

### **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)

### 邊保邊賞大抽獎—第一部分推廣優惠條款及細則

1. 邊保邊賞大抽獎—第一部分（「推廣活動」）由2021年9月20日至2021年10月31日，包括首尾兩天（「推廣期」），並且須符合下列一般條款及細則（「條款及細則」）。
2. 本推廣活動只適用於獲發於香港特別行政區（「香港」）的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」）的客戶，而該等客戶符合以下條件（「合資格客戶」）：
  - a) 於2021年9月20日年滿18歲或以上；及
  - b) 於本行之記錄內持有有效的通訊地址。
3. 合資格客戶於推廣期內申請由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）（「滙豐保險」）承保之人壽保險計劃（「合資格計劃」），而該保單於2021年12月31日或之前獲接納並成功批核發出，可（由滙豐保險和本行保留權利）按照下列級別獲贈現金禮券（「禮品」）。每位合資格客戶可接受的禮品數量於推廣期內不設上限。

新繳保費的年度化金額 (以折扣前每個合資格計劃計算)	禮品
港幣 50,000 元—港幣 99,999 元	港幣 500 元崇光百貨禮券
港幣 100,000 元—港幣 199,999 元	港幣 1,000 元崇光百貨禮券
港幣 200,000 元—港幣 499,999 元	港幣 2,000 元崇光百貨禮券
港幣 500,000 元—港幣 799,999 元	港幣 5,000 元崇光百貨禮券
港幣 800,000 元—港幣 999,999 元	港幣 8,000 元崇光百貨禮券
港幣 1,000,000 元或以上	港幣 10,000 元崇光百貨禮券

4. 如合資格客戶於冷靜期期間取消已發出之合資格計劃保單，則不可獲享禮品。
5. 躉繳保費之年度化金額以躉繳保費金額 $\times 0.1$ 計算。有關合計保費，新繳保費之年度化金額是指保險計劃應繳的首年保費。
6. 如客戶取消任何於2021年9月20日或之前遞交或已生效的申請，並於推廣期間申請相同的合資格計劃，新的人壽保險計劃申請並不符合此優惠的資格。
7. 禮品將於已發出之保單之冷靜期後約一個月後以郵遞掛號形式寄給合資格客戶，郵寄地址將根據郵寄當日，客戶在本行的登記戶口的通訊地址為準。
8. 如遺失、損毀禮品，或於郵寄途中遺失（如因通訊地址無效，或未有領取掛號郵件而導致的無法派遞）本行及滙豐保險將不會補發予客戶。

9. 禮品數量有限，送完即止。若禮品送罄後，本行及滙豐保險有權以由任何供應商提供的任何其他禮品取代而毋須另行通知。本推廣優惠下的禮品（或其他取代之禮品）不可兌換現金並受供應商之使用條款及細則約束。本行對於禮品（或取代之禮品）的供應商所提供的產品及服務質素概不承擔任何責任。
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。本行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客戶。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. 除有關合資格客戶、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. 如有任何有關本推廣活動的爭議，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，概以英文譯本為準。
14. 以上推廣條款及細則受香港法律所管轄，並按照香港特別行政區法律詮釋。

由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）刊發。

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 (“2<sup>nd</sup> Prize”) and 15 winners will receive \$5,000 RewardCash each (“3<sup>rd</sup> 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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### 邊保邊賞大抽獎—第二部分推廣活動條款及細則

1. 邊保邊賞大抽獎—第二部分本推廣活動（「推廣活動」）推廣期由2021年9月20日至2021年10月31日，包括首尾兩天（「推廣期」），並且須符合下列一般條款及細則（「條款及細則」）。
2. 本推廣活動只適用於香港特別行政區（「香港」）的持有香港上海滙豐銀行有限公司（「本行」）銀行戶口的現有滙豐客戶，而該等客戶符合以下條件（「合資格客戶」）：
  - (a) 於2021年9月20日年滿18歲或以上；及
  - (b) 於推廣期內申請一份(或多於一份)由滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）（「滙豐保險」）承保之人壽保險計劃而其新繳保費的年度化金額達到港幣50,000元或以上（「合資格計劃」）；及
  - (c) 需於本抽獎進行時及其後持有有效的個人基本滙豐信用卡才合資格參加抽獎及領取獎品。
3. 如合資格客戶於冷靜期期間取消已發出之合資格計劃保單，則不可獲享獎品。
4. 領取獎品時，合資格客戶仍需持有有效的合資格計劃。
5. 躉繳保費之年度化金額以躉繳保費金額x0.1計算。有關合計保費，新繳保費之年度化金額是指保險計劃應繳的首年保費。
6. 每一次抽獎機會按新繳保費之年度化金額的單一保險計劃計算，並不能與其他保險計劃合併計算。
7. 如客戶取消任何於2021年9月20日或之前遞交或已生效的申請，並於推廣期間申請相同的合資格計劃，新的人壽保險計劃申請並不符合此優惠的資格。
8. 1名得獎者將可獲得\$100,000「獎賞錢」（「大獎」）。另10名得獎者每人將可獲得\$10,000「獎賞錢」（「二獎」），另15名得獎者每人將可獲得\$5,000「獎賞錢」（「三獎」），本抽獎共設26名得獎者（「本抽獎」）以獲得獎品（「獎品」）。
9. 在抽獎進行時及「獎賞錢」存入之前，個人基本信用卡持有人其信用卡戶口必需有效及信用狀態良好才可合資格參加抽獎及領取獎品。
10. 本抽獎將以電腦隨機方式抽出得獎者。
11. 每位合資格客戶於推廣期內可以每份合資格計劃保單參加一次抽獎，合資格客戶可以多於一份合資格計劃保單得到多於一次抽獎機會。另於2021年9月20日至2021年12月31日首次參加滙豐保險 Well+即可得到一次額外抽獎機會。每位合資格客戶只限中獎一次。
12. 抽獎結果將於2022年1月28日於《星島日報》和《英文虎報》上公布。
13. 滙豐及滙豐保險保留公布得獎者名單的權利。
14. 得獎者將於2022年1月31日或之前收到個別通知。「獎賞錢」將於2022年2月14日或之前存入得獎者的個人基本滙豐信用卡戶口。
15. 推廣活動須受本行的條款及細則約束。除非另外說明，否則，「獎賞錢」計劃的一般條款及細則均適用於此推廣活動。就本推廣活動而言，如有任何爭議，概以本推廣活動的條款及細則為準。

16. 如於2022年2月7日或以前仍未能聯絡得獎者，滙豐保險保留權利將獎品轉送予下一名得獎者（以滙豐保險的決定為準）而不作另行通知。
17. 本行及滙豐保險保留於本抽獎結果宣佈前或宣佈後再次核實得獎者身份之權利。
18. 若合資格客戶不願意參加本抽獎，請於申請合資格計劃或參加滙豐保險 Well+前知會本行職員。
19. 除有關合資格客戶、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。
20. 如有任何有關本抽獎的爭議，本行及滙豐保險保留最終決定權。
21. 如英文譯本與中文譯本在文義上出現分歧，概以英文譯本為準。
22. 本條款及細則均受有關監管條例約束，並受香港法律所管轄及按照香港特別行政區法律詮釋。
23. 本行、滙豐保險及合資格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。
24. 推廣生意的競賽牌照號碼：54968-70

由滙豐人壽保險（國際）有限公司（註冊成立於百慕達之有限公司）刊發

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