

ONEdna+ DNA Test

(Effective on 25 October 2018)

Terms and Conditions:

1. Eligibility of ONEdna+ DNA Test:

The ONEdna+ DNA Test ("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 plans ("Eligible Policy(ies)") underwritten by HSBC Life (International) Limited ("HSBC Life" or "we" or "us") including:

- i. "HSBC Family Goal Insurance Plan",
- ii. "Goal Access Universal Life Plan (Protection)",
- iii. "HSBC Comprehensive Critical Illness Protection Plan",
- iv. "Jade Global / Jade Ultra Global Generations Universal Life" (not applicable if the policy is in CNY),
- v. "Privileged Term Protection Plan", and
- vi. "WholeLife Protection Plan".
- vii. "HSBC Ruby Global Life Insurance Plan"

2. Service coverage of ONEdna+:

ONEdna+ is a service provided by Prenetics Limited ("Prenetics"), a third party service vendor appointed by HSBC Life for such purpose, and the scope of services by Prenetics under ONEdna+ ("ONEdna+ Services") includes:-

- i. stress and sleep, health risk, dietary sensitivities and nutrition profiling ("ONEdna+ Wellness"), and
- ii. cancer risk analysis for 8 common cancers including Breast, Colorectal, Melanoma, Pancreatic, Stomach, Prostate (for Male only), Uterine and Ovarian (for Female only) ("ONEdna+ Cancer").

You may choose **either** one of the following – (a) ONEdna+ Wellness or (b) ONEdna+ Cancer, at www.onedna.co ("ONEdna Website") or via the ONEdna Mobile App, during the online activation process. Please note that the services under ONEdna+ Services are not part of any medical diagnosis. Please refer to the ONEdna+ brochure for more details.

3. Steps for using ONEdna+:

Once eligible, the DNA Collection Kit ("the Kit") will be distributed to you through the relevant branch of The Hongkong and Shanghai Banking Corporation Limited ("the Bank"). Please complete the following steps within 60 days upon receipt of the Kit:

- i. Complete the online activation process on the ONEdna Website or via the ONEdna+ Mobile App in accordance with the instructions given in the Quick Start Guide of the Kit,
- ii. Collect your DNA sample and return it to Prenetics via the designated courier. For the delivery of the DNA sample, you must deliver it within the Hong Kong SAR. Any delivery from any place outside Hong Kong SAR shall be rejected,
- iii. Check for an email notification from Prenetics when the DNA Test Report is ready within 10 business days (for ONEdna+ Wellness) or 21 business days (for ONEdna+ Cancer) from the day of receipt of your DNA sample by Prenetics, and
- iv. Make an appointment with Prenetics upon receipt of the DNA Test Report for a complimentary consultation with their designated health coaches by visiting the ONEdna Website or ONEdna Mobile App.

4. Important Notes for ONEdna+ Services:

- i. The Kit is not replaceable in the event of lost once collected by Eligible Customers.
- ii. In providing or arranging for the ONEdna+ Services, your personal data collected by Prenetics during your online activation process for the ONEdna+ Services may be used in accordance with Prenetics' personal information collection statement. For details, please visit www.onedna.co.
- iii. No warranty is made by HSBC Life and the Bank to you in respect of the ONEdna+ Services, including the service quality provided by Prenetics and the accuracy and correctness of the DNA Test Report; and also no liabilities is owed by HSBC Life and the Bank to you in respect of the complimentary consultation provided by their designated health coaches and or genetics-trained counsellors; anything arising from your use of the ONEdna+ Services; and the collection and use of your personal data by Prenetics.
- iv. The DNA Test Report, which are prepared and issued by Prenetics, are strictly confidential between you and Prenetics. Such test results will not be shared with HSBC Life or the Bank and will not affect the underwriting and issuance by HSBC Life for the Eligible Policies.
- v. The DNA Test Report and consultation provided by Prenetics are for reference only and they do not constitute nor is intended to be construed as health/ medical advices to you. There are various lifestyle factors determining your health and well-being which cannot be genetically tested. You are recommended to consult your own medical practitioners for medical/ health advice.

No person other than you, HSBC Life and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions as stated in these Terms and Conditions.

Disclaimers:

“HSBC Family Goal Insurance Plan”, “Goal Access Universal Life Plan (Protection)”, “HSBC Comprehensive Critical Illness Protection Plan”, “Jade Global / Jade Ultra Global Generations Universal Life”, “Privileged Term Protection Plan”, “WholeLife Protection Plan” and “HSBC Ruby Global Life Insurance Plan” are underwritten by HSBC Life which is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing insurance coverage and handling claims under your Eligible Policy(ies).

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 plans aforementioned are life insurance 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 product brochures and Policy Provisions.

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