



HSBC HealthPass





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The smart choice for your healthcare journey

At HSBC, we value your health. **HSBC HealthPass** (“**HealthPass**”) is our new healthcare solution that empowers you to take control of your health. Experience the convenience of video consultations and privileged discounts on medical and healthcare services.

Discover a smart way to manage your healthcare today through your mobile device.

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The benefits of HealthPass

Gain access to an extensive range of medical services at preferential rates. Enjoy the convenience of seamless video consultations and instant healthcare at your fingertips. Terms and conditions apply.



Consult GPs via video consultation with ease¹

Avoiding trips to clinics, long waiting times, and queues for medication with general practitioners (GP), and have medication and prescription delivered to your doorsteps².



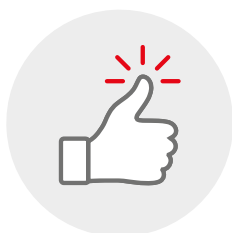
Enjoy preferential rate on consultation

Enjoy 20% off on consultation fee at 1,800+ medical service providers across our HSBC Life Care+ Medical Network, including general practitioners (GP), Chinese medicine service providers, paediatrics, cardiologists and more³.



Share the medical benefits with loved one

Extending benefits up to 5 sub-members, including non-HSBC customers, with no restrictions on age and family relationships — making it an excellent choice for family and friends, addressing the shortcomings of the existing healthcare coverage.



Buy instantly in a few clicks

No medical assessments. Not an insurance product.



Flexible plans from just HKD33 per month⁴

Choose from our monthly or annual plans that cater to your unique needs.

Opt for our Standard annual plan and get a free video consultation with GP for each member per year. Opt for our Premium annual plan for a complimentary medical check-up for each member per year⁵.



The smarter way to see a doctor

1 Consult doctors from the comfort of your home

Discover the ease of using HealthyLife, our healthcare app. With just your HSBC HK Mobile Banking App (HSBC HK App) logon credentials, you can access a range of medical services, such as finding providers, having video consultations with doctors, and getting medications delivered - all at your convenience.



Book a video consultation via the Home tab in the app:

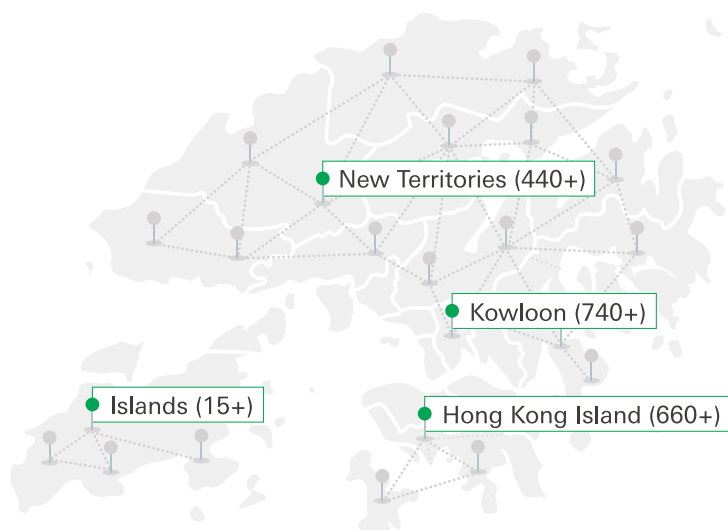
1. Select 'Video consult a doctor'
2. Enter details and choose a doctor
3. Your booking will be confirmed



**Want the convenience of unlimited free video consultations?
Simply upgrade to the Premium plan.**

2 Find medical service providers and clinics in our network

Our HSBC Life Care+ Medical Network includes medical service providers across Hong Kong³. You can easily locate them from our app that is integrated with Google Maps. Simply show your eHealth card at your selected medical service provider to enjoy your discount.



Services

- General Practitioner (GP)
- Traditional Chinese Medicine Practitioner (TCM)
- Specialist – Cardiology
- Specialist – General Surgery
- Specialist – Ophthalmology
- Specialist – Paediatrics
- Physiotherapy
- Laboratory and Imaging Services

*Above data is for reference only. The list of medical service providers is subject to change from time to time at HSBC Life's discretion without prior notice.



How to book a physical consultation via the Home tab in the app:

1. Perform a doctor search
2. Select a doctor or clinic
3. Contact selected doctor or clinic, and book an appointment

HealthPass Plan

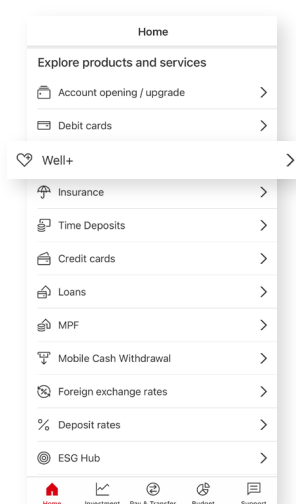
Choose from our Standard and Premium plans, and enjoy the flexibility to pay monthly or annually to cater to your unique needs⁶. You can see more details and prices of the monthly and annual plans in the HSBC HK App.



	HealthPass Standard	HealthPass Premium
Base monthly plan fee⁴ (per member)	HKD33/ month	HKD128 /month
(1) Video consultation with general practitioners (GP)	HKD 250 with medicine delivery ⁷ per consultation	Unlimited free video consultations <u>Add-on charges per consultation⁸</u> Medicine delivery: HKD50 or Prescription letter: HKD20
(2) Extensive medical service network	20% off on consultation fees at our 1,800 medical service network	
(3) Extra benefits for annual plan (per year)	1 free video consultation (GP) with medicine delivery (per member)	1 free medical check-up worth up to HKD1,500 ⁵ (per member)
Sub-members	Add up to 5 sub-members (can be non-HSBC members) ⁹ , and enjoy more discounts.	
Billing cycle	Monthly or annually ¹⁰	

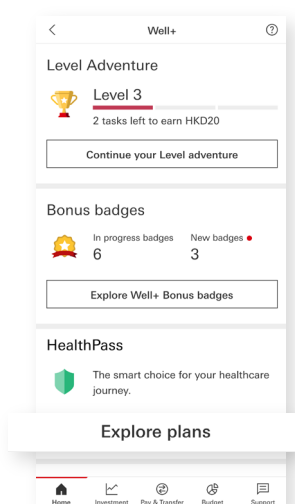


Buy HealthPass in a few steps



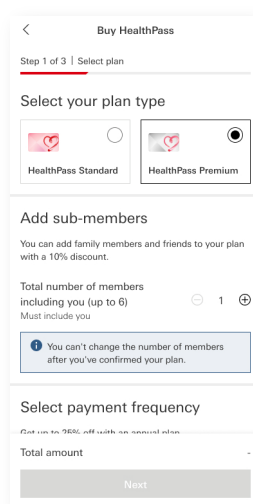
Step 1

Log on to the HSBC HK App. On the home screen, go to 'Well+'.



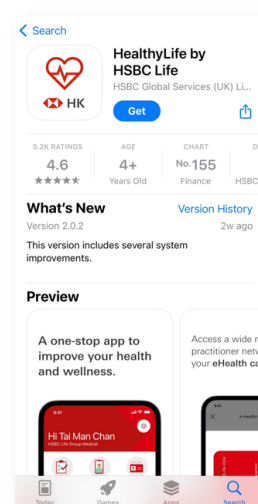
Step 2

Tap on 'Explore Plans' on the Well+ home page.



Step 3

Follow the instructions on the screen to choose your plan and payment method, and complete your purchase with necessary information.



Step 4

You're all set! Download the HealthyLife¹¹ app to enjoy your benefits.

Download the HealthyLife app to access HealthPass services



HealthyLife 守滙您



Need help?

For any enquiries, please log on to the HSBC HK App, go to the 'Support' tab and select 'Chat with us'. Our team is here to help you.

For more details about HealthPass, please visit the HSBC HK website.

Notes:

- The screen displays are for reference and illustration purposes only.
- Apple, the Apple logo, iPhone, iPad, iPod touch, Touch ID and Face ID are trademarks of Apple Inc., registered in the US and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Android is a trademark of Google LLC.

Remarks:

- You must book and pay for each consultation through the HealthyLife app.
- This service is only available in Hong Kong. Delivery time will depend on your delivery location and actual traffic conditions.
- HSBC Life reserves the right to change the types of doctors included in the Care+ network, as well as the specific doctors within the Care+ network.
- Prices are subject to change. For details, please refer to the HSBC HK App > Well+ > HealthPass.
- Medical check-up covers key categories such as blood analysis, cancer markers, diabetes screening and kidney function. Currently, there are many cancer genetic tests (e.g. cancer marker test) in the market. However, these tests cannot be used as a diagnostic tool and cannot replace routine hospital examinations. These tests may produce false positive or false negative results. If these tests are indeed conducted, they must be used in

conjunction with LDCT, or with other routine screening tools recommended by doctors.

6. The minimum eligibility requirements to purchase a HealthPass membership (as the main member) are as follows:
 - You must be aged 18 years or above at the time of purchase
 - You must have a valid HSBC HKD account or HSBC HKD Visa or Mastercard credit card
 - You maintain your status as a valid HSBC HK Mobile Banking app user* throughout the duration of the scheme
 - Your membership of the HealthPass scheme has not previously been cancelled or terminated by HSBC Life
 - Your membership of the overall Well+ Programme remains valid and subsisting
 - You don't hold any existing and currently valid HealthPass memberships, whether a main membership or sub-membership
- *Hong Kong residents only, not including MPF or pension only customers.
7. Price includes 3 days of prescribed medicine.
8. An additional charge of HKD50 for medicine delivery or HKD20 for prescription delivery is applicable per consultation.
9. Medical fees for all members will be paid using the main member's selected payment method.
10. Billing cycle is either 30-day or 365-day
11. The minimum eligibility requirements for HealthPass main members and sub-members to access and use the HealthyLife app are:
 - They're HSBC Banking customers who maintain their status as a valid HSBC HK Mobile Banking app user throughout the duration of the scheme
 - They hold: (i) a valid HKID; or (ii) a valid passport (where HKID isn't available)
 - They're 18 years of age and older
 - They're active HealthPass members

Sub-members who don't meet the above eligibility requirements for registration, including those who aren't HSBC customers in Hong Kong, and as stated in this section above, will be required to access the available HealthPass benefits using the main member's access to the HealthyLife app.

Disclaimer

HSBC HealthPass is a health services-based membership scheme sold and managed by HSBC Life (International) Limited, incorporated in Bermuda with limited liability ('HSBC Life'). HSBC HealthPass is a product of HSBC Life, but not The Hongkong and Shanghai Banking Corporation (the 'Bank'). It's part of the overall Well+ Programme co-branded by HSBC Life and the Bank, and is aimed at rewarding those who are proactive in improving their health and general well-being ('you'). HSBC HealthPass gives customers access to affordable healthcare with discounted health, medical, and wellness services and products. HealthPass is a membership scheme and not an insurance product.

The Care+ Medical Network is a designated network of selected third-party doctors and healthcare service providers ("Network Provider(s)") throughout Hong Kong, Macau and mainland China that is managed and operated by HSBC Life and as may be updated from time to time without prior notice. HSBC Life and/or its subsidiaries/associated companies ("HSBC Group") does not provide any medical service or medical advice itself, which services are accessed by and provided directly to you by your selected Network Provider and subject to the Network Provider's own terms and conditions. HSBC Group is not responsible for any act, negligence or failure to act on the part of the Network Providers and will not be liable for any costs, expenses, injury, damages or others whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Network Provider's medical services or medical advice.