

## Annex

### Update to HSBC HealthPass Terms and Conditions (with effect from 22 September 2025)

Section	Amendments
3.3 Benefits – HealthPass Standard plan	<p>The Care+ doctor network details has been amended to cover the expanded doctor network in Macau and mainland China.</p> <p>“Enjoy a discount on our extensive network of medical providers throughout Hong Kong, <u>Macau and mainland China.</u>”</p>
3.3 Benefits – HealthPass Premium plan	<p>The Care+ doctor network details has been amended to cover the expanded doctor network in Macau and mainland China.</p> <p>“Enjoy a discount on our extensive network of medical providers throughout Hong Kong, <u>Macau and mainland China.</u>”</p>
4.1 HealthyLife App - Overview	<p>The current clause 4.1.4 has been amended to enhance the clarity of the use of HealthyLife App in Macau or mainland China other than Hong Kong.</p> <p>“HealthyLife is designed to be used in Hong Kong only (<u>other than for the purpose of selecting and presenting your HealthPass eHealth card to our Care+ network medical providers in Macau or mainland China, as above</u>). It’s not intended to be used by any person in any jurisdictions where such use would not be permitted by law or regulation, or where HSBC Life are not licensed or authorised to provide HealthyLife or any of its functions or features. If Eligible Customers use HealthyLife outside of Hong Kong, they are doing so on their own initiative and must adhere to local laws.”</p>

## Update to HealthPass HealthyLife Terms and Conditions (with effect from 22 September 2025)

Section	Amendments
Introduction	<p>The current clause has been amended to enhance the clarity of the use of HealthyLife App in Macau or mainland China other than Hong Kong.</p> <p>“These terms and conditions (the “Terms”) contain important information applicable to the use of HealthyLife in Hong Kong (<u>or, or the purpose of selecting and presenting your HealthPass eHealth card to our Care+ network medical providers only, in Macau or mainland China</u>), by eligible HealthPass main members and sub-members (“Eligible Customer(s)”).”</p>
Using HealthyLife Abroad	<p>The current clause 1.4 has been amended to enhance the clarity of the use of HealthyLife App in Macau or mainland China other than Hong Kong.</p> <p>“HealthyLife is designed to be used in Hong Kong (<u>other than for the purpose of selecting and presenting your HealthPass eHealth card to our Care+ network medical providers in Macau or mainland China, as above</u>). It is not intended to be used by any person in any jurisdiction where such use would not be permitted by law or regulation, or where we are not licensed or authorised to provide HealthyLife or any of its functions or features. If Eligible Customers use HealthyLife outside of Hong Kong, Eligible Customers are doing so on Eligible Customers’ own initiative and must adhere to local laws.”</p>