

The Promotion is brought to you directly by HSBC Life

HSBC Life "Life is More Rewarding" Offer – Promotional Terms and Conditions

1. **HSBC Life "Life is More Rewarding" Offer** (the "Promotion") is from 23 June 2022 to 31 July 2022 (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 who have fulfilled the following criteria (the "Eligible Customers")
 - (a) Existing customers of Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) ("HSBC" or the "Bank") in the Hong Kong Special Administrative Region ("Hong Kong"); AND
 - (b) Registered for the 2022 Phase II Consumption Voucher Scheme to receive consumption voucher through PayMeⁱ at the Government Consumption Voucher Scheme website (<https://www.consumptionvoucher.gov.hk/>) or through paper forms on before 23 July 2022; AND
 - (c) Successfully applied for an Eligible Insurance Policy during the Promotion Period.

3. "Eligible Insurance Policy" refers to any successful application for a policy of any of these insurance plans: HSBC Ultra Wealth Goal Insurance Plan, Privileged Term Protection Plan, Mortgage Protection Plan, HSBC Early Income Deferred Annuity Plan, Income Goal Insurance Plan II, HSBC Income Goal Deferred Annuity Plan, HSBC Flourish Income Annuity Plan, HSBC Goal Access Universal Life Plan (Protection), HSBC Goal Access Universal Life Plan (Education), HSBC Family Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II, HSBC Health Goal Insurance Plan, and HSBC Voluntary Health Insurance Flexi Plan, HSBC Family Protector, HSBC Paramount Global Life Insurance Plan, Jade Global Generations Universal Life Plan and Jade Ultra Global Generations Universal Life Plan, all underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability ("HSBC Life").

4. An Eligible Customer who applies for an Eligible Insurance Policy during the Promotional Period (at HSBC branches or through video-enabled meeting(s) or through application hotline +852 2233 3130 or online), and has his/her application accepted and policy(ies) issued on or before 31 October 2022, may (at HSBC Life and the Bank's discretion), be offered PayMe discount vouchers 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.

Eligible Insurance Policy	Apply Online	Apply at branch/ through video enabled meetings / via hotline	Gift – PayMe Discount Vouchers
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HSBC Family Protector	✓	N/A	HK\$250
HSBC Voluntary Health Insurance Flexi Plan	✓	✓	HK\$500
Eligible Insurance Policy with Annualised New Premium between HK\$200,000 – HK\$499,999 (before discount, for each eligible plan)	N/A	✓	HK\$2,000
Eligible Insurance Policy with Annualised New Premium between HK\$500,000 or above (before discount, for each eligible plan)	N/A	✓	HK\$5,000

Eligible Customer will be entitled to the highest amount of Gift value according to the Annualised New Premium (where applicable) of the Eligible Insurance Policy.

5. For Eligible Insurance Policy which is a life insurance policy paid with a single premium, the Annualised New Premium is calculated as: Single Premium x 0.1. For Eligible Insurance Policy which is a life insurance policy paid with aggregate premium, the Annualised New Premium is the first year premium required to be paid by such policy.
6. Eligible Customers cannot enjoy this Promotion in conjunction with HSBC Life Early Summer Campaign. If the Eligible Insurance Policy is eligible for both this Promotion and the HSBC Life Early Summer Campaign, Eligible Customers will be offered the gift of the HSBC Life Early Summer Campaign only.
7. Eligible Customers are required to register for this Promotion by providing the following information via one of the following channels:
 - (i) Provide PayMe ID to a staff member at the time of new application of Eligible Insurance Policy at any HSBC branches or through video-enabled meeting(s) or through application hotline +852 2233 3130 during the Promotional Period; OR
 - (ii) Provide PayMe ID and policy number on or before 30 November 2022 via a form online on the Promotion webpage (www.hsbc.com.hk/ins-offer) after the Eligible Insurance Policy is issued.

Information provided by Eligible Customers will solely be used for the purpose of verifying their eligibility and for Gift fulfilment's purposes, such information will not supersede the Eligible Customers' personal information kept in HSBC Life and the Bank's record. By providing the required information, Eligible Customers acknowledge and consent to HSBC Life and the Bank's collection, use, and sharing such information between HSBC Life, the Bank and PayMe for the purpose of Gift fulfilment by PayMe. Customers should ensure that the information provided is accurate and matches the information on HSBC Life and the Bank's records.

8. No Gifts will be offered if the Eligible Customer cancels the issued policy(ies) within the cooling off period.

9. If customers cancel any applications which were submitted or effected within 12 months from the start date of the Promotion Period and apply for the same Eligible Insurance Policy during the promotional period, the new life insurance application is ineligible for enjoying this offer.
10. If Eligible Customers receive the Gift and cancel any issued Eligible Insurance Policy before 31 July 2023, HSBC Life and the Bank reserve the right to withdraw the Gifts or debit the amount of the Gift from the PayMe wallet.
11. Eligible Customers will receive the Gifts in their PayMe wallet by 31 January 2023 according to the PayMe ID provided (“Voucher Issue Date”).
12. According to the total amount of the Gifts, Gifts will be issued in multiple of discount vouchers valued at \$250 each (“Vouchers”) in the PayMe wallet. Usage of the Vouchers are subject to clause 21 - 29.
13. Vouchers are not transferable to PayMe wallet balance, not exchangeable to cash/service, other products or discounts, and not replaceable in the event of any loss or damage, or delivery failure (such as due to an invalid PayMe ID).
14. 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).
15. 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.
16. 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.
17. 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.
18. In the event of dispute arising out of the Promotion, the decision of the Bank and HSBC Life shall be final and conclusive.
19. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

20. 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.

Usage of the Vouchers

21. Vouchers will be valid for usage for 1 year from the Voucher Issue Date (“Consumption Period”)
22. Vouchers can only be used for payment at the PayMe merchants via PayMe app during the Consumption Period.
23. For each Eligible Transaction (see definition below), Eligible Customers will be charged the full amount by the merchant and PayMe will automatically apply the Voucher and credit the HKD 250 rebate to the Eligible Customer’s wallet when the transaction is completed.
24. The following conditions must be met for the Voucher to be consumed at a transaction (each transaction that meets these conditions, an “Eligible Transaction”):
- (i) the Voucher is consumed within the Consumption Period;
 - (ii) the transaction is HKD 250 or more and paid for using PayMe at any PayMe merchant;
 - (iii) the PayMe wallet benefiting from the Voucher must have sufficient balance limit to receive the rebate from the Voucher; and
 - (iv) the PayMe wallet benefiting from the Voucher must not be suspended or terminated.

The Voucher will be automatically applied upon meeting the criteria.

25. Only one Voucher can be consumed for each Eligible Transaction.
26. In case of a refund (full or partial) initiated by customer or merchant after the transaction at which a Voucher is consumed, the Bank or HSBC Life retains the right to withdraw the Voucher or debit the amount credited to a PayMe wallet from the Voucher.
27. Eligible Customers must have available wallet space and sufficient annual receive limit remaining in their PayMe wallet at the point of the Eligible Transaction to receive the rebate from the Voucher.
28. The Voucher may be transferred by the Eligible Customer to another PayMe user via the ‘Share’ function on the PayMe app. Once shared with another PayMe user, the Bank or HSBC Life shall have no liability in this respect.



29. The Voucher is governed by these terms and conditions and other terms and conditions stipulated by the respective PayMe merchants. The Bank and the respective PayMe merchants can change or cancel the Vouchers or amend the terms and conditions. Please check the relevant website of the merchant for the latest details, availability and terms and conditions of the offers.

¹ PayMe is a stored value facility with license registered under Hong Kong Monetary Authority (SVF License Number: SVFB002).

HSBC Life is solely responsible on offering of the Promotion. The life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Bank is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The above promotion and products are services/products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details, cooling off period and related charges, please refer to the relevant brochures and policy provisions.

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

此優惠是由滙豐保險提供

滙豐保險「加倍獎賞隨您享」推廣活動條款及細則

1. 滙豐保險「加倍獎賞隨您享」優惠（「推廣活動」）由2022年6月23日至2022年7月31日舉行，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」）。
 - (a) 身為香港特別行政區（「香港」）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；及
 - (b) 於2022年7月23日或之前透過政府消費券計劃網站（<https://www.consumptionvoucher.gov.hk/>）進行電子登記或以書面表格登記以PayMe¹領取2022年第二階段消費券；及
 - (c) 於推廣期內成功申請合資格保單。
3. 「合資格保單」是指成功投保以下由滙豐人壽保險（國際）有限公司（「滙豐保險」）承保的保險計劃：匯溢尊尚保險計劃、尊尚定期壽險計劃、樂安居供樓保障計劃、滙豐盈達延期年金計劃、聚富入息保險計劃II、滙豐聚富入息延期年金計劃、滙豐裕達年金計劃、駿富保障萬用壽險計劃、駿富教育萬用壽險計劃、滙盛人生保險計劃、滙溢保險計劃II、滙康保險計劃、滙豐自願醫保標準計劃及滙豐自願醫保靈活計劃、滙家保、滙瓏環球壽險計劃、翡翠環球世代萬用壽險、翡翠尊尚環球世代萬用壽險。
4. 合資格客戶於推廣期內（透過滙豐分行或視像會議或透過申請熱線 +852 2233 3130 或網上）投保合資格保單，而該保單於2022年10月31日或之前獲接納並成功批核發出，可（由滙豐保險及由本行保留權利）根據下列級別獲得PayMe折扣優惠券（「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。

合資格保單	經網上投保	經分行投保 / 透過視像會議或申請熱線	獲享禮品 - PayMe折扣優惠券
滙家保	✓	不適用	港幣 250 元

滙豐自願醫保靈活計劃	✓	✓	港幣 500 元
合資格保單之新繳保費的年度化金額於港幣 200,000 元至港幣 499,999 元之間 (以折扣前每個合資格計劃計算)	不適用	✓	港幣 2,000 元
合資格保單之新繳保費的年度化金額於港幣 500,000 元或以上 (以折扣前每個合資格計劃計算)	不適用	✓	港幣 5,000 元

合資格客戶將根據合資格保單之新繳保費的年度化金額獲享最高金額價值 (如適用) 的禮品。

5. 如合資格保單是以躉繳保費繳付的人壽保險計劃，該新繳保費之年度化金額將以躉繳保費金額 $\times 0.1$ 計算。如合資格保單是以合計保費繳付的人壽保險計劃，新繳保費之年度化金額是指該保險計劃應繳的首年保費。
6. 合資格客戶不可同時享用此優惠及滙豐保險 Early Summer 推廣活動。若合資格保單同時符合資格參與此推廣活動及滙豐保險 Early Summer 推廣活動，合資格客戶將只獲贈滙豐保險 Early Summer 推廣活動之禮品。
7. 合資格客戶須透過以下任何一項渠道登記此推廣活動，並提供以下資料：
 - (i) 在推廣期內於滙豐分行、視像會議或透過申請熱線 +852 2233 3130 投保新的合資格保單時，向職員提供 PayMe ID；或
 - (ii) 於合資格保單成功批核發出後及 2022 年 11 月 30 日或之前，透過推廣活動網頁內 (www.hsbc.com.hk/ins-offer) 的網上表格提供 PayMe ID 及人壽保單號碼。

合資格客戶所提供的資料將僅用於確認其資格和提供禮品之用，有關資料並不會取代合資格客戶於滙豐及滙豐保險的個人資料紀錄。透過提供所需資料，合資格客戶明白並同意滙豐保險及本行收集、使用並分享有關資料給 PayMe 以供 PayMe 提供禮品之用。客戶應確保所提供的資料準確無誤，並與滙豐保險及本行所紀錄的資料相符。

8. 如果合資格客戶在冷靜期內取消已簽發的合資格保單，則不會獲得任何禮品。
9. 如客戶取消任何於推廣期首日起計一年內所遞交或已生效的申請，並於推廣期間申請相同的合資格保單，新的人壽保險計劃申請並不符合此推廣的資格。
10. 如果合資格客戶於 2023 年 7 月 31 日前收到禮品並取消任何已成功批核發出的合資格保單，滙豐保險及本行保留撤回禮品或於 PayMe 錢包扣除相等於禮品之金額的權利。
11. 合資格客戶將根據所提供的 PayMe ID 於 2023 年 1 月 31 日或之前，在其 PayMe 錢包中收到禮品（「優惠券發放日」）。
12. 禮品將根據禮品的總金額以港幣 250 元的折扣優惠券（「優惠券」）之倍數發放至 PayMe 錢包。優惠券之使用受第 21 - 29 條款及細則約束。
13. 優惠券不可直接轉至 PayMe 錢包餘額，不可兌換現金/服務、其他產品或折扣，如遺失或損壞或發放失敗（例如 PayMe ID 無效）的情況下亦不會獲補發。
14. 若禮品送罄後，滙豐保險及本行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。
15. 滙豐保險及本行對於禮品（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。
16. 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。
17. 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。

18. 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。
19. 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。
20. 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。

優惠券之使用

21. 優惠券有效期由優惠券發放日起計為期一年（「使用期」）。
22. 優惠券僅可於使用期內透過 PayMe 應用程式於 PayMe 商戶進行付款。
23. 於每一筆合資格交易中（見以下的定義），商戶將向合資格客戶收取全額款項，PayMe 將自動扣除有關優惠券金額，並在交易完成後將港幣 250 元回贈存入合資格客戶的錢包。
24. 於交易中使用優惠券必須符合以下條件（符合以下條件的每一筆交易：「合資格交易」）：
 - (i) 優惠券須在使用期內使用；
 - (ii) 在任何 PayMe 商戶使用 PayMe 進行價值港幣 250 元或以上的交易；
 - (iii) 獲享優惠券的 PayMe 錢包有足夠餘額以存入優惠券的回贈金額；及
 - (iv) 獲享優惠券的 PayMe 錢包並未被暫停或終止使用。優惠券會在符合上述各項條件時自動適用。
25. 每一筆合資格交易只能使用一張優惠券。
26. 如果客戶或商戶在已使用優惠券的交易後提出退款（不論全部或部分），本行及滙豐保險保留權利撤回優惠券，或將藉由優惠券存入 PayMe 錢包的款項扣除。
27. 合資格客戶的 PayMe 錢包在合資格交易時必須有足夠的錢包空間和每年收款限額，方可獲取優惠券的回贈金額。
28. 合資格客戶可透過 PayMe 應用程式上的「轉贈」功能將優惠券轉讓予另一位 PayMe 用戶。優惠券一經與其他 PayMe 用戶分享，本行及滙豐保險即無須承擔任何相關責任。

29. 優惠券須受本條款及細則及 PayMe 商戶的條款及細則約束。本行及有關 PayMe 商戶可更改或終止優惠或修改條款及細則。有關優惠的最新內容、供應情況以及條款及細則，請參閱商戶的相關網頁。

¹ PayMe 是儲值支付工具，牌照獲香港金融管理局頒發（儲值支付工具牌照編號：SVFB002）

此優惠全由滙豐保險負責提供。以上人壽保險計劃乃由滙豐人壽保險（國際）有限公司承保，滙豐保險已獲香港特別行政區保險業監管局授權及受其監管於香港特別行政區經營長期保險業務。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。香港上海滙豐銀行有限公司乃根據保險業條例（香港法例第 41 章）註冊為滙豐保險於香港特別行政區分銷人壽保險之代理商。以上優惠、產品乃滙豐保險而非滙豐之服務、產品，並只在香港特別行政區銷售。有關產品細節、冷靜期及相關費用，請參閱有關之宣傳冊子及保單。

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
