

ONEdna Hereditary Cancer Screening

(Effective on 19 March 2018)

Terms and Conditions:

1. Eligibility of ONEdna Hereditary Cancer Screening:

The ONEdna Hereditary Cancer Screening (“Cancer Screening”) is a promotional offer to customers (“Eligible Customers” or “you” or “your”) who have successfully applied for HSBC Cancer Term Protector policies underwritten by HSBC Life (International) Limited (“HSBC Life” or “we” or “us”), and such policies remain in force for at least 90 days after the expiration of the cooling-off period (“the Eligible Policy”).

2. What is the coverage of Cancer Screening?

The Cancer Screening is provided by an appointed third party service vendor, Prenetics Limited (“Prenetics”). Cancer Screening analyzes 35 genes to help you understand your genetic risk for 8 common hereditary cancers: Breast, Colorectal, Melanoma, Pancreatic, Stomach and Prostate (male) / Ovarian / Uterine (female). It is not a diagnostic test. It detects genetic variations that are not common but will increase the risk of cancer when present. Please refer to www.onednascreen.co (“ONEdna Hereditary Cancer Screening website”) for more details of the scope of the Cancer Screening.

3. To use the Cancer Screening, you are required to take the following steps:

- a. You are required, (i) to pre-register for the Cancer Screening collection kit at the above ONEdna Hereditary Cancer Screening website within 15 months after the expiration of the cooling off period of the in force Eligible Policy. Prenetics will then courier the kit to your address as provided in (i) above no earlier than 90 days after the expiration of the cooling off period of the in force Eligible Policy; (ii) upon receipt of the kit, to activate the kit at the above ONEdna Hereditary Cancer Screening website in accordance with the instruction as stated on the kit. The kit should be activated within 12 months from the delivery of the kit; and (iii) to arrange for the saliva sample to be delivered to an address as designated by Prenetics on the Cancer Screening collection kit. 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 by Prenetics.
- b. An email notification together with the Cancer Screening report from Prenetics will be sent to you within 21 business days from the day of receipt of the saliva sample by Prenetics. Once the Cancer Screening report is received, you shall then make an appointment with Prenetics for a complimentary consultation with their designated genetics trained dieticians via the above ONEdna Hereditary Cancer Screening website or by phone.

4. To use the Cancer Screening, you are required to take the following steps:

- a. The Cancer Screening collection kit is not replaceable in the event of lost once collected.
- b. In providing or arranging for the Cancer Screening, your personal data collected by Prenetics during your pre-registration and activation process for the Cancer Screening may be used in accordance with Prenetics' personal information collection statement.
- c. No warranty is made by us to you in respect of the Cancer Screening, including the service quality provided by Prenetics and the genetics dietitians and the accuracy and correctness of the Cancer Screening results; and also no liability is owed by us to you in respect of the advice

provided by the genetics dieticians or anything arising from your use of the Cancer Screening or the collection or use of your personal data by Prenetics. You are recommended to consult your own medical practitioners for medical/health advice.

- d. The Cancer Screening results, which are prepared and issued by Prenetics, are strictly confidential between you and Prenetics. The Cancer Screening results are provided to you or any third party for reference only and the results would not constitute or intend to be construed as health/medical advice to you or any third party.
- e. No person other than you, us and the bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions as stated in these Terms and Conditions.

The above life insurance protection plan is underwritten by HSBC Life (International) Limited (“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 Hongkong and Shanghai Banking Corporation Limited (“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 the Hong Kong SAR. The above product is a product of HSBC Life but not the Bank and it is intended only for sale in the Hong Kong SAR. For product details and related charges, please refer to the relevant brochure and policy provisions.

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