

## Super Jumbo Deal Discount

Eligible HSBC Customers who successfully enroll in the selected life insurance plans during the promotional period can enjoy the following offers\*:

Applicable to the following policy attaining the designated Annualized Premium (ANP)

**Promotional period: 1 July 2020 – 30 September 2020**

Life insurance plan	Accumulated ANP#	First-year Premium Discount Offer
HSBC Income Goal Deferred Annuity Plan (DANNB)	>= HK\$7,800,000/US\$1,000,000	10%
HSBC EarlyIncome Deferred Annuity Plan (DEIAP)		
Income Goal Insurance Plan II		
EarlyIncome Annuity Plan		
HSBC Wealth Goal Insurance Plan II		
HSBC Health Goal Insurance Plan		
HSBC Family Goal Insurance Plan		

Remarks:

\* 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.

# Accumulated ANP refers to the sum of ANP amount in respect of the above eligible Life Insurance plans with applications completed and accepted within a month from submission of the first application, as determined by HSBC.

### General Terms and Conditions

- The promotional offers (the "Promotion") are only applicable to applications successfully submitted by Eligible HSBC Customers (as defined below) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns ("HSBC" or the "Bank") in respect of a new purchase of HSBC Income Goal Deferred Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan, Income Goal Insurance Plan II, EarlyIncome Annuity Plan, HSBC Wealth Goal Insurance Plan, HSBC Health Goal Insurance Plan or HSBC Family Goal Insurance Plan, **within the Promotional period mentioned above** (both dates inclusive) with policy being issued within the period of 1 July 2020 to 30 November 2020 (both dates inclusive), and the designated annualized premium stated above attained. The Promotion shall at all times be subject to these Terms and Conditions, specific case to be reviewed separately if required.
- "Eligible HSBC Customers"** are HSBC customers who apply for any of the above life insurance plan(s) with ANP meeting the above ANP requirement.
- Staff of HSBC Life (International) Limited ("HSBC Life") or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong are also entitled to the Promotion.
- If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region ("Hong Kong") in respect of the same type of designated product or service, such customer is only entitled to receive the offer of the highest value at HSBC Life's discretion.
- Offers under the Promotion are not applicable to policies applied in a company's name.
- The offers under the Promotion are not exchangeable for cash and are not transferable.
- HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
- For monetary disputes arising between HSBC and the Eligible HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the Eligible HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer directly.
- The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the offers may be withdrawn and/or terminated by the Bank and HSBC Life at its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
- All offers under the Promotion are provided subject to prevailing regulatory requirements.
- No person other than the Eligible HSBC Customer, 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.
- In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
- Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
- These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.

15. Each of the Bank, HSBC Life and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

**Specific Terms and Conditions for HSBC Income Goal Deferred Annuity Plan (DANNB) / HSBC EarlyIncome Deferred Annuity Plan (DEIAP) / Income Goal Insurance Plan II (ANNB2) / EarlyIncome Annuity Plan (EIAP) / HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Health Goal Insurance Plan (HGIP) / HSBC Family Goal Insurance Plan (FGIP) - First-year Premium Discount Offer**

16. The 10% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB, DEIAP, ANNB2, EIAP, WGIP2, HGIP or FGIP from “**Eligible HSBC Customers**” mentioned in Clause 2.
17. For monthly payment of premium, customers are required to pay the first four months’ premium upfront with the discount deducted from the initial upfront payment.
18. For premium paid on an annual basis, the amount of premium payable in the first year will be calculated as:
  - Full annual premium X 0.9 (applicable to DANNB/DEIAP/ANNB2/EIAP/WGIP2/HGIP/FGIP Policy)
19. For single premium, the premium discount provided will be calculated as:
  - Single premium x 0.0333 (applicable to ANNB2/WGIP2/HGIP Policy)
20. For aggregate premium, the premium discount provided will be calculated as:
  - Full annual premium X 0.1 (applicable to EIAP Policy)

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong. 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

Issued by The Hongkong and Shanghai Banking Corporation Limited

## Jumbo Deal Discount

**Eligible HSBC Customers who successfully enroll in the selected life insurance plans during the promotional period can enjoy the following offers\*:**

Applicable to the following policy attaining the designated Annualized Premium (ANP)

**Promotional period: 1 July 2020 – 30 September 2020**

Life insurance plan	Accumulated ANP#	First-year Premium Discount Offer
HSBC Income Goal Deferred Annuity Plan / HSBC EarlyIncome Deferred Annuity Plan / Income Goal Insurance Plan II/ EarlyIncome Annuity Plan /	>= HK\$3,000,000 / >= US\$384,000	6%
HSBC Wealth Goal Insurance Plan II / HSBC Health Goal Insurance Plan / HSBC Family Goal Insurance Plan /	>= HK\$5,000,000 / >= US\$640,000	7%

\* Remarks: 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.

# Accumulated ANP refers to the sum of ANP amount in respect of the above eligible life insurance plans with applications completed and accepted within a month from submission of the first application, as determined by HSBC.

### General Terms and Conditions

1. The promotional offers (the "Promotion") are only applicable to applications successfully submitted by Eligible HSBC customers (as defined below) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns ("HSBC" or the "Bank") in respect of a new purchase of HSBC Income Goal Deferred Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan, EarlyIncome Annuity Plan, Income Goal Insurance Plan II, HSBC Wealth Goal Insurance Plan II, HSBC Health Goal Insurance Plan or HSBC Family Goal Insurance Plan, **within the Promotional period mentioned above** (both dates inclusive) with policy being issued within the period of 1 July to 30 November 2020 (both dates inclusive) and the designated annualized premium stated above attained. The Promotion shall at all times be subject to these Terms and Conditions. Specific case to be reviewed separately if required.
2. **"Eligible HSBC Customers"** are HSBC customers who apply for any of the above life insurance plan(s) with ANP meeting the above ANP requirement.
3. Staff of HSBC Life (International) Limited ("HSBC Life") or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong are also entitled to the Promotion.
4. If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region ("Hong Kong") in respect of the same type of designated product or service, such customer is only entitled to receive the offer of the highest value at HSBC Life's discretion.
5. Offers under the Promotion are not applicable to policies applied in a company's name.
6. The offers under the Promotion are not exchangeable for cash and are not transferable.
7. HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
8. For monetary disputes arising between HSBC and the Eligible HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the Eligible HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer directly.
9. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the offers may be withdrawn and/or terminated by the Bank and HSBC Life at its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
10. All offers under the Promotion are provided subject to prevailing regulatory requirements.
11. No person other than the Eligible HSBC Customer, 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.
12. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
13. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.

15. Each of the Bank, HSBC Life and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

**Specific Terms and Conditions for HSBC Income Goal Deferred Annuity Plan (DANNB) / HSBC EarlyIncome Deferred Annuity Plan (DEIAP) / Income Goal Insurance Plan II (ANNB2) / EarlyIncome Annuity Plan (EIAP) / HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Health Goal Insurance Plan (HGIP) / HSBC Family Goal Insurance Plan (FGIP) - First-year Premium Discount Offer**

16. The 6% or 7% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB, DEIAP, ANNB2, EIAP, WGIP2, HGIP or FGIP from “**Eligible HSBC Customers**” mentioned in Clause 2.
17. For monthly payment of premium, customers are required to pay the first three months’ premium upfront with the discount deducted from the initial upfront payment.
18. For premium paid on an annual basis, the amount of premium payable in the first year will be calculated as:
- Full annual premium X 0.94 or 0.93 (applicable to DANNB/DEIAP/ANNB2/EIAP/WGIP2/HGIP/FGIP Policy)
19. For single premium, the premium discount provided will be calculated as:
- Single premium x 0.02 or 0.0233 (applicable to ANNB2/WGIP2/HGIP Policy)
20. For aggregate premium, the premium discount provided will be calculated as:
- Full annual premium X 0.06 or 0.07 (applicable to EIAP Policy)

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong. 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

Issued by The Hongkong and Shanghai Banking Corporation Limited

**Eligible HSBC Jade Customers who successfully enroll in the selected life insurance plans during the following promotional period can enjoy the following offers\*:**

Applicable to the following policy attaining the designated Annualized Premium (ANP)

**Promotional period: 1 July 2020 – 30 September 2020**

Life insurance plan	Accumulated ANP#	First-Year Premium Discount/Waiver Offer	Eligible promotional period
Goal Access Universal Life Plan (Protection) (ULPP)/ Goal Access Universal Life Plan (Education) (ULEP)	US\$32,000 or above	3%	1 Jul 2020 – 30 Sep 2020
HSBC Income Goal Deferred Annuity Plan (DANNB)/ HSBC Early Income Deferred Annuity Plan (DEIAP)	-	5%	
Income Goal Insurance Plan II (ANNB2)	HK\$1,000,000 / US\$128,000 or above	4%	
	Below HK\$1,000,000 / US\$128,000	3%	
Early Income Annuity Plan (EIAP)	HK\$1,000,000 / US\$128,000 or above	4%	
	Below HK\$1,000,000 / US\$128,000	3%	
HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Health Goal Insurance Plan (HGIP)/ HSBC Family Goal Insurance Plan (FGIP)	HK\$1,000,000 / US\$128,000 or above	6%	
	Below HK\$1,000,000 / US\$128,000	5%	
HSBC Comprehensive Critical Illness Protection Plan (CCIP)	HK\$250,000 / US\$32,000 or above	3%	
Mortgage Protection Plan (MPP)	-	6 months	
Privileged Term Protection Plan (STC)	-	2.5 months	1 Jul 2020 – 23 Aug 2020
	-	3.5 months	24 Aug 2020 – 30 Sep 2020

\* Remarks: 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.

# Accumulated ANP refers to the sum of ANP amount in respect of the above eligible life insurance plans with applications completed and accepted within a month from submission of the first application, as determined by HSBC.

**General Terms and Conditions**

- The promotional offers (the “Promotion”) are only applicable to applications successfully submitted by the Eligible HSBC Customers (as defined below) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) in respect of a new purchase of Goal Access Universal Life Plan (Protection), Goal Access Universal Life Plan (Education), HSBC Income Goal Deferred Annuity Plan, HSBC Early Income Deferred Annuity Plan, Income Goal Insurance Plan II, Early Income Annuity Plan, HSBC Wealth Goal Insurance Plan II, HSBC Health Goal Insurance Plan, HSBC Family Goal Insurance Plan, HSBC Comprehensive Critical Illness Protection Plan, Mortgage Protection Plan or Privileged Term Protection Plan **within the Promotional period mentioned above** (both dates inclusive) with policy being issued within the period of 1 July 2020 to 30 November 2020 (both dates inclusive), and the designated annualized premium stated above attained. The Promotion shall at all times be subject to these Terms and Conditions, specific case to be reviewed separately if required.
- Staff of HSBC Life (International) Limited (“HSBC Life”) or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong who are Eligible HSBC Customers are also entitled to the Promotion.
- If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region (“Hong Kong”) in respect of the same type of designated product or service, such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
- Offers under the Promotion are not applicable to policies applied in a company’s name.
- “Eligible HSBC Customers”** are selected HSBC Jade clients who are existing HSBC Jade Customers of Integrated Account - HSBC Jade with the Bank.

6. The offers under the Promotion are not exchangeable for cash and are not transferable.
7. HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
8. For monetary disputes arising between HSBC and the Eligible HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the Eligible HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer directly.
9. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the offers may be withdrawn and/or terminated by the Bank and HSBC Life at its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
10. All offers under the Promotion are provided subject to prevailing regulatory requirements.
11. No person other than the Eligible HSBC Customer, 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.
12. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
13. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
15. Each of the Bank, HSBC Life and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

**Specific Terms and Conditions for Goal Access Universal Life Plan (Protection) (ULPP) / Goal Access Universal Life Plan (Education) (ULEP) / HSBC Income Goal Deferred Annuity Plan (DANNB) / HSBC Early Income Deferred Annuity Plan (DEIAP) / Income Goal Insurance Plan II (ANNB2)/ Early Income Annuity Plan (EIAP)/ HSBC Wealth Goal Insurance Plan II (WGIP2) / HSBC Health Goal Insurance Plan (HGIP) / HSBC Family Goal Insurance Plan (FGIP) / HSBC Comprehensive Critical Illness Protection Plan (CCIP) - First-year Premium Discount Offer**

16. The 3% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of ULPP / ULEP from “**Eligible HSBC Customers**” mentioned in Clause 5 (for ULPP / ULEP Policy).
17. The 5% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB/DEIAP from “**Eligible HSBC Customers**” mentioned in Clause 5 (for DANNB /DEIAP Policy).
18. The 4% or 3% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of ANNB2/EIAP from “**Eligible HSBC Customers**” mentioned in Clause 5 (for ANNB2/EIAP Policy).
19. The 6% or 5% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP2/HGIP/FGIP from “**Eligible HSBC Customers**” mentioned in Clause 5 (for WGIP2/HGIP/FGIP Policy).
20. The 3% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of CCIP from “**Eligible HSBC Customers**” mentioned in Clause 5 (for CCIP Policy).
21. For monthly payment of premium, customers are required to pay the first three months’ premium upfront with the discount deducted from the initial upfront payment.
22. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as follows:
  - Full annual premium X 0.97 (for ULPP/ULEP Policy) OR
  - Full annual premium X 0.95 (for DANNB/DEIAP Policy) OR
  - Full annual premium X 0.96 or 0.97 (as the case may be) (for ANNB2/EIAP Policy) OR
  - Full annual premium X 0.94 or 0.95 (as the case may be) (for WGIP2/HGIP/FGIP Policy) OR
  - Full annual premium X 0.97 (for CCIP Policy).
23. For single premium, the premium discount provided will be calculated as follows:
  - Single premium X 0.006 (for ULPP/ULEP Policy) OR
  - Single premium X 0.0134 or 0.01 (as the case may be) (for ANNB2 Policy) OR
  - Single premium X 0.02 or 0.0167 (as the case may be) (for WGIP2/HGIP Policy) OR
  - Single premium X 0.006 (for CCIP Policy).
24. For aggregate premium, the premium discount provided will be calculated as follows:
  - Full annual premium X 0.04 or 0.03 (as the case may be) (for EIAP Policy).

**Specific Terms and Conditions for Mortgage Protection Plan (MPP) – First-year Premium Waiver**

25. The 6 months first-year premium waiver is only applicable to successful applications in respect of a new purchase of MPP from “**Eligible HSBC Customers**” mentioned in Clause 5.
26. For premium paid on monthly basis, customers are required to pay:
  - First 2 months’ premium up front. Subsequently all of the 3rd-8th month’s premiums will be waived.
27. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
  - Full annual premium X 0.5.

**Specific Terms and Conditions for Privileged Term Protection Plan (STC) – First-year Premium Waiver**

28. The 2.5 months first-year premium waiver is only applicable to successful applications in respect of a new purchase of STC from “**Eligible HSBC Customers**” mentioned in Clause 5 within promotion period 1 July 2020 – 23 Aug 2020.

29. For premium paid on monthly basis, customers are required to pay:
  - First 2.5 months' premium up front. Subsequently, half of the 3rd month and all of the 4th-5th month's premiums will be waived.
30. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
  - Full annual premium X 0.7917.
31. The 3.5 months first-year premium waiver is only applicable to successful applications in respect of a new purchase of STC from "**Eligible HSBC Customers**" mentioned in Clause 5 within promotion period 24 Aug 2020 – 30 Sep 2020.
32. For premium paid on monthly basis, customers are required to pay:
  - First 2.5 month's premium up front. Subsequently, half of the 3rd month and all of the 4th-6th month's premiums will be waived
33. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
  - Full annual premium X 0.7083.

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong. 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

Issued by The Hongkong and Shanghai Banking Corporation Limited

**Eligible HSBC Premier Customers / HSBC Advance Customers who successfully enroll in the selected life insurance plans during the following promotional period can enjoy the following offers\*:**

Applicable to the following policy attaining the designated Annualized Premium (ANP)

**Promotional period: 1 July 2020 – 30 September 2020**

Life insurance plan	HSBC Premier Customers		HSBC Advance Customers	
	Accumulated ANP#	First-Year Premium Discount/Waiver Offer	Accumulated ANP#	First-Year Premium Discount/Waiver Offer
HSBC Income Goal Deferred Annuity Plan (DANNB)/ HSBC Early Income Deferred Annuity Plan (DEIAP)	-	5%	-	5%
Income Goal Insurance Plan II (ANNB2)	HK\$1,000,000 / US\$128,000 or above	2.5%	HK\$300,000 / US\$38,600 or above	1.5%
	Below HK\$1,000,000 / US\$128,000	2%	Below HK\$300,000 / US\$38,600	1%
EarlyIncome Annuity Plan (EIAP)	HK\$1,000,000 / US\$128,000 or above	2.5%	HK\$300,000 / US\$38,600 or above	1.5%
	Below HK\$1,000,000 / US\$128,000	2%	Below HK\$300,000 / US\$38,600	1%
HSBC Wealth Goal Insurance Plan II (WGIP2)/ HSBC Health Goal Insurance Plan (HGIP)/ HSBC Family Goal Insurance Plan (FGIP)	HK\$1,000,000 / US\$128,000 or above	4.5%	HK\$300,000 / US\$38,600 or above	3.5%
	Below HK\$1,000,000 / US\$128,000	4%	Below HK\$300,000 / US\$38,600	3%
Mortgage Protection Plan (MPP)	-	6 months	-	6 months
Privileged Term Protection Plan (STC)	-	1 month (apply within 1 Jul - 23 Aug)	-	0.5 month (apply within 1 Jul - 23 Aug)
		2 months (apply within 24 Aug - 30 Sep)		1.5 months (apply within 24 Aug - 30 Sep)

\* Remarks: 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.

# Accumulated ANP refers to the sum of ANP amount in respect of the above eligible life insurance plans with applications completed and accepted within a month from submission of the first application, as determined by HSBC.

**General Terms and Conditions**

- The promotional offers (the "Promotion") are only applicable to applications successfully submitted by Eligible HSBC Premier Customers (as defined below) and Eligible HSBC Advance Customers (as defined below) (collectively referred to as "Eligible HSBC Customers" below) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns ("HSBC" or the "Bank") in respect of a new purchase of HSBC Income Goal Deferred Annuity Plan, HSBC Early Income Deferred Annuity Plan, Income Goal Insurance Plan II, EarlyIncome Annuity Plan, HSBC Wealth Goal Insurance Plan II, HSBC Health Goal Insurance Plan, HSBC Family Goal Insurance Plan, Mortgage Protection Plan or Privileged Term Protection Plan **within the Promotional period mentioned above** (both dates inclusive) with policy being issued within the period of 1 July 2020 to 30 November 2020 (both dates inclusive), and the designated ANP stated above attained. The Promotion shall at all times be subject to these Terms and Conditions, specific case to be reviewed separately if required.
- Staff of HSBC Life (International) Limited ("HSBC Life") or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong who are Eligible HSBC Premier Customers or Eligible HSBC Advance Customers are also entitled to the Promotion.
- If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region ("Hong Kong") in respect of the same type of



- designated product or service, such customer is only entitled to receive the offer of the highest value at HSBC Life's discretion.
4. Offers under the Promotion are not applicable to policies applied in a company's name.
  5. **"Eligible HSBC Premier Customers"** are existing HSBC Premier Customers of Integrated Account - HSBC Premier with the Bank.
  6. **"Eligible HSBC Advance Customers"** are existing HSBC Advance Customers of Integrated Account - HSBC Advance with the Bank.
  7. The offers under the Promotion are not exchangeable for cash and are not transferable.
  8. HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
  9. For monetary disputes arising between HSBC and the Eligible HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the Eligible HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer directly.
  10. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the offers may be withdrawn and/or terminated by the Bank and HSBC Life at its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
  11. All offers under the Promotion are provided subject to prevailing regulatory requirements.
  12. No person other than the Eligible HSBC Customer, 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.
  13. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
  14. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
  15. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
  16. Each of the Bank, HSBC Life and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

**Specific Terms and Conditions for HSBC Income Goal Deferred Annuity Plan (DANNB)/ HSBC Early Income Deferred Annuity Plan (DEIAP) / Income Goal Insurance Plan II (ANNB2) / EarlyIncome Annuity Plan (EIAP)/HSBC Wealth Goal Insurance Plan II (WGIP2)/ HSBC Health Goal Insurance Plan(HGIP)/ HSBC Family Goal Insurance Plan (FGIP), - First-year Premium Discount Offer**

17. The 5% First-Year Premium Discount is only applicable to successful applications in respect of a new purchase of DANNB/DEIAP from **"HSBC Premier Customers"** and **"HSBC Advance Customers"** mentioned in Clause 5 or Clause 6, respectively ("Premier DANNB/DEIAP Policy" or "Advance DANNB/DEIAP Policy", respectively).
18. The 2.5% or 2% First-Year Premium Discount is only applicable to successful applications in respect of a new purchase of ANNB2/EIAP from **"HSBC Premier Customers"** mentioned in Clause 5 ("Premier ANNB2/EIAP Policy").
19. The 4.5% or 4% First-Year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP/HGIP/FGIP from **"HSBC Premier Customers"** mentioned in Clause 5 ("Premier WGIP2/HGIP/FGIP Policy").
20. The 1.5% or 1% First-Year Premium Discount is only applicable to successful applications in respect of a new purchase of ANNB2/EIAP from **"HSBC Advance Customers"** mentioned in Clause 6 ("Advance ANNB2/EIAP Policy").
21. The 3.5% or 3% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP2/HGIP/FGIP from **"HSBC Advance Customers"** mentioned in Clause 6 ("Advance WGIP2/HGIP/FGIP Policy").
22. For monthly payment of premium, customers are required to pay the first three months' premium upfront with the discount deducted from the initial upfront payment.
23. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as follows:
  - Full annual premium X 0.95 (for Premier DANNB/DEIAP Policy and Advance DANNB/DEIAP Policy) OR
  - Full annual premium X 0.975 or 0.98 (as the case may be) (for Premier ANNB2/EIAP Policy) OR
  - Full annual premium X 0.955 or 0.96 (as the case may be) (for Premier WGIP2/HGIP/FGIP Policy) OR
  - Full annual premium X 0.985 or 0.99 (as the case may be) (for Advance ANNB2/EIAP Policy) OR
  - Full annual premium X 0.965 or 0.97 (as the case may be) (for Advance WGIP2/HGIP/FGIP Policy).
24. For single premium, the premium discount provided will be calculated as follows:
  - Single premium X 0.0083 or 0.0067 (as the case may be) (for Premier ANNB2 Policy) OR
  - Single premium X 0.015 or 0.0134 (as the case may be) (for Premier WGIP2/HGIP Policy) OR
  - Single premium X 0.005 or 0.0033 (as the case may be) (for Advance ANNB2 Policy) OR
  - Single premium X 0.0117 or 0.01 (as the case may be) (for Advance WGIP2/HGIP Policy).
25. For aggregate premium, the premium discount provided will be calculated as follows:
  - Full annual premium X 0.025 or 0.02 (as the case may be) (for Premier EIAP Policy) OR
  - Full annual premium X 0.015 or 0.01 (as the case may be) (for Advance EIAP Policy).

**Specific Terms and Conditions for Mortgage Protection Plan (MPP) – First-year Premium Waiver**

26. The 6 months First-Year Premium Waiver is only applicable to successful applications in respect of a new purchase of MPP from **"HSBC Premier Customers"** mentioned in Clause 5 and **"HSBC Advance Customers"** mentioned in Clause 6 ).
27. For premium paid on monthly basis, customers are required to pay:

- First 2 months' premium up front. Subsequently, all of the 3<sup>rd</sup> to 8<sup>th</sup> month's premiums will be waived.
28. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
- Full annual premium X 0.5.

**Specific Terms and Conditions for Privileged Term Protection Plan (STC) – First-year Premium Waiver**

29. The 1 months and 0.5 months First-Year Premium Waiver is only applicable to successful applications in respect of a new purchase of STC from “**HSBC Premier Customers**” mentioned in Clause 5 and “**HSBC Advance Customers**” mentioned in Clause 6 respectively within promotion period 1 July 2020 – 23 Aug 2020.
30. For premium paid on monthly basis, customers are required to pay:
- First 2 months' premium up front. Subsequently, all of the 3<sup>rd</sup> month's premiums will be waived (for Premier STC Policy).
  - First 2.5 months' premium up front. Subsequently, half of the 3<sup>rd</sup> month will be waived (for Advance STC Policy).
31. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
- Full annual premium X 0.9167 (for Premier STC Policy).
  - Full annual premium X 0.9583 (for Advance STC Policy).
32. The 2 months and 1.5 months First-Year Premium Waiver is only applicable to successful applications in respect of a new purchase of STC from “**HSBC Premier Customers**” mentioned in Clause 5 and “**HSBC Advance Customers**” mentioned in Clause 6 respectively within promotion period 24 Aug 2020 – 30 Sep 2020.
33. For premium paid on monthly basis, customers are required to pay:
- First 2 months' premium up front. Subsequently, all of the 3<sup>rd</sup> to 4<sup>th</sup> month's premiums will be waived (for Premier STC Policy).
  - First 2.5 months' premium up front. Subsequently, half of the 3<sup>rd</sup> month and all of the 4<sup>th</sup> month's premiums will be waived (for Advance STC Policy).
34. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
- Full annual premium X 0.8333 (for Premier STC Policy).
  - Full annual premium X 0.875 (for Advance STC Policy).

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong. 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

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## Special Discount

Eligible HSBC Customers who successfully enroll in the selected life insurance plans during the following promotional period can enjoy the following offers#:

**Promotional period: 1 July 2020 – 30 September 2020**

Eligible Insurance Plans	Promotional Offers – Offer I & II
HSBC Income Goal Deferred Annuity Plan	<b>Offer I:</b> 1% first year premium discount on top of prevailing premium discount offers#  (except any Staff Discount offers, Maturity Discount offers, Super Jumbo Deal Discount offers, or Member Get Member Promotion concurrently run by HSBC Life (as defined below))
HSBC EarlyIncome Deferred Annuity Plan	
HSBC Wealth Goal Insurance Plan II	
EarlyIncome Annuity Plan	
Income Goal Insurance Plan II	
Goal Access Universal Life Plan (Education)	
Goal Access Universal Life Plan (Protection)	
HSBC Comprehensive Critical Illness Protection Plan	
HSBC Family Goal Insurance Plan	
HSBC Health Goal Insurance Plan	
Whole Life Protection Plan	
HSBC Term Protector	
Privileged Term Protection Plan	

# Remarks: 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.

Eligible HSBC Customers for Offer I and Offer II
HSBC Customers who apply for any eligible insurance plan(s) completely through video-enabled meeting(s) starting from 22 Jun 2020 till 30 Sep 2020; or
HSBC Customers who apply Income Goal Deferred Annuity Plan or Early Income Deferred Annuity Plan completely through phone channel; or
HSBC Customers without any in-force HSBC life policy or pending HSBC life policy application at point of new application; or
HSBC Customers with any in-force HSBC life policy(s) paid up or to be paid up in 2020 at point of new application; or
HSBC Customers who have any in-force FirstCare/FirstCare Plus insurance policy(ies) at point of new application

Eligible Insurance Plans	Promotional Offer – Offer III, IV & V
HSBC Income Goal Deferred Annuity Plan	<b>Offer III:</b> 1% first year premium discount on top of prevailing premium discount offers#  (except any Staff Discount offers, Maturity Discount offers, Super Jumbo Deal Discount offers, or Member Get Member Promotion concurrently run by HSBC Life (as defined below))
HSBC EarlyIncome Deferred Annuity Plan	
HSBC Wealth Goal Insurance Plan II	
EarlyIncome Annuity Plan	
Income Goal Insurance Plan II	
Goal Access Universal Life Plan (Education)	
Goal Access Universal Life Plan (Protection)	
HSBC Comprehensive Critical Illness Protection Plan	
HSBC Family Goal Insurance Plan	
Jade Global/ Jade Ultra Global Generations Universal Life	<b>Offer IV:</b> Single premium payment: 0.5% premium discount; or Annual premium payment: 0.5% discount on first year premium discount on top of prevailing premium discount offers*  (except any Staff Discount offers, Maturity Discount offers, Super Jumbo Deal Discount offers, or Member Get Member Promotion

	concurrently run by HSBC Life (as defined below))
Whole Life Protection Plan	<b>Offer V:</b> 0.5 month premium waiver for the first year on top of prevailing premium waiver#  (except any Staff Discount offers, Maturity Discount offers, Super Jumbo Deal Discount offers, or Member Get Member Promotion concurrently run by HSBC Life (as defined below))
HSBC Term Protector	
Privileged Term Protection Plan	

# Remarks: 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.

\* Excluding unscheduled premium and overfunding premium.

<b>Eligible HSBC Customers for Offer III, IV &amp; V</b>
HSBC Customers who apply the Eligible Insurance Plans from 1 July 2020 to 30 September 2020 (both dates inclusive) within birth month; or
HSBC Customers with 3 or more existing HSBC in-force life insurance policies at point of new application; or
HSBC Customers who have newly opened or upgraded their HSBC bank account to a HSBC Premier account from 1 April 2020 to 30 September 2020 (both dates inclusive)

### **Terms and Conditions**

- The promotional offers (the "Promotion") are only applicable to applications successfully submitted by Eligible HSBC Customers to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns ("HSBC" or the "Bank") from 1 July 2020 to 30 September 2020 (both dates inclusive) (the "Promotional Period") with policy being issued within the period of 1 July 2020 to 30 November 2020 (both dates inclusive), and shall at all times be subject to these terms and conditions ("Terms and Conditions"), specific case to be reviewed separately if required.
- Staff of HSBC Life (International) Limited ("HSBC Life") or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong is not entitled to the Promotion, even if he/she is a HSBC customer and satisfies the eligibility criteria listed above.
- "Eligible HSBC Customer" means, in respect of a promotional offer, HSBC Customers who satisfy one or more of the eligibility conditions listed in the table titled "Eligible HSBC Customers for Offer I and Offer II" or "Eligible HSBC Customers for Offer III, IV & V", as applicable. "HSBC Customer" means a customer of the Bank or HSBC Life.
- If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region ("Hong Kong") in respect of the same type of designated product or service (such as the concurrent Staff Discount offers, Maturity Discount offers, Super Jumbo Deal Discount offers, or Member Get Member Promotion), such customer is only entitled to receive the offer of the highest value at HSBC Life's discretion.
- Offer I and Offer III provide a 1% first year premium discount on top of prevailing premium discount (except any Staff Discount offers, Maturity Discount offers, Member Get Member Promotion or Super Jumbo Deal Discount offers concurrently run by HSBC Life) with both the 1% and prevailing premium discount calculated based on the original premium (e.g., total premium discount amount = ((1% + prevailing premium discount) x first year premium)).
- Offer II and Offer V offer a deduction of 0.5 month premium for the first year, calculated based on the original premium, on top of the prevailing premium waiver (except any Staff Discount offers, Maturity Discount offers, Member Get Member Promotion or Super Jumbo Deal Discount offers concurrently run by HSBC Life).
- Offer IV provide a 0.5% first year premium/single premium discount on top of prevailing premium discount (except any Staff Discount offers, Maturity Discount offers, Member Get Member Promotion or Super Jumbo Deal Discount offers concurrently run by HSBC Life) with both the 0.5% and prevailing premium discount calculated based on the original premium (e.g., total premium discount amount = ((0.5% + prevailing premium discount) x first year premium/single premium)).
- Offers under the Promotion are not applicable to policies applied in a company's name.
- The offers under the Promotion are not exchangeable for cash and are not transferable.
- HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
- For monetary disputes arising between HSBC and the Eligible HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the Eligible HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer directly.
- The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the offers may be withdrawn and/or terminated by the Bank and HSBC Life at its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
- All offers under the Promotion are provided subject to prevailing regulatory requirements.
- No person other than the Eligible HSBC Customer, 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.
- In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.

16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
17. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
18. Each of the Bank, HSBC Life and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of Hong Kong to carry on long-term insurance business in Hong Kong. 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 agent of HSBC Life for the distribution of life insurance products in Hong Kong. The above products are products of HSBC Life but not HSBC and they are intended only for sale in Hong Kong. For product details and related charges, please refer to the relevant brochures and policy or contact our HSBC branch staff.

Issued by The Hongkong and Shanghai Banking Corporation Limited

## 特大額保費折扣優惠

合資格滙豐客戶於推廣期成功投保指定人壽保險計劃可享以下優惠\*：

只適用於符合以下年度化保費要求之保單

推廣期：2020年7月1日至2020年9月30日

人壽保險計劃	年度化保費累積金額#	首年保費折扣優惠
滙豐聚富入息延期年金計劃	>= 7,800,000港元/1,000,000美元	10%
滙豐盈達延期年金計劃		
聚富入息保險計劃II		
盈達年金計劃		
滙溢保險計劃II		
滙康保險計劃		
滙盛人生保險計劃		

\*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，包括收費。

#年度化保費累積金額是指在滙豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

### 一般條款及細則

- 是次活動之優惠（「優惠」）只適用於合資格滙豐客戶（見下述定義）在上述推廣期內（包括首尾兩天）成功遞交「滙豐聚富入息延期年金計劃」、「滙豐盈達延期年金計劃」、「聚富入息保險計劃II」、「盈達年金計劃」、「滙溢保險計劃II」、「滙康保險計劃」或「滙盛人生保險計劃」申請至香港上海滙豐銀行有限公司及其繼承人及受讓人（「滙豐」或「本行」），並達至上述之指定年度化保費及其保單於2020年7月1日至2020年11月30日期間（包括首尾兩天）成功批核發出，並且符合一般條款及細則的保單。本優惠受此等條款及細則約束，特殊個案將會被個別檢視。
- 「合資格滙豐客戶」指凡申請以上人壽保險計劃及達到以上年度化保費要求的滙豐客戶。
- 滙豐人壽保險（國際）有限公司（「滙豐保險」）或滙豐（及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之醫療保險計劃）之員工均可享有此優惠。
- 若合資格客戶同時享有以上優惠及滙豐保險於香港特別行政區（「香港」）所提供適用於同一類別產品/服務的其他優惠，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 優惠不可轉讓或兌換現金。
- 滙豐保險將因應可能的保單持有人及／或可能的受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
- 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與合資格滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及合資格滙豐客戶在保單條款及細則中的任何糾紛，則直接由滙豐保險與合資格滙豐客戶共同解決。
- 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。滙豐亦可能運用酌情權取消及／或終止優惠而毋須事前通知合資格客戶或任何人。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。
- 是次優惠均受有關的監管條例約束。
- 除有關合資格滙豐客戶、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。
- 若有任何爭議，本行及滙豐保險保留最終決定權。
- 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
- 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
- 本行、滙豐保險及合資格滙豐客戶受香港特別行政區法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。

「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「聚富入息保險計劃II」/「盈達年金計劃」/「滙溢保險

**計劃 II」 / 「滙康保險計劃」 / 「滙盛人生保險計劃」：首年保費折扣優惠的相關條款及細則**

16. 7%首年保費折扣優惠適用於第 2 項條款提及的合資格滙豐客戶成功申請「滙豐聚富入息延期年金計劃」 / 「滙豐盈達延期年金計劃」 / 「盈達年金計劃」 / 「聚富入息保險計劃 II」 / 「滙溢保險計劃 II」 / 「滙康保險計劃」或「滙盛人生保險計劃」的保單。
17. 選擇月繳保費的客戶須先繳付首 4 個月保費，而保費折扣將於預繳保費中扣除。
18. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
  - 原定全年應繳保費額 X 0.9（適用於「滙豐聚富入息延期年金計劃」 / 「滙豐盈達延期年金計劃」 / 「盈達年金計劃」 / 「聚富入息保險計劃 II」 / 「滙溢保險計劃 II」 / 「滙康保險計劃」 / 「滙盛人生保險計劃」）
19. 選擇躉繳保費的客戶所得保費折扣的計算方法為：
  - 躉繳保費額 X 0.0333（適用於「聚富入息保險計劃 II」 / 「滙溢保險計劃 II」 / 「滙康保險計劃」）
20. 選擇合計保費金額的客戶所得保費折扣的計算方法為：
  - 原定全年應繳保費額 X 0.1（適用於「盈達年金計劃」）

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港經營長期保險業務。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條款及細則或聯絡本行分行員工。

由香港上海滙豐銀行有限公司刊發。

## 大額保費折扣優惠

合資格滙豐客戶於推廣期成功投保指定人壽保險計劃可享以下優惠\*：

只適用於符合以下年度化保費要求之保單

**推廣期：2020年7月1日至2020年9月30日**

人壽保險計劃	年度化保費累積金額#	首年保費折扣
「滙豐盈達延期年金計劃」 「滙豐聚富入息延期年金計劃」 「聚富入息保險計劃 II」 「盈達年金計劃」 「滙溢保險計劃 II」 「滙康保險計劃」 「滙盛人生保險計劃」	>= 3,000,000港元 / >= 384,000美元	6%
	>= 5,000,000港元 / >= 640,000美元	7%

\*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，包括收費。

#年度化保費累積金額是指在滙豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

### 一般條款及細則

- 是次活動之優惠（「優惠」）只適用於合資格滙豐客戶（見下述定義）在上述推廣期內（包括首尾兩天）成功遞交「滙豐盈達延期年金計劃」、「滙豐聚富入息延期年金計劃」、「聚富入息保險計劃 II」、「盈達年金計劃」、「滙溢保險計劃 II」、「滙康保險計劃」或「滙盛人生保險計劃」申請至香港上海滙豐銀行有限公司及其繼承人及受讓人（「滙豐」或「本行」），並達至上述之指定年度化保費及其保單於2020年7月1日至2020年11月30日期間（包括首尾兩天）成功批核發出，並且符合一般條款及細則的保單。本優惠受此等條款及細則約束，特殊個案將會被個別檢視。
- 「合資格滙豐客戶」指凡申請以上人壽保險計劃及達到以上年度化保費要求的滙豐客戶。
- 滙豐人壽保險（國際）有限公司（「滙豐保險」）或滙豐（及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之醫療保險計劃）之員工均可享有此優惠。
- 若合資格客戶同時享有以上優惠及滙豐保險於香港特別行政區（「香港」）所提供適用於同一類別產品/服務的其他優惠，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 優惠不可轉讓或兌換現金。
- 滙豐保險將因應可能的保單持有人及/或可能的受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
- 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與合資格滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及合資格滙豐客戶在保單條款及細則中的任何糾紛，則直接由滙豐保險與合資格滙豐客戶共同解決。
- 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。滙豐亦可能運用酌情權取消及/或終止優惠而毋須事前通知合資格客戶或任何人。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。
- 是次優惠均受有關的監管條例約束。
- 除有關合資格滙豐客戶、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。
- 若有任何爭議，本行及滙豐保險保留最終決定權。
- 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
- 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
- 本行、滙豐保險及合資格滙豐客戶受香港特別行政區法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。

「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」//「聚富入息保險計劃 II」/「盈達年金計劃」/「滙溢保險計劃 II」/「滙康保險計劃」/「滙盛人生保險計劃」：首年保費折扣優惠的相關條款及細則



16. 6%首年保費折扣優惠適用於第2項條款提及的合資格滙豐客戶成功申請「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「盈達年金計劃」/「聚富入息保險計劃 II」/「滙溢保險計劃 II」或「滙盛人生保險計劃」的保單。
17. 選擇月繳保費的客戶須先繳付首3個月保費，而保費折扣將於預繳保費中扣除。
18. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
  - 原定全年應繳保費額 X 0.94 或 0.93 (適用於「滙豐聚富入息延期年金計劃」/「滙豐盈達延期年金計劃」/「盈達年金計劃」/「聚富入息保險計劃 II」/「滙溢保險計劃 II」/「滙康保險計劃」/「滙盛人生保險計劃」)
19. 選擇躉繳保費的客戶所得保費折扣的計算方法為：
  - 躉繳保費額 X 0.02 或 0.0233 (適用於「聚富入息保險計劃 II」/「滙溢保險計劃 II」/「滙康保險計劃」)
20. 選擇合計保費金額的客戶所得保費折扣的計算方法為：
  - 原定全年應繳保費額 X 0.06 或 0.07 (適用於「盈達年金計劃」)

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港經營長期保險業務。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條款及細則或聯絡本行分行員工。

由香港上海滙豐銀行有限公司刊發。

合資格滙豐尚玉客戶於以下推廣期間成功投保指定人壽保險計劃可享以下優惠\*:

只適用於符合以下年度化保費要求之保單

推廣期: 2020年7月1日至2020年9月30日

人壽保險計劃	年度化保費累積金額#	首年保費折扣/豁免優惠	合資格推廣期
「駿富保障萬用壽險計劃」/ 「駿富教育萬用壽險計劃」	美元 32,000 或以上	3%	2020年7月1日 至2020年9月30日
「滙豐聚富入息延期年金計劃」/ 「滙豐盈達延期年金計劃」	-	5%	
「聚富入息保險計劃 II」	港幣 1,000,000/美元 128,000 或以上	4%	
	港幣 1,000,000/美元 128,000 以下	3%	
「盈達年金計劃」	港幣 1,000,000/美元 128,000 或以上	4%	
	港幣 1,000,000/美元 128,000 以下	3%	
「滙溢保險計劃 II」/ 「滙康保險計劃」/ 「滙盛人生保險計劃」	港幣 1,000,000/美元 128,000 或以上	6%	
	港幣 1,000,000/美元 128,000 以下	5%	
「滙安健危疾保障計劃」	港幣 250,000/美元 32,000 或以上	3%	
「樂安居供樓保障計劃」	-	4 個月	
「尊尚定期壽險計劃」	-	2.5 個月	2020年7月1日 至2020年8月23日
	-	3.5 個月	2020年8月24日 至2020年9月30日

\*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，包括收費。

#年度化保費累積金額是指在滙豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

#### 一般條款及細則

- 是次活動之優惠（「優惠」）只適用合資格滙豐客戶（見下述定義）於上述推廣期間（包括首尾兩天）成功遞交「駿富保障萬用壽險計劃」、「駿富教育萬用壽險計劃」、「滙豐聚富入息延期年金計劃」、「滙豐盈達延期年金計劃」、「聚富入息保險計劃 II」、「盈達年金計劃」、「滙溢保險計劃 II」、「滙康保險計劃」、「滙盛人生保險計劃」、「滙安健危疾保障計劃」、「樂安居供樓保障計劃」或「尊尚定期壽險計劃」申請至香港上海滙豐銀行有限公司及其繼承人及受讓人（「滙豐」或「本行」），同時其保單於2020年7月1日至2020年11月30日期間（包括首尾兩天）成功批核發出，並且符合一般條款及細則的保單。本優惠受此等條款及細則約束，特殊個案將會被個別檢視。
- 滙豐人壽保險（國際）有限公司（「滙豐保險」）或滙豐（及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之醫療保險計劃）之員工需同時為合資格滙豐客戶才可享有此優惠。
- 若合資格客戶同時享有以上優惠及滙豐保險於香港特別行政區（「香港」）所提供適用於同一類別產品/服務的其他優惠，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 「合資格滙豐客戶」指特選的滙豐尚玉客戶。
- 優惠不可轉讓或兌換現金。
- 滙豐保險將因應可能的保單持有人及/或可能的受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。

8. 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與合資格滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及合資格滙豐客戶在保單條款及細則中的任何糾紛，則直接由滙豐保險與合資格滙豐客戶共同解決。
9. 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。滙豐亦可能運用酌情權取消及／或終止優惠而毋須事前通知合資格客戶或任何人。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。
10. 是次優惠均受有關的監管條例約束。
11. 除有關合資格滙豐客戶、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。
12. 若有任何爭議，本行及滙豐保險保留最終決定權。
13. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
14. 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
15. 本行、滙豐保險及合資格滙豐客戶受香港特別行政區法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。

**「駿富保障萬用壽險計劃」 / 「駿富教育萬用壽險計劃」 / 「滙豐聚富入息延期年金計劃」 / 「滙豐盈達延期年金計劃」 / 「聚富入息保險計劃 II」 / 「盈達年金計劃」 / 「滙溢保險計劃 II」 / 「滙康保險計劃」 / 「滙盛人生保險計劃」 / 「滙安健危疾保障計劃」：首年保費折扣優惠的相關條款及細則**

16. 3%首年保費折扣優惠適用於第5項條款提及的「合資格滙豐客戶」成功申請「駿富保障萬用壽險計劃」 / 「駿富教育萬用壽險計劃」的保單。（駿富保障萬用壽險計劃/駿富教育萬用壽險計劃）。
17. 5%首年保費折扣優惠適用於第5項條款提及的「合資格滙豐客戶」成功申請「滙豐聚富入息延期年金計劃」 / 「滙豐盈達延期年金計劃」的保單。（滙豐聚富入息延期年金計劃/滙豐盈達延期年金計劃）。
18. 4%或3%首年保費折扣優惠適用於第5項條款提及的「合資格滙豐客戶」成功申請「聚富入息保險計劃 II」 / 「盈達年金計劃」的保單。（聚富入息保險計劃/盈達年金計劃）。
19. 6%或5%首年保費折扣優惠適用於第5項條款提及的「合資格滙豐客戶」成功申請「滙溢保險計劃 II」 / 「滙康保險計劃」 / 「滙盛人生保險計劃」的保單。（滙溢保險計劃 II/滙康保險計劃/滙盛人生保險計劃）。
20. 3%首年保費折扣優惠適用於第5項條款提及的「合資格滙豐客戶」成功申請「滙安健危疾保障計劃」的保單。（滙安健危疾保障計劃）。
21. 選擇月繳保費的客戶須先繳付首3個月保費，而保費折扣將於預繳保費中扣除。
22. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
  - 原定全年應繳保費額 X 0.97（適用於駿富保障萬用壽險計劃/駿富教育萬用壽險計劃）或
  - 原定全年應繳保費額 X 0.95（適用於滙豐聚富入息延期年金計劃/滙豐盈達延期年金計劃）或
  - 原定全年應繳保費額 X 0.96 或 0.97（視乎可享之優惠）（適用於聚富入息保險計劃 II/盈達年金計劃）或
  - 原定全年應繳保費額 X 0.94 或 0.95（視乎可享之優惠）（適用於滙溢保險計劃 II/滙康保險計劃/滙盛人生保險計劃）或
  - 原定全年應繳保費額 X 0.97（適用於滙安健危疾保障計劃）。
23. 選擇躉繳保費的客戶所得保費折扣的計算方法為：
  - 躉繳保費額 X 0.006（適用於駿富保障萬用壽險計劃/駿富教育萬用壽險計劃）或
  - 躉繳保費額 X 0.0134 或 0.01（視乎可享之優惠）（適用於聚富入息保險計劃 II）或
  - 躉繳保費額 X 0.02 或 0.0167（視乎可享之優惠）（適用於滙溢保險計劃 II/滙康保險計劃）或
  - 躉繳保費額 X 0.006（適用於滙安健危疾保障計劃）。
24. 選擇合計保費金額的客戶所得保費折扣的計算方法為：
  - 原定全年應繳保費額 X 0.04 或 0.03（視乎可享之優惠）（適用於盈達年金計劃）。

**「樂安居供樓保障計劃」：首年保費豁免優惠的相關條款及細則**

25. 6個月保費豁免優惠適用於第5項條款提及的「合資格滙豐客戶」成功申請「樂安居供樓保障計劃」的保單。
26. 選擇月繳保費的客戶須先繳付：
  - 首2個月保費，方可獲豁免第3至第8個月保費。

27. 選擇年繳保費的客戶所繳付的首年保費的計算方法為:

- 原定全年應繳保費額 X 0.5。

**「尊尚定期壽險計劃」：首年保費豁免優惠的相關條款及細則**

28. 2.5 個月保費豁免優惠適用於第 5 項條款提及的「合資格滙豐客戶」成功於 2020 年 7 月 1 日至 2020 年 8 月 23 日期間申請「尊尚定期壽險計劃」的保單。

29. 選擇月繳保費的客戶須先繳付:

- 首 2.5 個月保費，方可獲豁免第 3 個月之一半保費，及第 4 至第 5 個月保費。

30. 選擇年繳保費的客戶所繳付的首年保費的計算方法為:

- 原定全年應繳保費額 X 0.7917。

31. 3.5 個月保費豁免優惠適用於第 5 項條款提及的「合資格滙豐客戶」成功於 2020 年 8 月 24 日至 2020 年 9 月 30 日期間申請「尊尚定期壽險計劃」的保單。

32. 選擇月繳保費的客戶須先繳付:

- 首 2.5 個月保費，方可獲豁免第 3 個月之一半保費，及第 4 至第 6 個月保費。

33. 選擇年繳保費的客戶所繳付的首年保費的計算方法為:

- 原定全年應繳保費額 X 0.7083。

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港經營長期保險業務。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條款及細則或聯絡本行分行員工。

由香港上海滙豐銀行有限公司刊發。

合資格滙豐卓越理財客戶/滙豐運籌理財客戶於以下之推廣期間成功投保指定人壽保險計劃可享以下優惠\*:

只適用於符合以下年度化保費要求之保單

推廣期: 2020年7月1日至2020年9月30日

人壽保險計劃	滙豐卓越理財客戶		滙豐運籌理財客戶	
	年度化保費累積金額#	首年保費折扣/豁免優惠	年度化保費累積金額#	首年保費折扣/豁免優惠
「滙豐聚富入息延期年金計劃」/ 「滙豐盈達延期年金計劃」	-	5%	-	5%
「聚富入息保險計劃 II」	港幣 1,000,000/ 美元 128,000 或以上	2.5%	港幣 300,000/ 美元 38,600 或以上	1.5%
	港幣 1,000,000/ 美元 128,000 以下	2%	港幣 300,000/ 美元 38,600 以下	1%
「盈達年金計劃」	港幣 1,000,000/ 美元 128,000 或以上	2.5%	港幣 300,000/ 美元 38,600 或以上	1.5%
	港幣 1,000,000/ 美元 128,000 以下	2%	港幣 300,000/ 美元 38,600 以下	1%
「滙溢保險計劃 II」/ 「滙康保險計劃」/ 「滙盛人生保險計劃」	港幣 1,000,000/ 美元 128,000 或以上	4.5%	港幣 300,000/ 美元 38,600 或以上	3.5%
	港幣 1,000,000/ 美元 128,000 以下	4%	港幣 300,000/ 美元 38,600 以下	3%
「樂安居供樓保障計劃」	-	6 個月	-	6 個月
「尊尚定期壽險計劃」	-	1 個月 (於 7 月 1 日至 8 月 23 日期間申請)	-	0.5 個月 (於 7 月 1 日至 8 月 23 日期間申請)
		2 個月 (於 8 月 24 日至 9 月 30 日期間申請)		1.5 個月 (於 8 月 24 日至 9 月 30 日期間申請)

\*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，包括收費。

#年度化保費累積金額是指在滙豐定義下由第一個申請計起於同一個月內所申請的人壽保險計劃的年度化保費之總和。

#### 一般條款及細則

- 是次活動之優惠（「優惠」）只適用「滙豐卓越理財客戶」（見下述定義）及「滙豐運籌理財客戶」（見下述定義）（統稱「合資格滙豐客戶」）於上述推廣期間（包括首尾兩天）成功遞交「滙豐聚富入息延期年金計劃」、「滙豐盈達延期年金計劃」、「聚富入息保險計劃 II」、「盈達年金計劃」、「滙溢保險計劃 II」、「滙康保險計劃」、「滙盛人生保險計劃」、「樂安居供樓保障計劃」或「尊尚定期壽險計劃」申請至香港上海滙豐銀行有限公司及其繼承人及受讓人（「滙豐」或「本行」），及其保單於 2020 年 7 月 1 日至 2020 年 11 月 30 日期間（包括首尾兩天）成功批核發出，並且符合一般條款及細則的保單。本優惠受此等條款及細則約束，特殊個案將會被個別檢視。
- 同時為合資格滙豐客戶的滙豐人壽保險（國際）有限公司（「滙豐保險」）或滙豐（及其控股公司及該控股公司之子公司）並且有資格享有滙豐集團之醫療保險計劃）之員工均可享有此優惠。
- 若合資格客戶同時享有以上優惠及滙豐保險於香港特別行政區（「香港」）所提供適用於同一類別產品/服務的其他優惠，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 「合資格滙豐卓越理財客戶」指現時已於本行開立綜合理財戶口 - 滙豐卓越理財的客戶。
- 「合資格滙豐運籌理財客戶」指現時已於本行開立綜合理財戶口 - 滙豐運籌理財的客戶。
- 優惠不可轉讓或兌換現金。
- 滙豐保險將因應可能的保單持有人及/或可能的受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。

9. 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與合資格滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及合資格滙豐客戶在保單條款及細則中的任何糾紛，則直接由滙豐保險與合資格滙豐客戶共同解決。
10. 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。滙豐亦可能運用酌情權取消及／或終止優惠而毋須事前通知合資格客戶或任何人。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。
11. 是次優惠均受有關的監管條例約束。
12. 除有關合資格滙豐客戶、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。
13. 若有任何爭議，本行及滙豐保險保留最終決定權。
14. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
15. 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
16. 本行、滙豐保險及合資格滙豐客戶受香港特別行政區法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。

**「滙豐聚富入息延期年金計劃」／「滙豐盈達延期年金計劃」／「聚富入息保險計劃」／「聚富入息保險計劃 II」／「盈達年金計劃」／「滙豐溢保險計劃 II」／「滙康保險計劃」／「滙盛人生保險計劃」：首年保費折扣優惠的相關條款及細則**

17. 5%首年保費折扣優惠分別適用於第 5 項條款提及的「滙豐卓越理財客戶」或於第 6 項條款提及的「滙豐運籌理財客戶」成功申請「滙豐聚富入息延期年金計劃」／「滙豐盈達延期年金計劃」的保單（分別適用於卓越理財／「滙豐聚富入息延期年金計劃」／「滙豐盈達延期年金計劃」或運籌理財「滙豐聚富入息延期年金計劃」／「滙豐盈達延期年金計劃」）。
18. 2.5 %或 2%首年保費折扣優惠適用於第 5 項條款提及的「滙豐卓越理財客戶」成功申請「聚富入息保險計劃 II」／「盈達年金計劃」的保單（適用於卓越理財「聚富入息保險計劃 II」／「盈達年金計劃」）。
19. 4.5%或 4%首年保費折扣優惠適用於第 5 項條款提及的「滙豐卓越理財客戶」成功申請「滙豐溢保險計劃 II」／「滙康保險計劃」的保單（適用於卓越理財「滙豐溢保險計劃 II」／「滙康保險計劃」／「滙盛人生保險計劃」）。
20. 1.5%或 1%首年保費折扣優惠適用於第 6 項條款提及的「滙豐運籌理財客戶」成功申請「聚富入息保險計劃 II」／「盈達年金計劃」的保單（適用於運籌理財「聚富入息保險計劃 II」／「盈達年金計劃」）。
21. 3.5%或 3%首年保費折扣優惠適用於第 6 項條款提及的「滙豐運籌理財客戶」成功申請「滙豐溢保險計劃 II」／「滙康保險計劃」／「滙盛人生保險計劃」的保單（適用於運籌理財「滙豐溢保險計劃 II」／「滙康保險計劃」／「滙盛人生保險計劃」）。
22. 選擇月繳保費的客戶須先繳付首 3 個月保費，而保費折扣將於預繳保費中扣除。
23. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
  - 原定全年應繳保費額 X 0.95(適用於卓越理財/運籌理財滙豐聚富入息延期年金計劃 /滙豐盈達延期年金計劃) 或
  - 原定全年應繳保費額 X 0.975 或 0.98 (視乎可享之優惠) (適用於卓越理財聚富入息保險計劃 II/盈達年金計劃) 或
  - 原定全年應繳保費額 X 0.955 或 0.96 (視乎可享之優惠) (適用於卓越理財滙豐溢保險計劃 II/卓越理財滙康保險計劃/卓越滙盛人生保險計劃) 或
  - 原定全年應繳保費額 X 0.985 或 0.99 (視乎可享之優惠) (適用於運籌理財聚富入息保險計劃 II/盈達年金計劃) 或
  - 原定全年應繳保費額 X 0.965 或 0.97 (視乎可享之優惠) (適用於運籌理財滙豐溢保險計劃 II/運籌理財滙康保險計劃/運籌滙盛人生保險計劃)。
24. 選擇躉繳保費的客戶所得保費折扣的計算方法為：
  - 躉繳保費額 X 0.083 或 0.0067 (視乎可享之優惠) (適用於卓越理財聚富入息保險計劃 II) 或
  - 躉繳保費額 X 0.015 或 0.0134 (視乎可享之優惠) (適用於卓越理財滙豐溢保險計劃 II / 運籌理財滙康保險計劃) 或
  - 躉繳保費額 X 0.005 或 0.0033 (視乎可享之優惠) (適用於運籌理財聚富入息保險計劃 II) 或
  - 躉繳保費額 X 0.0117 或 0.01 (視乎可享之優惠) (適用於運籌理財滙豐溢保險計劃 II / 運籌理財滙康保險計劃)。
25. 選擇合計保費金額的客戶所得保費折扣的計算方法為：
  - 原定全年應繳保費額 X 0.025 或 0.02 (視乎可享之優惠) (適用於卓越理財盈達年金計劃) 或
  - 原定全年應繳保費額 X 0.015 或 0.01 (視乎可享之優惠) (適用於運籌理財盈達年金計劃)。

#### 「樂安居供樓保障計劃」：首年保費豁免優惠的相關條款及細則

26. 6個月保費豁免優惠適用於第5項條款提及的「滙豐卓越理財客戶」及第6項條款提及的「滙豐運籌理財客戶」成功申請「樂安居供樓保障計劃」的保單。
27. 選擇月繳保費的客戶須先繳付：
  - 首2個月保費，方可獲豁免第3至第8個月保費。
28. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
  - 原定全年應繳保費額 X 0.5

#### 「尊尚定期壽險計劃」：首年保費豁免優惠的相關條款及細則

29. 1個月及0.5個月保費豁免優惠分別適用於第5項條款提及的「滙豐卓越理財客戶」及第6項條款提及的「滙豐運籌理財客戶」成功於2020年7月1日至2020年8月23日期間申請「尊尚定期壽險計劃」的保單。
30. 選擇月繳保費的客戶須先繳付：
  - 首2個月保費，方可獲豁免第3個月保費（適用於卓越理財尊尚定期壽險計劃）。
  - 首2.5個月保費，方可獲豁免第3個月之一半保費（適用於運籌理財尊尚定期壽險計劃）。
31. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
  - 原定全年應繳保費額 X 0.9167（適用於卓越理財尊尚定期壽險計劃）。
  - 原定全年應繳保費額 X 0.9583（適用於運籌理財尊尚定期壽險計劃）。
32. 2個月及1.5個月保費豁免優惠分別適用於第5項條款提及的「滙豐卓越理財客戶」及第6項條款提及的「滙豐運籌理財客戶」成功於2020年8月24日至2020年9月30日期間申請「尊尚定期壽險計劃」的保單。
33. 選擇月繳保費的客戶須先繳付：
  - 首2個月保費，方可獲豁免第3及第4個月保費（適用於卓越理財尊尚定期壽險計劃）。
  - 首2.5個月保費，方可獲豁免第3個月之一半保費，及第4個月保費（適用於運籌理財尊尚定期壽險計劃）。
34. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
  - 原定全年應繳保費額 X 0.8333（適用於卓越理財尊尚定期壽險計劃）。
  - 原定全年應繳保費額 X 0.875（適用於運籌理財尊尚定期壽險計劃）。

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港經營長期保險業務。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條款及細則或聯絡本行分行員工。

由香港上海滙豐銀行有限公司刊發。

## 特別優惠

合資格滙豐客戶於以下之推廣期間成功投保指定人壽保險計劃可享以下優惠#：

推廣期：2020年7月1日至2020年9月30日

人壽保險計劃	優惠：優惠一及二
滙豐聚富入息延期年金計劃	優惠一：除任何現有保費折扣優惠#外（任何同時由滙豐保險（見下述定義）所提供的員工保費折扣優惠、期滿保費折扣優惠、特大額保費折扣優惠、或客戶推薦推廣活動除外），可獲1%首年保費折扣優惠。
滙豐盈達延期年金計劃	
滙溢保險計劃 II	
盈達年金計劃	
聚富入息保險計劃 II	
駿富教育萬用壽險計劃	
駿富保障萬用壽險計劃	
滙安健危疾保障計劃	
滙盛人生保險計劃	
滙康保險計劃	
終身壽險計劃	優惠二：除任何現有保費豁免優惠#外（任何同時由滙豐保險（見下述定義）所提供的員工保費豁免優惠、期滿保費豁免優惠、特大額保費豁免優惠、或客戶推薦推廣活動除外），可於首年獲半個月的保費豁免優惠。
滙易保	
尊尚定期壽險計劃	

#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。

優惠一及二之合資格滙豐客戶
由2020年6月22日至2020年9月30日，完全通過視頻會議申請任何合資格保險計劃的滙豐客戶或
通過電話申請滙豐聚富入息延期年金計劃或滙豐盈達延期年金計劃的滙豐客戶或
在申請新保單時，並未持有任何仍生效或申請中的滙豐人壽保單的滙豐客戶或
在申請新保單時，持有任何在2020年內已經或將會繳清保費的滙豐人壽保單的滙豐客戶或
在申請新保單時，持有任何仍生效的摯關懷醫療計劃或摯關懷超卓醫療計劃的滙豐客戶

人壽保險計劃	優惠：優惠三、四及五
滙豐聚富入息延期年金計劃	優惠三：除任何現有保費折扣優惠#外（任何同時由滙豐保險（見下述定義）所提供的員工保費折扣優惠、期滿保費折扣優惠、特大額保費折扣優惠、或客戶推薦推廣活動除外），可獲1%首年保費折扣優惠。
滙豐盈達延期年金計劃	
滙溢保險計劃 II	
盈達年金計劃	
聚富入息保險計劃 II	
駿富教育萬用壽險計劃	
駿富保障萬用壽險計劃	
滙安健危疾保障計劃	
滙盛人生保險計劃	
翡翠環球/ 翡翠尊尚環球世代萬用壽險	
終身壽險計劃	
滙易保	優惠五：除任何現有保費豁免優惠#外（任何同時由滙豐保險（見下述定義）所提供的員工保費豁免優惠、期滿保費豁免優惠、特大額保費豁免優惠、或客戶推薦推廣活動除外），可於首年獲半



尊尚定期壽險計劃	個月的保費豁免優惠。
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# 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。

\*不適用於非定期保費及額外非定期保費。

<b>優惠三、四及五之合資格滙豐客戶</b>
在 2020 年 7 月 1 日至 2020 年 9 月 30 日（包括首尾兩天），於生日月份申請上表所述的滙豐人壽保單的滙豐客戶或
在申請新保單時，持有三份或以上仍生效的滙豐人壽保單的滙豐客戶或
在 2020 年 4 月 1 日至 2020 年 9 月 30 日期間（包括首尾兩天），新開立或把原有滙豐銀行戶口升級至滙豐卓越理財戶口的滙豐客戶

### 一般條款及細則

- 是次活動之優惠（「優惠」）適用於由 2020 年 7 月 1 日至 2020 年 9 月 30 日，包括首尾兩天（「推廣期」）合資格滙豐客戶成功遞交至香港上海滙豐銀行有限公司及其繼承人及受讓人（「滙豐」或「本行」）有關上述合資格保障計劃之申請，及其保單必須於 2020 年 7 月 1 日至 2020 年 11 月 30 日（包括首尾兩天）成功獲得批核發出。本優惠受下列一般條款及細則（「條款及細則」）約束，特殊個案將會被個別檢視。
- 滙豐人壽保險（國際）有限公司（「滙豐保險」）或滙豐（及其控股公司及該控股公司之子公司）有資格受滙豐集團之醫療保險計劃保障之員工並不享有此優惠，即使他/她是滙豐客戶並且滿足以上列出的資格標準。
- 「合資格滙豐客戶」就有關之優惠而言，指那些滿足最少一項在上述「優惠一及二之合資格滙豐客戶」列表或，如適用，「優惠三、四及五之合資格滙豐客戶」列表中提及的優惠資格條件之滙豐客戶。「滙豐客戶」是指滙豐銀行或滙豐保險的客戶。
- 若合資格滙豐客戶同時享有以上優惠及滙豐保險於香港特別行政區（「香港」）所提供適用於同一類別產品/服務的其他優惠，例如同期所提供的員工保費折扣優惠、期滿保費折扣優惠、特大額保費折扣優惠或客戶推薦推廣活動，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
- 優惠一及三將提供除任何現有保費折扣優惠外，1%首年保費折扣優惠，而該1%首年保費折扣優惠及現有保費折扣優惠將基於原保費計算（例：總保費折扣 = ((1% + 現有保費折扣) x 首年保費)。現有保費折扣優惠則不包括滙豐保險同時所提供的員工保費折扣優惠、期滿保費折扣優惠、客戶推薦推廣活動或特大額保費折扣優惠。
- 優惠二及五將提供除任何現有保費折扣優惠外，於首年獲半個月保費豁免優惠，而該豁免優惠及現有保費豁免優惠將基於原保費計算。現有保費豁免優惠則不包括滙豐保險同時所提供的員工保費豁免優惠、期滿保費豁免優惠、客戶推薦推廣活動或特大額保費豁免優惠。
- 優惠四將提供除任何現有保費折扣優惠外，0.5%首年保費/躉繳保費折扣優惠，而該0.5%首年保費/躉繳保費折扣優惠及現有保費折扣優惠將基於原保費計算（例：總保費折扣 = ((0.5% + 現有保費折扣) x 首年保費/躉繳保費)。現有保費折扣優惠則不包括滙豐保險同時所提供的員工保費折扣優惠、期滿保費折扣優惠、客戶推薦推廣活動或特大額保費折扣優惠。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 優惠不可轉讓或兌換現金。
- 「滙豐保險」將因應保單持有人及/或受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
- 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與合資格滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及合資格滙豐客戶在保單條款及細則中的任何糾紛，則直接由滙豐保險與合資格滙豐客戶共同解決。
- 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。滙豐及滙豐保險亦可能運用酌情權取消及/或終止優惠而毋須事前通知合資格滙豐客戶或任何人。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。
- 是次優惠均受有關的監管條例約束。
- 除有關合資格滙豐客戶、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。
- 若有任何爭議，本行及滙豐保險保留最終決定權。
- 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。

17. 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
18. 本行、滙豐保險及合資格滙豐客戶受香港特別行政區法律管限，並據此解釋。有關各方受香港法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。

以上人壽保險計劃乃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管於香港經營長期保險業務。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條款及細則或聯絡本行分行員工。

由香港上海滙豐銀行有限公司刊發