

ONEdna Genetic Health Test

(Effective on 9 April 2018)

Terms and Conditions:

1. Eligibility of ONEdna Genetic Health Test

The ONEdna genetic health test (the “ONEdna”) is a value added service to be provided to customers (“Eligible Customers” or “you” or “your”) upon issuance of any one of the following designated life insurance protection plans’ policies underwritten by HSBC Life (International) Limited (“HSBC Life” or “we” or “us”): HSBC Comprehensive Critical Illness Protection Plan, Goal Access Universal Life Plan (Protection), WholeLife Protection Plan, Jade Global / Jade Ultra Global Generations Universal Life (not applicable to the RMB currency plan) and Privileged Term Protection Plan (Eligible Policies).

2. What is the coverage of ONEdna Services (as defined below)?

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”). The ONEdna Services are not a diagnostic test. Please refer to the ONEdna brochure as enclosed for more details.

3. To use the ONEdna Services, you are required to take the following steps:

- a. You 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”). You 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 <https://www.onedna.co> (“ONEdna website”) or via the ONEdna app in accordance with the instruction as stated in ONEdna collection kit. (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.
- b. An email notification together with the ONEdna report from Prenetics will be sent to you within 10 business days from the day of receipt of the saliva sample by Prenetics. Once the ONEdna report is received, you shall then make an appointment with Prenetics for a complimentary consultation with their designated genetics trained dietitians via the above ONEdna website or the ONEdna app or by phone.

4. You have to take note of the below terms for the use of the ONEdna Services:

- a. The ONEdna collection kit is not replaceable in the event of lost once collected.
- b. In providing or arranging for the ONEdna Services, your personal data collected by Prenetics during your registration process for the ONEdna Services may be used in accordance with Prenetics' personal information collection statement.
- c. No warranty is made by us and the Bank to you in respect of the ONEdna Services, including the service quality provided by Prenetics and the genetics dietitians and the accuracy and correctness of the ONEdna Services results; and also no liability is owed by us and the Bank to you in respect of the advice provided by the genetics dietitians or anything arising from your use of the ONEdna Services 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 ONEdna test results, which are prepared and issued by Prenetics, are strictly confidential between you 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 you for reference only and the test results would not constitute or intend to be construed as health/medical advice to you.
- 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 plans are 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 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)