

Rewarding Life Lucky Draw – Part I Promotional Terms and Conditions

1. **Rewarding Life Lucky Draw – Part I** (the “Promotion”) is from 20 September 2021 to 31 October 2021 (both dates inclusive) (the “Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
2. The Promotion is applicable to customers of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (“HSBC” or the “Bank”) in the Hong Kong Special Administrative Region (“Hong Kong”) who have fulfilled the following criteria (the “Eligible Customers”):
 - (a) be aged 18 or above on or before 20 September 2021; AND
 - (b) have a valid correspondence address in the record of the Bank.
3. An Eligible Customer who applies for a life insurance plan underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”) (“Eligible Plans”) during the Promotional Period, and has their application accepted and policy(ies) issued on or before 31 December 2021, may (at HSBC Life and the Bank’s discretion), be offered SOGO Gift Certificates in accordance with the tiering listed below (the “Gift”). There is no limit to the number of times each Eligible Customer may receive the Gift during the Promotional Period.

Annualised New Premium (before discount, for each Eligible Plan)	Gift Offer – Gift Certificates
HKD50,000 - HKD99,999	HKD500 SOGO Gift Certificates
HKD100,000 – HKD199,999	HKD1,000 SOGO Gift Certificates
HKD200,000 – HKD499,999	HKD2,000 SOGO Gift Certificates
HKD500,000 – HKD799,999	HKD5,000 SOGO Gift Certificates
HKD800,000 – HKD999,999	HKD8,000 SOGO Gift Certificates
HKD1,000,000 or above	HKD10,000 SOGO Gift Certificates

4. No Gifts will be offered if the Eligible Customer cancels the issued policy(ies) within the cooling off period.
5. For life insurance policies paid with single premium, the annualised new premium would be calculated as: Single Premium x 0.1. For aggregate premium, the annualised new premium refers to the first year premium required by the policy.
6. If customers cancelled any applications which were submitted or effected on or before 20 September 2021 and apply for the same eligible life insurance plans during the promotional period, the new life insurance application is ineligible for enjoying this offer.
7. Gifts will be mailed out to the Eligible Customer approximately one month after the policy cooling off period by registered mail to each Eligible Customer’s local correspondence address maintained in the Bank’s record at the time of mailing.

8. Gifts are not replaceable in the event of any loss or damage, or delivery failure (such as due to an invalid correspondence address, or failure to receive the delivery where delivered by recorded delivery).
9. The Gifts are available while stocks last. HSBC Life and the Bank reserve the right to replace the Gifts with any alternative gifts from any merchant without prior notice. The Gifts (or any alternative gifts) cannot be converted to cash and their use is subject to the terms and conditions stipulated by the supplying merchant(s). HSBC Life and the Bank are not responsible for and shall have no liability in respect of the delivery of, or the quality of products and services provided by the supplying merchant(s) redeeming the Gifts (or any alternative gifts) that are subject to the Promotion.
10. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the offer may be withdrawn and/or terminated by the Bank and HSBC Life at their discretion without prior notice to the customers. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
11. No person other than the Eligible 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 arising out of the Promotion, 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 apply and prevail.
14. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of Hong Kong SAR.

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

边保边赏大抽奖—第一部分推广优惠条款及细则

1. 边保边赏大抽奖—第一部分（「推广活动」）由2021年9月20日至2021年10月31日，包括首尾两天（「推广期」），并且须符合下列一般条款及细则（「条款及细则」）。
2. 本推广活动只适用于获发于香港特别行政区（「香港」）的香港上海汇丰银行有限公司（及其继承人及受让人）（「汇丰」或「本行」）的客户，而该等客户符合以下条件（「合格客户」）：
 - a) 于2021年9月20日年满18岁或以上；及
 - b) 于本行之记录内持有有效的通讯地址。
3. 合格客户于推广期内申请由汇丰人寿保险（国际）有限公司（于百慕大注册成立之有限公司）（「汇丰保险」）承保之人寿保险计划（「合格计划」），而该保单于2021年12月31日或之前获接纳并成功批核发出，可（由汇丰保险和本行保留权利）按照下列级别获赠现金礼券（「礼品」）。每位合格客户可接受的礼品数量于推广期内不设上限。

新缴保费的年度化金额 (以折扣前每个合格计划计算)	礼品
港币 50,000 元—港币 99,999 元	港币 500 元崇光百货礼券
港币 100,000 元—港币 199,999 元	港币 1,000 元崇光百货礼券
港币 200,000 元—港币 499,999 元	港币 2,000 元崇光百货礼券
港币 500,000 元—港币 799,999 元	港币 5,000 元崇光百货礼券
港币 800,000 元—港币 999,999 元	港币 8,000 元崇光百货礼券
港币 1,000,000 元或以上	港币 10,000 元崇光百货礼券

4. 如合格客户于冷静期期间取消已发出之合格计划保单，则不可获享礼品。
5. 趸缴保费之年度化金额以趸缴保费金额 $\times 0.1$ 计算。有关合计保费，新缴保费之年度化金额是指保险计划应缴的首年保费。
6. 如客户取消任何于2021年9月20日或之前递交或已生效的申请，并于推广期间申请相同的合格计划，新的人寿保险计划申请并不符合此优惠的资格。
7. 礼品将于已发出之保单之冷静期后约一个月后以邮递挂号形式寄给合格客户，邮件地址将根据邮寄当日，客户在本行的登记户口的通讯地址为准。
8. 如遗失、损毁礼品，或于邮寄途中遗失（如因通讯地址无效，或未有领取挂号邮件而导致的无法派递）本行及汇丰保险将不会补发予客户。
9. 礼品数量有限，送完即止。若礼品送罄后，本行及汇丰保险有权以由任何供货商提供的任何其他礼品取代而毋须另行通知。本推广优惠下的礼品（或其他取代之礼品）不可兑换现金并受供货商之使用条款及

细则约束。本行对于礼品（或取代之礼品）的供货商所提供的产品及服务质素概不承担任何责任。

10. 本行及汇丰保险保留于任何情况下更改条款及细则的权利。本行及汇丰保险亦可能运用酌情权取消及／或终止优惠而毋须事前通知客户。本行及汇丰保险不会为相关改变、终止及／或取消决定所引致之影响负上任何责任。
11. 除有关合资格客户、本行及汇丰保险以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
12. 如有任何有关本推广活动的争议，本行及汇丰保险保留最终决定权。
13. 如英文译本与中文译本在文义上出现分歧，概以英文译本为准。
14. 以上推广条款及细则受香港法律所管辖，并按照香港特别行政区法律诠释。

由汇丰人寿保险（国际）有限公司（于百慕大注册成立之有限公司）刊发。

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

Rewarding Life Lucky Draw – Part II Promotional Terms and Conditions

1. The Rewarding Life Lucky Draw – Part II (“Promotion”) is from 20 September 2021 to 31 October 2021 (both dates inclusive) (“Promotional Period”) and shall at all times be subject to these terms and conditions (“Terms and Conditions”).
2. The Promotion is applicable to customers with a bank account at The Hongkong and Shanghai Banking Corporation Limited (the “Bank”) in the Hong Kong Special Administrative Region (“Hong Kong”) who have fulfilled the following requirements (“Eligible Customers”):
 - a. be aged 18 or above on 20 September 2021; AND
 - b. apply for one (or more) eligible life insurance plan(s) underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”) with each Annualised New Premium of HK\$50,000 or above during the Promotional Period (“Eligible Plans”); AND
 - c. have a valid primary personal HSBC credit card at the time of the Lucky Draw and thereafter in order to be selected for and credited with the prizes (“Prizes”).
3. No Prizes will be offered if the Eligible Customer cancels the issued policy(ies) within the cooling off period.
4. At the time of prize offering to the Eligible Customers, the Eligible Plan(s) has(have) to remain in-force.
5. For life insurance policies paid with single premium, the Annualised New Premium would be calculated as: Single Premium x 0.1. For aggregate premium, the Annualised New Premium refers to the first year premium required by the policy.
6. For each lucky draw entry, the Annualised New Premium is calculated based on one single policy which cannot be combined with other policies.
7. If customers cancelled any applications which were submitted or effected on or before 20 September 2021 and apply for the same eligible life insurance plans during the promotional period, the new life insurance application is ineligible for enjoying this offer.
8. A winner will receive \$100,000 RewardCash (“Grand Prize”), 10 winners will receive \$10,000 RewardCash each (“2nd Prize”) and 15 winners will receive \$5,000 RewardCash each (“3rd Prize”). In total, 26 winners will be drawn for these prizes (“Prize”) under this Promotion (“Lucky Draw”).
9. Only primary cardholders whose HSBC credit card accounts are valid and in good standing at the time of the Lucky Draw, will be eligible to be selected for and to subsequently receive the Prizes.
10. The winners will be computerised randomly selected from the pool of Eligible Customers.
11. Each Eligible Customer can enter the lucky draw once for each Eligible Plan policy issued. Multiple entries to the Lucky Draw are permitted per Eligible Customer for more than one Eligible Plan policy issued. Eligible Customers who join HSBC Life Well+ for the first time from 20 September 2021 to 31 December 2021 shall be given an additional entry to the Lucky Draw. Each Eligible Customer can win one prize only.
12. The result announcement will be published in the Sing Tao Daily and The Standard on 28 January 2022.

13. The Bank and HSBC Life reserve the right to publicise the list of Prize winners.
14. Prize winners will be notified individually on or before 31 January 2022. RewardCash will be credited to the winner's primary personal HSBC credit card on or before 14 February 2022.
15. These Terms and Conditions are to be read in conjunction with the General Terms and Conditions for the Bank's RewardCash Programme. In the event of any conflict between these Terms and Conditions and the RewardCash General Terms and Conditions, in respect of this Promotion only, these Terms and Conditions shall prevail.
16. If the Prize winner cannot be contacted on or before 7 February 2022, HSBC Life reserves the right to allocate the prize to the next winner (as determined by HSBC Life) without further notice.
17. The Bank and HSBC Life reserve the right to verify the identity of winners before and after the publication of the results of the Lucky Draw.
18. If customers do not wish to participate in the Lucky Draw, please inform the Bank staff before applying Eligible Plans or joining HSBC Life Well+.
19. No person other than the Eligible 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.
20. In the event of dispute arising out of the Lucky Draw, the decision of the Bank and HSBC Life shall be final and conclusive.
21. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
22. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.
23. Each of the Bank, HSBC Life and the Eligible Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong Special Administrative Region but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
24. Trade Promotion Competition Licence No.: 54968-70

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边保边赏大抽奖—第二部分推广活动条款及细则

1. 边保边赏大抽奖—第二部分本推广活动（「推广活动」）推广期由2021年9月20日至2021年10月31日，包括首尾两天（「推广期」），并且须符合下列一般条款及细则（「条款及细则」）。
2. 本推广活动只适用于香港特别行政区（「香港」）的持有香港上海汇丰银行有限公司（「本行」）银行户口的现有汇丰客户，而该等客户符合以下条件（「合格客户」）：
 - (a) 于2021年9月20日年满18岁或以上；及
 - (b) 于推广期内申请一份(或多于一份)由汇丰人寿保险（国际）有限公司（于百慕大注册成立之有限公司）（「汇丰保险」）承保之人寿保险计划而其新缴保费的年度化金额达到港币50,000元或以上（「合格计划」）；及
 - (c) 需于本抽奖进行时及其后持有有效的个人基本汇丰信用卡才合格参加抽奖及领取奖品。
3. 如合格客户于冷静期间取消已发出之合格计划保单，则不可获享奖品。
4. 领取奖品时，合格客户仍需持有有效的合格计划。
5. 趸缴保费之年度化金额以趸缴保费金额x0.1计算。有关合计保费，新缴保费之年度化金额是指保险计划应缴的首年保费。
6. 每一次抽奖机会按新缴保费之年度化金额的单一保险计划计算，并不能与其他保险计划合并计算。
7. 如客户取消任何于2021年9月20日或之前递交或已生效的申请，并于推广期间申请相同的合格计划，新的人寿保险计划申请并不符合此优惠的资格。
8. 1名得奖者将可获得\$100,000「奖赏钱」（「大奖」）。另10名得奖者每人将可获得\$10,000「奖赏钱」（「二奖」），另15名得奖者每人将可获得\$5,000「奖赏钱」（「三奖」），本抽奖共设26名得奖者（「本抽奖」）以获得奖品（「奖品」）。
9. 在抽奖进行时及「奖赏钱」存入之前，个人基本信用卡持有人其信用卡户口必需有效及信用状态良好才可合格参加抽奖及领取奖品。
10. 本抽奖将以计算机随机方式抽出得奖者。
11. 每位合格客户于推广期内可以每份合格计划保单参加一次抽奖，合格客户可以多于一份合格计划保单得到多于一次抽奖机会。另于2021年9月20日至2021年12月31日首次参加汇丰保险 Well+即可得到一次额外抽奖机会。每位合格客户只限中奖一次。
12. 抽奖结果将于2022年1月28日于《星岛日报》和《英文虎报》上公布。
13. 汇丰及汇丰保险保留公布得奖者名单的权利。
14. 得奖者将于2022年1月31日或之前收到个别通知。「奖赏钱」将于2022年2月14日或之前存入得奖者的个人基本汇丰信用卡户口。
15. 推广活动须受本行的条款及细则约束。除非另外说明，否则，「奖赏钱」计划的一般条款及细则均适用于此推广活动。就本推广活动而言，如有任何争议，概以本推广活动的条款及细则为准。
16. 如于2022年2月7日或以前仍未能联络得奖者，汇丰保险保留权利将奖品转送予下一名得奖者（以汇丰保险的决定为准）而不作另行通知。

17. 本行及汇丰保险保留于本抽奖结果宣布前或宣布后再次核实得奖者身份之权利。
18. 若合格客户不愿意参加本抽奖，请于申请合格计划或参加汇丰保险 Well+前知会本行职员。
19. 除有关合格客户、本行及汇丰保险以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
20. 如有任何有关本抽奖的争议，本行及汇丰保险保留最终决定权。
21. 如英文译本与中文译本在文义上出现分歧，概以英文译本为准。
22. 本条款及细则均受有关监管条例约束，并受香港法律所管辖及按照香港特别行政区法律诠释。
23. 本行、汇丰保险及合格客户受香港特别行政区法律管限，并据此解释。有关各方受香港法院之非专属司法管辖权管辖。本条款及细则可由任何具司法管辖权之法院执行。
24. 推广生意的竞赛牌照号码：54968-70

由汇丰人寿保险（国际）有限公司（注册成立于百慕大之有限公司）刊发

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