所遞交或已生效的申請，並於推廣期間申請相同的合資格保單，新的人壽保險計劃申請並不符合此推廣的資格。
10. 如果合資格客戶於 2023 年 7 月 31 日前收到禮品並取消任何已成功批核發出的合資格保單，滙豐保險及本行保留撤回禮品或於 PayMe 錢包扣除相等於禮品之金額的權利。
11. 合資格客戶將根據所提供的 PayMe ID 於 2023 年 1 月 31 日或之前，在其 PayMe 錢包中收到禮品（「優惠券發放日」）。
12. 禮品將根據禮品的總金額以港幣 250 元的折扣優惠券（「優惠券」）之倍數發放至 PayMe 錢包。優惠券之使用受第 21 - 29 條款及細則約束。
13. 優惠券不可直接轉至 PayMe 錢包餘額，不可兌換現金/服務、其他產品或折扣，如遺失或損壞或發放失敗（例如 PayMe ID 無效）的情況下亦不會獲補發。
14. 若禮品送罄後，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。本推廣優惠下的禮品（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。
15. 滙豐保險及本行對於禮品（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。
16. 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。本行及滙豐保險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。
17. 除有關合資格客戶、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。
18. 如有任何有關本推廣活動的爭議，本行及滙豐保險保留最終決定權。

19. 如英文譯本與中文譯本在文義上出現分歧，概以英文譯本為準。
20. 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。

優惠券之使用

21. 優惠券有效期由優惠券發放日起計為期一年（「使用期」）。
22. 優惠券僅可於使用期內透過 PayMe 應用程式於 PayMe 商戶進行付款。
23. 於每一筆合資格交易中（見以下的定義），商戶將向合資格客戶收取全額款項，PayMe 將自動扣除有關優惠券金額，並在交易完成後將港幣 250 元回贈存入合資格客戶的錢包。
24. 於交易中使用優惠券必須符合以下條件（符合以下條件的每一筆交易：「合資格交易」）：
 - (i) 優惠券須在使用期內使用；
 - (ii) 在任何 PayMe 商戶使用 PayMe 進行價值港幣 250 元或以上的交易；
 - (iii) 獲享優惠券的 PayMe 錢包有足夠餘額以存入優惠券的回贈金額；及
 - (iv) 獲享優惠券的 PayMe 錢包並未被暫停或終止使用。優惠券會在符合上述各項條件時自動適用。
25. 每一筆合資格交易只能使用一張優惠券。
26. 如果客戶或商戶在已使用優惠券的交易後提出退款（不論全部或部分），本行及滙豐保險保留權利撤回優惠券，或將藉由優惠券存入 PayMe 錢包的款項扣除。
27. 合資格客戶的 PayMe 錢包在合資格交易時必須有足夠的錢包空間和每年收款限額，方可獲取優惠券的回贈金額。
28. 合資格客戶可透過 PayMe 應用程式上的「轉贈」功能將優惠券轉讓予另一位 PayMe 用戶。優惠券一經與其他 PayMe 用戶分享，本行及滙豐保險即無須承擔任何相關責任。

29. 優惠券須受本條款及細則及 PayMe 商戶的條款及細則約束。本行及有關 PayMe 商戶可更改或終止優惠或修改條款及細則。有關優惠的最新內容、供應情況以及條款及細則，請參閱商戶的相關網頁。

¹ PayMe 是儲值支付工具，牌照獲香港金融管理局頒發（儲值支付工具牌照編號：SVFB002）

此優惠全由滙豐保險負責提供。以上人壽保險計劃乃由滙豐人壽保險（國際）有限公司承保，滙豐保險已獲香港特別行政區保險業監管局授權及受其監管於香港特別行政區經營長期保險業務。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。香港上海滙豐銀行有限公司乃根據保險業條例（香港法例第 41 章）註冊為滙豐保險於香港特別行政區分銷人壽保險之代理商。以上優惠、產品乃滙豐保險而非滙豐之服務、產品，並只在香港特別行政區銷售。有關產品細節、冷靜期及相關費用，請參閱有關之宣傳冊子及保單。

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

2022年6月至7月- 額外1%首年保費折扣優惠

合資格滙豐客戶⁺ 於以下推廣期間成功投保指定人壽保險計劃可享以下優惠，受相關條款及細則約束[#]：

⁺ 如客人取消任何於推廣期開始日或之前遞交/已生效的申請，並於推廣期間申請下列的指定人壽保險計劃，新的人壽保險計劃申請並不符合此保費折扣優惠的資格。

推廣期: 2022年6月23日至2022年7月31日

人壽保險計劃	優惠: 優惠一及二
滙豐聚富入息延期年金計劃	優惠一: 除任何現有保費折扣優惠外，可獲 0.1% 躉繳保費折扣優惠或 1%首年保費折扣優惠 [#] 。
滙豐盈達延期年金計劃	
滙溢保險計劃 II	
滙豐裕達年金計劃	
聚富入息保險計劃 II	
駿富教育萬用壽險計劃	
駿富保障萬用壽險計劃	
滙盛人生保險計劃	
滙康保險計劃	
翡翠環球世代萬用壽險*/ 翡翠尊尚環球世代萬用壽險*	
滙瓏環球壽險計劃	
滙溢尊尚保險計劃	優惠二: 除任何現有保費豁免優惠外，可於首年獲半個月的保費豁免優惠 [#] 。
尊尚定期壽險計劃	

[#]不適用於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、特別+1%優惠或客戶推薦推廣活動)。優惠詳情請參閱以下條款及細則及指定產品及宣傳冊子及保單條款及細則，包括任何有關收費。

*不適用於非定期保費及額外非定期保費。

優惠一及二之合資格滙豐客戶

於推廣期內登記以 PayMe 領取 2022 年 (第二階段) 消費券計劃發放的消費券及申請以上人壽保險計劃的滙豐客戶。

條款及細則

1. 是次活動之優惠 (「優惠」) 適用於上述推廣期內，合資格滙豐客戶成功遞交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」) 有關上述合資格保障計劃之申請，同時其保單於 2022 年 9 月 30 日或之前成功由滙豐人壽保險 (國際) 有限公司 (「滙豐保險」) 批核發出 (如保單為「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」，則批核發出期限為 2022 年 10 月 31 日)。本優惠受下列一般條款及細則 (「條款及細則」) 約束。
2. 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團體醫療保險計劃) 之員工/人士需同時為合資格滙豐客戶才可享有此優惠。
3. 若合資格滙豐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，例如同期所提供的員工保費折扣優惠、期滿保費折扣優惠或客戶推薦推廣活動，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. 於上述推廣期間，本優惠可與滙豐保險同時所提供的+2%視頻會議優惠同時使用。
5. 於上述推廣期間，本優惠不可與滙豐保險同時所提供的 6 月特大首年保費折扣優惠同時使用。
6. **優惠一**將提供除任何現有保費折扣優惠外，1%首年保費折扣優惠或 0.1%躉繳保費折扣優惠，而該 1%首年保費折扣優惠或 0.1%躉繳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 = ((1%或 0.1% + 現有保費折扣) x 首年保費或躉繳保費)。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、特別+1%優惠或客戶推薦推廣活動。
7. **優惠二**將提供除任何現有保費折扣優惠外，於首年獲半個月保費豁免優惠，而該豁免優惠及現有保費豁免優惠將基於原保費計算。現有保費豁免優惠則不包括滙豐保險同時所提供的員工保費豁免優惠、期滿保費豁免優惠、特別+1%優惠或客戶推薦推廣活動。
8. 是次推廣活動之優惠不適用於以公司名義投保的保單。
9. 優惠不可轉讓或兌換現金。
10. 「滙豐保險」將因應保單持有人及 / 或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。
11. 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。
12. 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。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滙豐客戶或任何人。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。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。因本條款及細則的任何更改而可能造成的任何(直接或間接)損失、損害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。

13. 是次優惠均受有關的監管條例約束。
14. 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。
15. 若有任何爭議，本行及滙豐保險保留最終決定權。
16. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
17. 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。
18. 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及滙豐人壽保險(國際)有限公司 - 百慕達之有限公司刊發。

2022 - 7月首年保費折扣優惠

合資格滙豐客戶⁺於以下推廣期間成功投保指定人壽保險計劃可享以下優惠:

⁺ 如客人取消任何於推廣期開始日或之前遞交/已生效的申請，並於推廣期間申請下列的指定人壽保險計劃，新的人壽保險計劃申請並不符合此保費折扣優惠的資格。

推廣期: 2022年7月4日至2022年7月31日

優惠一:

合資格人壽保險計劃	保費供款年期	躉繳金額保費/年度化新保費累積金額 [#]	首年保費折扣優惠
滙溢尊尚保險計劃	躉繳	>/= 3,000,000 美元	6%
		>/= 1,000,000 美元	5%
		< 1,000,000 美元	4%
滙溢保險計劃 II	3 年	任何	15%
	5 / 10 / 15 / 20 年	任何	25%
滙豐裕達年金計劃	任何	任何	10%
翡翠環球世代萬用壽險 */ 翡翠尊尚環球世代萬用壽險*	2 年或以上	任何	8%

*優惠詳情請參閱以下條款及細則及指定產品的宣傳冊子及保單條款及細則，包括收費。

[#]年度化保費累積金額是指在滙豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

條款及細則

1. 是次活動之優惠（「優惠」）只適用合資格滙豐客戶（見下述定義）於上述推廣期間（包括首尾兩天）成功遞交上述合資格人壽保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」），同時其保單於 2022 年 7 月 4 日至 2022 年 9 月 30 日期間（包括首尾兩天）成功由滙豐人壽保險（國際）有限公司（「滙豐保險」）批核發出。本優惠受此等條款及細則約束。
2. 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/人士需同時為合資格滙豐客戶才可享有此優惠。
3. 若合資格客戶同時享有滙豐保險所提供的同一產品/服務的其他保費折扣優惠，位於香港特別行政區（「香港」）的滙豐保險保留權利，只提供價值最高的一項保費折扣優惠。
4. 是次推廣活動之優惠不適用於以公司名義投保的保單。
5. 「合資格滙豐客戶」指凡於於推廣期內登記以 PayMe 領取 2022 年（第二階段）消費券計劃發放的消費券及申請以上人壽保險計劃的滙豐客戶。
6. 於上述推廣期間，本優惠不可與滙豐保險同時所提供的+1.5%首次投保保費折扣優惠、特別+1%優惠或特大額保費折扣優惠同時使用。
7. 優惠不可轉讓或兌換現金。
8. 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。
9. 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；此外，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，將直接由滙豐保險與合資格滙豐客戶共同解決。
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。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。本行或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。因本條款及細則的任何更改而可能造成的任何（直接或間接）損失、損害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。
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/或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特別行政區法律所管轄，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。

指定條款及細則

優惠一保費折扣優惠

1. 6%、5%或4% 首年保費折扣優惠適用於第5項條款提及的合資格滙豐客戶成功申請躉繳保費供款年期的「滙溢尊尚保險計劃」的保單。
2. 15% 首年保費折扣優惠適用於第5項條款提及的合資格滙豐客戶成功申請3年保費供款年期的「滙溢保險計劃II」的保單。
3. 25% 首年保費折扣優惠適用於第5項條款提及的合資格滙豐客戶成功申請5/10/15/20年保費供款年期的「滙溢保險計劃II」的保單。
4. 10% 首年保費折扣優惠適用於第5項條款提及的合資格滙豐客戶成功申請「滙豐裕達年金計劃」的保單。
5. 8% 首年保費折扣優惠適用於第5項條款提及的合資格滙豐客戶成功申請年繳的「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」的保單。
6. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
 - 原定全年應繳保費額 X 0.94、0.95 或 0.96 (視乎可享之優惠) (適用於「滙溢尊尚保險計劃」)
 - 原定全年應繳保費額 X 0.85 或 0.75 (視乎可享之優惠) (適用於「滙溢保險計劃II」)
 - 原定全年應繳保費額 X 0.9 (適用於「滙豐裕達年金計劃」)
 - 原定全年應繳保費額 X 0.92 (適用於「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」)
7. 選擇月繳保費的客戶須先繳付
 - 首2個月, 5個月或6個月保費(視乎可享之優惠), 而保費折扣將於預繳保費中扣除。(視乎可享之優惠) (適用於「滙溢保險計劃II」或「滙豐裕達年金計劃」)。
8. 選擇合計保費的客戶所得保費折扣的計算方法為：
 - 原定全年應繳保費額 X 0.1 (適用於「滙豐裕達年金計劃」)

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及滙豐人壽保險（國際）有限公司 - 註冊成立於百慕達之有限公司刊發。