

2023 Q4 HSBC Life Member Get Member Promotion for Branch

Promotional Offer:

1. **“Referee Offer”** – Referee is eligible for the offers listed below upon successful application for selected life insurance plans (“Eligible Plans”) underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”), by submitting the application to The Hongkong and Shanghai Banking Corporation Limited (“HSBC” or “Bank”) during the Promotional Period (as defined below) upon a referral by a Referrer:

Eligible Plan	Referee Offer
Income Goal Insurance Plan II	Single premium payment: 0.1% premium discount; or Annual premium payment: 1% discount on first year premium on top of prevailing premium discount offers #
HSBC Income Goal Deferred Annuity Plan	
HSBC EarlyIncome Deferred Annuity Plan	
HSBC Wealth Goal Insurance Plan II	
Goal Access Universal Life Plan (Education)	
Goal Access Universal Life Plan (Protection)	
HSBC Family Goal Insurance Plan	
HSBC Health Goal Insurance Plan	
HSBC Flourish Income Annuity Plan	
Paramount Global Life Insurance Plan	
Jade Global/ Jade Ultra Global Generations Universal Life	
HSBC Ultra Wealth Goal Insurance Plan	
HSBC Jubilee Wealth Insurance Plan	
HSBC Voluntary Health Insurance Flexi Plan	40% off on first year premium

Not applicable to any Staff Discount offers, New to Insurance Discount or any other Special +1% Discount concurrently run by HSBC Life. 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.

2. **“Referrer Offer”** – Referrer is eligible for the offers per Eligible Plan listed below upon the expiration of their respective cooling-off period successfully applied by the Referee during the Promotional Period.

Eligible Plan	Referrer Offer
Income Goal Insurance Plan II	HKD2,000 SOGO gift certificate (“SOGO voucher”)
HSBC Income Goal Deferred Annuity Plan	
HSBC EarlyIncome Deferred Annuity Plan	
HSBC Wealth Goal Insurance Plan II	
Goal Access Universal Life Plan (Education)	
Goal Access Universal Life Plan (Protection)	
HSBC Family Goal Insurance Plan	
HSBC Health Goal Insurance Plan	
HSBC Flourish Income Annuity Plan	
Paramount Global Life Insurance Plan	
Jade Global/ Jade Ultra Global Generations Universal Life	
HSBC Ultra Wealth Goal Insurance Plan	
HSBC Jubilee Wealth Insurance Plan	
HSBC Voluntary Health Insurance Flexi Plan	400 RewardCash (“RC”)

Terms and Conditions

1. HSBC Life Member Get Member Promotion for branch (“Promotion”) applies to applications successfully submitted to HSBC from **1 October 2023 to 31 December 2023 (both dates inclusive)** (“Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
2. A policyholder of HSBC Life should fulfill the following requirements in order to be considered as a Referrer of the Promotion (the “Referrer”):
 - a) an individual aged 18 or above on 1 October 2023; AND
 - b) not a citizen of the United States of America (“U.S.”) a U.S. resident, and/or a U.S. tax payer resident; AND
 - c) has an existing in-force life insurance policyholder of HSBC Life throughout the Promotional Period; AND
 - d) be a primary or secondary cardholder of an HSBC Credit Card issued by the Bank (for RC to be rewarded) OR has a valid correspondence address in the record of HSBC (for SOGO voucher to be rewarded); AND
 - e) not a staff of HSBC Life or the Bank during the Promotional Period; AND
 - f) has registered to be a Referrer by completing the Referrer registration form ; AND
 - g) has provided consent to the Referee to quote his/her full name and life insurance policy number as the Referrer of the Promotion.
3. A customer of the Bank should fulfill the following requirements in order to be considered as Referee of the Promotion (the “Referee”):
 - a) an individual aged 18 or above on 1 October 2023; AND
 - b) not a citizen of the United States of America (“U.S.”), a U.S. resident, and/or a U.S. tax payer resident; AND
 - c) not a staff of HSBC Life or the Bank during the Promotional Period; AND
 - d) not holding any in-force life insurance policy with HSBC Life or having any pending policy application(s) with HSBC Life at the time of application of an Eligible Plan; AND
 - e) has obtained consent from the Referrer to quote his/her full name and life insurance policy number as the Referrer of the Promotion and have notified the Referrer how such personal data will be used.
4. To be eligible for the Referee Offer, the Referee has to:
 - a) apply for an Eligible Plan at any HSBC branch within the Promotional Period, with the policy being issued on or before 29 February 2024 (or 30 June 2024 for the case of Jade Global Generations Universal Life (“JGG”), Jade Ultra Global Generations Universal Life (“JUGG”) and Paramount Global Life Insurance Plan (“PGIP”));
 - b) provide the Referrer’s full name and life insurance policy number at the time of new application for the Eligible Plan.
 - c) sign a Referee registration form to declare prior consent from the Referrer has been obtained for disclosing the Referrer’s full name and life insurance policy number to HSBC Life for this Promotion.
5. To be eligible for the Referrer Offer, the Referrer has to:
 - a) register to be a Referrer by completing the Referrer registration form on the promotional website (www.hsbc.com.hk/mgm);
 - b) share his/her full name and life insurance policy number to Referee;
6. The Referee should ensure that the Referrer’s information provided on the Referee registration form is accurate and matches the information on HSBC Life’s records. Failure to do so will result in unsuccessful referrals. Information provided on the Referee registration form and Referrer registration form will solely be used for the purpose of verifying the Referrer and Referee’s eligibility for the Promotion.
7. The Referrer Offer has limited quota and only available on a first-come-first-serve basis.
8. The SOGO voucher will be mailed out to the Referrer by registered mail to the Referrer’s correspondence address maintained in HSBC’s record at the time of mailing and the RC will be

credited to the Referrer's credit card account after the cooling-off period of the Referee's policy(s) for the Eligible Plan:

Eligible Plan's issuance period	SOGO voucher to be sent OR RC to be credited on/before
1 October 2023 to 31 December 2023 (both dates inclusive)	31 March 2024
1 January 2024 to 31 March 2024 (both dates inclusive)	30 June 2024
1 April 2024 to 30 June 2024 (both dates inclusive)	30 September 2024

9. If the Referee is referred by the same Referrer more than once and the Referee successfully applies for more than one Eligible Plan, the Referrer is only eligible for the Referrer Offer once (i.e. only one SOGO voucher or 400 RC). The Referee can enjoy the Referee Offer for all successful applications upon the same referral.
10. No Referrer Offer or Referee Offer will be offered to the Referrer if the Referee cancels the issued policy of the Eligible Plans within the cooling-off period.
11. If the Referee cancelled any applications which were submitted or effected on or before 30 September 2023 and subsequently apply for an Eligible Plan during the Promotional period, the new life insurance application will not be eligible for this Promotion.
12. The Referrer Offer is not replaceable in the event of any loss or damage, including without limitation in any lost in transit after being mailed out.
13. The Referrer Offer offered under the Promotion cannot be converted to cash and their use is subject to the terms and conditions stipulated by the supplying merchant(s). The Bank and HSBC Life 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 Referrer Offer.
14. The Referrer and the Referee cannot be the same person.
15. This Promotion is not applicable to HSBC Global Private Banking Clients applying for a life insurance plan via their Global Private Banking Relationship Manager.
16. The Bank and HSBC Life reserve the right to replace the Promotion with any alternative gifts without prior notice.
17. The Referrer is not authorised to act as HSBC Life's insurance agent, so the Referrer is not authorised to advise, sell, arrange the purchase of life insurance plans or provide any sales support to the Referee. The Referee should not rely on any information/advice provided by the Referrer in making a purchase decision.
18. 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 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.
19. No person other than the Referrer, the Referee, 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.
20. In the event of dispute arising out of the Promotion, the decision of the Bank and HSBC Life shall be final and conclusive.
21. 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.

The above 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 products are products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details and related charges, please refer to the relevant brochures and policy provisions.

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

2023 Q4 HSBC Life Member Get Member Promotion for Online Insurance Plans

Promotional Offer:

1. **“Referee Offer”** – Referee is eligible for the offers listed below upon successful application for selected life insurance plans (“Eligible Plan”) underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”), by submitting the application to HSBC Life via online public website www.hsbc.com.hk, Online Banking or HSBC HK Mobile Banking of The Hongkong and Shanghai Banking Corporation Limited (“HSBC” or “Bank”) during the Promotional Period (as defined below) upon a referral by a Referrer:

Eligible Plan	Referee Offer
HSBC Family Protector	10-month waiver on first year premium with designated promo code
HSBC Swift Guard Critical Illness Plan	15% off on first year premium with designated promo code
HSBC Voluntary Health Insurance Flexi Plan	40% off on first year premium with designated promo code
HSBC Swift Save Insurance Plan	400 RewardCash

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.

2. **“Referrer Offer”** – Referrer is eligible for 400 RewardCash (“RC”) per Eligible Plan upon the expiration of their respective cooling-off period successfully applied by the Referee during the Promotional Period.

Terms and Conditions

1. HSBC Life Member Get Member Promotion for Online Insurance Plans (“Promotion”) applies to applications successfully submitted to HSBC Life from **1 October 2023 to 31 December 2023 (both dates inclusive)** (“Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
2. A policyholder of HSBC Life should fulfill the following requirements in order to be considered as a Referrer of the Promotion (the “Referrer”):
 - h) an individual aged 18 or above on 1 October 2023; AND
 - i) not a citizen of the United States of America (“U.S.”) a U.S. resident, and/or a U.S. tax payer resident; AND
 - j) has an existing in-force life insurance policyholder of HSBC Life throughout the Promotional Period; AND
 - k) be a primary or secondary cardholder of an HSBC Credit Card issued by the Bank (for RC to be rewarded) AND
 - l) not a staff of HSBC Life or the Bank during the Promotional Period; AND
 - m) has registered to be a Referrer by completing the Referrer registration form on the promotional website (www.hsbc.com.hk/mgm); AND
 - n) has provided consent to the Referee to quote his/her full name and life insurance policy number as the Referrer of the Promotion.
3. A customer of the Bank should fulfill the following requirements in order to be considered as a Referee of the Promotion (the “Referee”):
 - f) an individual aged 18 or above on 1 October 2023; AND

- g) not a citizen of the United States of America (“U.S.”), a U.S. resident, and/or a U.S. tax payer resident; AND
 - h) not a staff of HSBC Life or the Bank during the Promotional Period; AND
 - i) not holding any in-force life insurance policy with HSBC Life or having any pending policy application(s) with HSBC Life at the time of application of the Eligible Plan; AND
 - j) be a primary or secondary cardholder of an HSBC Credit Card issued by the Bank (Applicable to customers who apply for HSBC Swift Save Insurance Plan only); AND
 - k) has obtained consent from the Referrer to quote his/her full name and life insurance policy number as the Referrer of the Promotion and have notified the Referrer how such personal data will be used.
4. To be eligible for the Referee Offer, the Referee has to:
 - (a) (applicable to HSBC Family Protector, HSBC Voluntary Health Insurance Flexi Plan, HSBC Swift Guard Critical Illness plan) apply for the designated Eligible Plan online with the designated promo code provided by the Referrer within the Promotional Period, with the policy being issued on or before 31 January 2024;
 - (b) (applicable to HSBC Swift Save Insurance Plan) apply for the Eligible Plan within the Promotional Period, with the policy being issued on or before 31 January 2024;
 - (c) fill in the Referee registration form on the promotional website (www.hsbc.com.hk/mgm) and provide his/her full name, policy name of the Eligible Plan, policy number together with the Referrer’s full name and life insurance policy number after the policy for the Eligible Plan is issued but in any event no later than 31 January 2024.
 5. To be eligible for the Referrer Offer, the Referrer has to:
 - (a) register to be a Referrer by completing the Referrer registration form on the promotional website (www.hsbc.com.hk/mgm);
 - (b) share his/her full name and life insurance policy number to a Referee;
 - (c) ensure the Referee registers via the Referee registration form on the Promotion webpage (www.hsbc.com.hk/mgm) and provide his/her full name, policy name of the Eligible Plan, policy number together with the Referrer’s full name and life insurance policy number after the policy for the Eligible Plan is issued but in any event no later than 31 January 2024.
 6. Information provided on the Referee registration form and Referrer registration form will solely be used for the purpose of verifying the Referrer and Referee’s eligibility for the Promotion. The Referee must declare that prior consent from the Referrer has been obtained for disclosing the Referrer’s full name and life insurance policy number to HSBC Life for this Promotion in the Referee registration form and have notified the Referrer how such personal data will be used. The Referee should ensure that the Referrer’s information provided on the Referee’s registration form is accurate and matches the information on HSBC Life’s records. Failure to do so will result in unsuccessful referrals.
 7. The Referrer Offer has limited quota and only available on a first-come-first-serve basis.
 8. The RC will be credited to the Referee and Referrer’s credit card account after the cooling-off period of the Referee’s policy(s) for the Eligible Plan.

Eligible Plan’s issuance period	RC to be credited on/before
1 October 2023 to 31 December 2023 (both dates inclusive)	31 March 2024
1 January 2024 to 31 January 2024 (both dates inclusive)	30 June 2024

9. If the Referee is referred by the same Referrer more than once and the Referee successfully applies for more than one Eligible Plan, the Referrer is only eligible for the Referrer Offer once (i.e. 400 RC). The Referee can enjoy the Referee Offer for all successful applications upon the same referral.
10. No Referrer Offer or Referee Offer will be offered if the Referee cancels the issued policy of the Eligible Plans within the cooling-off period.

11. If the Referee cancelled any applications which were submitted or effected on or before 30 September 2023 and subsequently apply for an Eligible Plan during the Promotional period, the new life insurance application will not be eligible for this Promotion.
12. The Referrer Offer and Referee Offer offered under the Promotion is not transferable and cannot be converted to cash.
13. The Referrer and the Referee cannot be the same person.
14. The Bank and HSBC Life reserve the right to replace the Promotion with any alternative gifts without prior notice.
15. The Referrer is not authorised to act as HSBC Life's insurance agent, so the Referrer is not authorised to advise, sell, arrange the purchase of life insurance plans or provide any sales support to the Referee. The Referee should not rely on any information/advice provided by the Referrer in making a purchase decision.
16. 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 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 Referrer, the Referee, 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. 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.

The above 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 products are products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details and related charges, please refer to the relevant brochures and policy provisions.

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

2023 第四季 –滙豐保險客戶推薦推廣活動 (分行)

推廣優惠

1. 「受薦人優惠」– 於推廣期內 (如下述定義) · 受薦人經推薦人推薦 · 遞交申請至香港上海滙豐銀行有限公司 (「滙豐」或「本行」) · 並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」) 承保之指定人壽保險計劃 (「合資格計劃」) · 可享以下優惠：

合資格計劃	受薦人優惠
聚富入息保險計劃 II	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
滙豐聚富入息延期年金計劃	
滙豐盈達延期年金計劃	
滙溢保險計劃 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	
滙豐裕達年金計劃	
滙瓏環球壽險計劃	
翡翠環球/ 翡翠尊尚環球世代萬用壽險	
滙溢尊尚保險計劃	
滙禧保險計劃	
滙豐自願醫保靈活計劃	首年保費 6 折

#不適用於任何同時由滙豐保險所提供的員工保費折扣優惠、首次投保保費折扣優惠或特別+1%優惠。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。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。

2. 「推薦人優惠」– 於受薦人於推廣期內成功申請之合資格計劃的冷靜期屆滿後 · 推薦人可按每張合資格計劃保單獲得以下優惠：

合資格計劃	受薦人優惠
聚富入息保險計劃 II	港幣 2,000 元崇光現金禮券 (「崇光禮券」)
滙豐聚富入息延期年金計劃	
滙豐盈達延期年金計劃	
滙溢保險計劃 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	

滙豐裕達年金計劃	
滙瓏環球壽險計劃	
翡翠環球/ 翡翠尊尚環球世代萬用壽險	
滙溢尊尚保險計劃	
滙禧保險計劃	
滙豐自願醫保靈活計劃	400「獎賞錢」(「獎賞錢」)

條款及細則

1. 滙豐保險客戶推薦推廣活動(分行)(「推廣活動」)適用於由**2023年10月1日至2023年12月31日**，包括首尾兩天(「推廣期」)成功遞交至滙豐之申請，並且須符合下列一般條款及細則(「條款及細則」)。
2. 滙豐保險之保單持有人需符合以下條件方可成為本推廣活動之推薦人(「推薦人」)：
 - a) 於2023年10月1日年滿18歲或以上；及
 - b) 為非美國公民，及/或美國居民，及/或美國納稅人；及
 - c) 於推廣期內為滙豐保險之有效人壽保單持有人；及
 - d) 為滙豐發出的滙豐信用卡的主卡或附屬卡持卡人(如獲得「獎賞錢」)；或於滙豐之記錄內持有有效的通訊地址(如獲得「崇光禮券」)；及
 - e) 於推廣期內為非本行或滙豐保險員工；及
 - f) 已填妥推薦人申請表格登記成為推薦人；及
 - g) 已同意受薦人於本推廣活動提供其姓名及人壽保單號碼作為推薦人。
3. 本行之客戶需符合以下條件方可成為本推廣活動之受薦人(「受薦人」)：
 - a) 於2023年10月1日年滿18歲或以上；及
 - b) 為非美國公民，及/或美國居民，及/或美國納稅人；及
 - c) 於推廣期內為非本行或滙豐保險員工；及
 - d) 申請合資格計劃保單時並非持有任何已經生效之滙豐保險壽險保單或正待核保的滙豐保險保單申請；及
 - e) 已獲推薦人同意於本推廣活動提供其姓名及人壽保單號碼作為推薦人，並已通知推薦人該個人資料之用途。
4. 要合資格享有受薦人優惠，受薦人必須：
 - a) 於推廣期內到任何滙豐分行新申請合資格計劃，及於2024年2月29日或之前成功批核發出的保單(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」/「滙瓏環球壽險計劃」，則批核發出期限為2024年6月30日)。
 - b) 於申請合資格計劃時提供推薦人之姓名及人壽保單號碼。受薦人須簽署受薦人登記表格表示已獲推薦人同意於本推廣活動中提供其姓名及人壽保單號碼予滙豐保險。
5. 要合資格享有推薦人優惠，推薦人必須：
 - a) 於推廣活動之網站(www.hsbc.com.hk/mgm)填寫推薦人登記表格登記成為推薦人；
 - b) 分享推薦人之姓名及人壽保單號碼予受薦人；

6. 受薦人需確定推薦人登記表格內所提供之推薦人資料準確，並與滙豐保險之記錄相符，否則推薦將會無效。推薦人登記表格及受薦人登記表格內提供之資料只會於本推廣活動中用作確認推薦人及受薦人於本推廣活動之資格。
7. 推薦人優惠名額有限，先到先得。
8. 於受薦人之合資格計劃保單的冷靜期過後，崇光禮券將以掛號形式寄往推薦人在郵遞時登記於滙豐的通訊地址，「獎賞錢」將存入推薦人的滙豐信用卡戶口內。

合資格計劃保單之發出日期	崇光禮券於以下日期前寄出/「獎賞錢」將於以下日期前存入
2023年10月1日至2023年12月31日(包括首尾兩天)	2024年3月31日
2024年1月1日至2024年3月31日(包括首尾兩天)	2024年6月30日
2024年4月1日至2024年6月30日(包括首尾兩天)	2024年9月30日

9. 如受薦人經由同一名推薦人推薦多於一次並成功申請多於一個合資格計劃，該推薦人只可享推薦人優惠一次(即崇光禮券或獎賞錢一份)。所有該受薦人經同一推薦成功申請之合資格計劃則均可享受薦人優惠。
10. 如受薦人於冷靜期期間取消已發出之合資格計劃保單，推薦人則不可享推薦人優惠。
11. 如受薦人取消任何於2023年9月30日或之前遞交/已生效的申請，並隨後於推廣期間申請合資格計劃，新的人壽保險計劃申請並不符合此推廣活動的資格。
12. 如遺失或損毀推薦人優惠，包括於郵寄途中遺失，將不會補發予推薦人。
13. 推薦人優惠不可兌換現金並受供應商之使用條款及細則約束。本行及滙豐保險對於推薦人優惠的供應商所提供的產品及服務質素概不承擔任何責任。
14. 推薦人及受薦人不可為同一人。
15. 推廣活動並不適用於經滙豐環球私人銀行客戶經理投保人壽保險計劃的滙豐環球私人銀行客戶。
16. 本行及滙豐保險有權以其他禮品取代推廣活動而毋須另行通知。
17. 推薦人並未獲授權為滙豐保險之保險代理，因此，推薦人並不獲授權向受薦人作出建議、銷售、安排購買人壽保險計劃或提供任何銷售支援。受薦人不應倚賴任何由推薦人提供之資訊/建議而作出投保決定。
18. 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/或終止推廣活動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。
19. 除有關推薦人、受薦人、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。
20. 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。
21. 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。



以上人壽保險計劃乃由滙豐保險承保，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。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特別行政區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，並只在香港特別行政區銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單。

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

2023 年第 4 季— 滙豐保險客戶推薦推廣活動 (網上投保)

推廣優惠

- 「受薦人優惠」—於推廣期內 (如下述定義)，受薦人經推薦人推薦，透過香港上海滙豐銀行有限公司 (「滙豐」或「本行」) 網站 www.hsbc.com.hk、滙豐網上理財或香港滙豐流動理財應用程式，提交申請至滙豐人壽保險 (國際) 有限公司 (於百慕達註冊成立的有限公司) (「滙豐保險」)，並成功投保滙豐保險承保的指定人壽保險計劃 (「合資格計劃」)，可享以下優惠：

合資格計劃	受薦人優惠
滙家保	憑指定優惠代碼專享首年 10 個月保費豁免
滙達保危疾保障計劃	憑指定優惠代碼專享首年保費 85 折優惠
滙豐自願醫保靈活計劃	憑指定優惠代碼專享首年保費 6 折優惠
滙捷儲蓄保險計劃	賺取 400「獎賞錢」

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。

- 「推薦人優惠」—如受薦人於推廣期內成功投保合資格計劃，推薦人可於有關計劃冷靜期屆滿後，按每張合資格計劃保單獲享 400「獎賞錢」 (「獎賞錢」)。

條款及細則

- 滙豐保險網上投保推薦推廣活動 (「推廣活動」) 適用於 2023 年 10 月 1 日至 2023 年 12 月 31 日，包括首尾兩日 (「推廣期」) 成功提交至滙豐保險的申請，並於任何時候受本條款及細則 (「條款及細則」) 約束。
- 滙豐保險保單持有人須符合以下條件，方可成為本推廣活動推薦人 (「推薦人」)：
 - 於 2023 年 10 月 1 日年滿 18 歲或以上；及
 - 並非美國公民，及/或美國居民，及/或美國納稅人；及
 - 於推廣期內，為滙豐保險有效人壽保單持有人；及
 - 為本行發出的滙豐信用卡主卡或附屬卡持有人 (以獲得「獎賞錢」)；及
 - 於推廣期內並非滙豐保險或本行職員；及
 - 已於推廣網頁(www.hsbc.com.hk/mgm)填妥推薦人登記表格成為推薦人；及
 - 已同意受薦人於本推廣活動提供其姓名及人壽保單編號，作為推薦人資料。
- 本行客戶須符合以下要求，方可成為本推廣活動受薦人 (「受薦人」)：
 - 於 2023 年 10 月 1 日年滿 18 歲或以上；及
 - 並非美國公民，及/或美國居民，及/或美國納稅人；及
 - 於推廣期內並非滙豐保險或本行職員；及
 - 申請合資格計劃保單時，並未持有任何已生效的滙豐保險人壽保單，或正待核保的滙豐保險保單申請；及
 - 為本行簽發的滙豐信用卡主卡或附屬卡持有人 (只適用於投保滙捷儲蓄保險計劃)；及
 - 已獲推薦人同意於本推廣活動提供其姓名及人壽保單編號，作為推薦人資料，並已通知推薦人有關個人資料的用途。

4. 要合資格享有受薦人優惠，受薦人必須：
 - a) (適用於投保滙家保、滙豐自願醫保靈活計劃、滙達保危疾保障計劃) 於推廣期內憑推薦人提供的指定優惠代碼於網上投保指定合資格計劃，而有關保單須於 2024 年 1 月 31 日或以前簽發；
 - b) (適用於投保滙捷儲蓄保險計劃) 於推廣期內於網上投保合資格計劃，而有關保單須於 2024 年 1 月 31 日或以前簽發；
 - c) 於合資格計劃保單簽發後及 2024 年 1 月 31 日或以前，在推廣活動網頁 (www.hsbc.com.hk/mgm) 填妥受薦人登記表格，提供受薦人姓名、合資格計劃名稱及保單編號，以及推薦人姓名、人壽保單編號。
5. 要合資格享有推薦人優惠，推薦人必須：
 - a) 於推廣網頁(www.hsbc.com.hk/mgm)填妥推薦人登記表格成為推薦人；
 - b) 分享其姓名及人壽保單號碼予受薦人；
 - c) 於合資格計劃保單簽發後及 2024 年 1 月 31 日或以前，在推廣活動網頁 (www.hsbc.com.hk/mgm) 填妥受薦人登記表格，提供受薦人姓名、保險計劃名稱及保單編號，以及推薦人姓名、人壽保單編號。
 - d) 確保受薦人於合資格計劃保單簽發後及 2024 年 1 月 31 日或以前，在推廣活動網頁 (www.hsbc.com.hk/mgm) 填妥受薦人登記表格，提供受薦人姓名、合資格計劃名稱及保單編號，以及推薦人姓名、人壽保單編號。
6. 有關於受薦人登記表格及推薦人登記表格所收集的資料只用於確認推薦人及受薦人的推廣活動資格。受薦人須填妥網上表格，表明已獲推薦人同意，於本推廣活動提供其姓名及人壽保單編號予滙豐保險，並已通知推薦人該個人資料之用途。受薦人並須確定有關推薦人資料準確無誤，與滙豐保險的客戶紀錄相符。否則，將導致推薦無效。
7. 推薦人優惠名額有限，先到先得。
8. 於受薦人之合資格計劃保單的冷靜期過後，「獎賞錢」將存入受薦人及推薦人的信用卡賬戶。

受薦人的保單簽發日期	「獎賞錢」將於以下日期或以前存入賬戶
2023 年 10 月 1 日至 2023 年 12 月 31 日 (包括首尾兩天)	2024 年 3 月 31 日
2024 年 1 月 1 日至 2024 年 1 月 31 日 (包括首尾兩天)	2024 年 6 月 30 日
9. 若受薦人經同一推薦人推薦多於一次，並成功投保多於一款合資格計劃，有關推薦人只可獲享推薦人優惠一次 (即 400 「獎賞錢」)；但有關受薦人經同一推薦成功投保的所有合資格計劃，均可享有受薦人優惠。
10. 若受薦人於冷靜期內取消已簽發的合資格計劃保單，推薦人及受薦人均不可獲享受薦人優惠及推薦人優惠。
11. 如受薦人取消任何於 2023 年 9 月 30 日或之前遞交/已生效的合資格人壽保險計劃，並隨後於推廣期間申請合資格計劃，新的人壽保險計劃申請並不符合此推廣活動的資格。
12. 推薦人優惠及受薦人優惠均不可轉讓及不可兌換現金。
13. 推薦人及受薦人不可為同一人。
14. 本行及滙豐保險有權以其他禮品取代推廣活動，而毋須另行通知。

15. 推薦人並未獲授權成為滙豐保險的保險代理，因此，推薦人未獲授權向受薦人建議、銷售、安排購買人壽保險計劃，或提供任何銷售支援。受薦人不應倚賴推薦人的任何建議或資訊而作投保決定。
16. 本行及滙豐保險保留隨時更改本條款及細則的權利，亦可能運用酌情權取消及/或終止推廣活動，而毋須事先通知客戶。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. 除有關推薦人、受薦人、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任何條文的利益。
18. 對於本推廣活動如有任何爭議，本行及滙豐保險保留最終決定權。
19. 本條款及細則受有關監管條例約束，並受香港特別行政區法律管轄及據此解釋。

以上人壽保險計劃乃由滙豐保險承保，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。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特別行政區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，並只在香港特別行政區銷售。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單。

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