

ONEdna Genetic Health Test

(Effective on 3 April 2017)

Terms and Conditions:

1. The ONEdna genetic health test (the "ONEdna") is a value added service to be provided to customers upon issuance of any one of the following designated life insurance protection plans' policies underwritten by HSBC Life (International) Limited ("HSBC Life"): HSBC Comprehensive Critical Illness Protection Plan, Goal Access Universal Life Plan (Protection), Lifestyle Wealth Protection Plus, WholeLife Protection Plan, Jade Global / Jade Ultra Global Generations Universal Life (not applicable to the RMB currency plan) and Privileged Term Protection Plan ("Eligible Customers") (Eligible Policies). The use of the ONEdna Services (as defined below) by the Eligible Customers shall at all times be subjected to these Terms and Conditions as stated below.
2. The use of the ONEdna Services (as defined below) is subjected to the following conditions and arrangements:
 - a. The ONEdna service is provided by an appointed third party service vendor, Prenetics Limited ("Prenetics"), and the scope of the services under ONEdna shall cover health risk, dietary sensitivities and nutrient profile, drug response and cancer risk (optional) ("ONEdna Services"). Please refer to the ONEdna brochure as enclosed for more details. The use of the ONEdna Services at Prenetics is subjected to the terms and conditions as determined by Prenetics from time to time. In providing or arranging for the ONEdna Services, Prenetics may collect or use your personal data in accordance with Prenetics's personal information collection statement. HSBC Life shall have no obligations or liabilities whatsoever in respect of the ONEdna Services (including without limitation to the service quality provided by Prenetics and the genetics dietitians, the accuracy and correctness of the ONEdna test results and also the advice provided by the genetics dietitians) as provided by Prenetics or anything arising from your use of the ONEdna Services or any collection or use of your personal data by Prenetics.
 - b. Eligible Customers will be provided with the ONEdna collection kit through the sales staff of The Hongkong and Shanghai Banking Corporation Limited (which includes its successors and assigns)("the Bank"). To use the ONEdna Services, Eligible Customers are required, within 12 months upon expiration of the cooling off period of the Eligible Policy (ies): (i) to complete the online registration process at the Prenetics's website at www.ONEdna.co or via the ONEdna app in accordance with the instruction as stated in ONEdna collection kit. Any personal information to be provided to Prenetics during the online registration process is subjected to the personal information collection statement of Prenetics; and (ii) to arrange for the saliva sample to be delivered to an address as designated by Prenetics in the ONEdna collection kit. The ONEdna Services will cease to be proceeded if the Eligible Policy(ies) are being cancelled/terminated during the cooling off period. For the delivery of the saliva sample, it must be made within the Hong Kong SAR and any delivery from a place outside the Hong Kong SAR shall be rejected. Upon receiving the saliva sample from Eligible Customers, Prenetics will proceed with the ONEdna test at the time of expiration of the cooling off period of the Eligible Policy (ies). Eligible Customers will receive an email notification providing them with the ONEdna report from Prenetics within 10 business days from the day of receipt of the saliva sample by Prenetics. Once the ONEdna report is received, Eligible Customers shall then make an appointment with Prenetics for a complimentary consultation with their designated genetics trained dietitians via www.ONEdna.co or the ONEdna app or by phone.
 - c. The ONEdna collection kit is not replaceable in the event of lost once collected by the Eligible Customers.
 - d. The ONEdna test results, which are prepared and issued by Prenetics, are strictly confidential between the Eligible Customers and Prenetics. Such test results will not affect the underwriting by HSBC Life for the Eligible Policies issued. The ONEdna test results are provided to the Eligible Customers for reference only and the test results would not constitute or intend to be construed as health/medical advice to the Eligible Customers or any third party. HSBC Life shall accept no liability or responsibility in relation to the use of or reliance on such ONEdna test results by the Eligible Customers or any third party. Eligible Customers are recommended to consult their own medical practitioners for medical/health advice.
 - e. HSBC Life is not an affiliated company of Prenetics. HSBC Life shall make no representation, warranty or undertaking as to the quality or fitness with respect to the ONEdna Services provided by Prenetics, nor do HSBC Life guarantee the accuracy or completeness of the ONEdna test results. HSBC Life shall not be liable to the policyholder, the life assured or any other parties with respect to any loss, damage, expense, suit, action or proceedings suffered or incurred by the policyholder, life assured or any other parties, whether directly or indirectly, arising from or in connection with the use of the ONEdna Services or other services provided by Prenetics.
3. For monetary disputes arising between HSBC and Eligible Customers out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with Eligible Customers; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and Eligible Customers directly.
4. No person other than the Eligible Customers, 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 the Terms and Conditions as stated in these Terms and Conditions.
5. The provision of the ONEdna Services is subjected to the prevailing regulatory requirements.
6. In the event of any dispute, the decision of HSBC Life shall be final and conclusive.
7. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English

version shall apply and prevail.

8. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region (“the Hong Kong SAR”).
9. Each of the Bank, HSBC Life and the Eligible Customers submits to the non-exclusive jurisdiction of the courts of the Hong Kong SAR but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

The above life insurance protection plans are underwritten by HSBC Life (International) Limited (“HSBC Life”), which is authorised and regulated by the Commissioner of Insurance 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 Hongkong and Shanghai Banking Corporation Limited (“the Bank”) is registered in accordance with the Insurance Companies Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent 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 or contact our Bank’s branch staff.

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