1 April 2025 – 30 June 2025 First Year Premium Discount Offer for New to Insurance / Reactivation / Maturity / New to Premier

Eligible HSBC Customers^ who successfully enroll in the selected life insurance plans during the following Promotional Period can enjoy the following offers, subject to the relevant terms and conditions#:

^ If customers cancelled any applications which were submitted or effected on or before the start date of the Promotional Period and apply for below selected life insurance plans during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.

Promotional Period: 1 April 2025 – 30 June 2025

Eligible Life Insurance Plan	**Promotional Offers**
Goal Access Universal Life Plan (Protection) (ULPP)/ Goal Access Universal Life Plan (Education) (ULEP)	Single premium payment: 0.15% premium discount; or Annual premium payment: 1.5% discount on first year premium discount on top of certain prevailing premium discount offers#
HSBC Eminent Goal Multi-Currency Insurance Plan (EGIP)◊	
HSBC Family Goal Insurance Plan (FGIP)	
HSBC Flourish Income Annuity Plan (FIAP)	
HSBC Health Goal Insurance Plan (HGIP)	
HSBC Jubilee Wealth Insurance Plan (JWIP)	
HSBC Paramount Global Life Insurance Plan II (PGIP2)	
HSBC Ultra Wealth Goal Insurance Plan (UWGIP)	
HSBC Wealth Goal Insurance Plan III (WGIP3)◊	
Income Goal Insurance Plan II (ANNB2)	
Jade Global Generations Universal Life (JGG)*/ Jade Ultra Global Generations Universal Life (JUGG)*	

#Please refer to the below "Terms and Conditions" for details of the offer and the specific product brochures and terms and conditions for details of the products, including any related charges.
◊ Please refer to Terms and Conditions clause 5 for offer exclusion details.

Eligible HSBC Customers	
Group 1	Eligible HSBC Customers means HSBC Customers without any new HSBC life policy issued in the recent 1 year (including those without any in-force life policy), and successfully apply for any eligible life insurance plan(s) during the promotional period, subject to all the relevant terms and conditions. For example: customer would like to apply for a HSBC life insurance plan on 30 June 2025, he/she must not have any HSBC life insurance plan issued during 30 June 2024 – 29 June 2025
Group 2	HSBC life insurance policyholders with policy maturity date falling within 1 Jan 2025 to 31 Dec 2025 during the Promotional Period.
Group 3	HSBC Customers who have newly opened or upgraded their HSBC bank account to a HSBC Premier account from 3 months prior to the start of the Promotional Period to the end of Promotional Period (both dates inclusive)** **Customer could only enjoy the new to Premier offer once

Terms and Conditions for the Promotion

1. The promotional offers (the "Promotion") are only applicable to applications successfully submitted by the Eligible HSBC Customers (as defined below) to The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns ("HSBC" or the "Bank") in respect of a new purchase of the Eligible Life Insurance Plans **within the Promotional Period mentioned above** (both dates inclusive) with policy being issued by HSBC Life (International) Limited ("HSBC Life") on or before 31 August 2025 (or 31 December 2025 for the case of JGG, JUGG and PGIP2). The Promotion shall at all times be subject to these Terms and Conditions.
2. Staff of HSBC Life or HSBC, its holding company and subsidiaries of such holding company who are eligible to be covered under the HSBC group medical insurance scheme for staff in Hong Kong who are Eligible HSBC Customers are also entitled

to the Promotion.

3. If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by HSBC Life in the Hong Kong Special Administrative Region ("Hong Kong") in respect of the same type of designated product or service, for certain other offers (such as the concurrent Staff Discount offer or Maturity Discount offers) such customer is only entitled to receive the offer of the highest value at HSBC Life's discretion.
4. In the event of partial / full surrender, lapse or policy termination within the first policy year (applicable to single premium) or prior to the full payment of premium payable for the second policy year (applicable to other premium payment term), the customer will not be entitled to first year premium discount, which amount will be clawed back by HSBC Life at HSBC Life's discretion.
   Death Benefit payment / Partial Surrender payment / Full Surrender payment equals to Death Benefit /Partial Surrender Value/Policy Value minus first year premium discount amount minus indebtedness (if any) minus surrender charges (if any). In the event of Partial Surrender, the first year discount amount being clawed back will be prorated based on the proportion of Partial Surrender Value to policy value.
   If the full surrender value is lower than or equal to the first year premium discount amount, there will be no payout upon the full surrender. In the event of termination due to the death of the life insured in the first policy year, the claw back of first year premium discount will be only exercised on policy issued under guaranteed approval.
5. This offer is a 1.5% first year premium discount or 0.15% single premium discount on top of prevailing premium discount (except any Staff Discount offers or Maturity Discount offers concurrently run by HSBC Life) with both the 1.5% or 0.15% and prevailing premium discount calculated based on the original premium (e.g., total premium discount amount = ((1.5% or 0.15% + prevailing premium discount) x first year premium or single premium)).
6. <u>This offer cannot be used in conjunction with +1% Special Extra Discount offer or Staff offer or Maturity Discount offer or 15%/17% Discount for WGIP3 3-year premium payment period option applications or 15%/17% EGIP 3-year premium payment period option applications submitted during 1 April 2025 to 30 June 2025 concurrently run by HSBC Life during the above Promotional Period.</u>
7. Offers under the Promotion are not applicable to policies applied in a company's name.
8. The offers under the Promotion are not exchangeable for cash and are not transferable.
9. The offers under the Promotion are not applicable to policies applied with special quote exceeding the standard "Product summary" in relevant product brochure.
10. The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in Application form due to rounding differences.
11. HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential life insured during the application.
12. For monetary disputes arising between HSBC and the Eligible HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the Eligible HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer directly.
13. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time; and any of the offers may be withdrawn and/or terminated by the Bank and/or HSBC Life at their/its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination. The Bank and HSBC Life shall not be liable for any loss, damages, costs or expenses which may arise (directly or indirectly) from any change of these Terms and Conditions, or any exercise of the Bank or HSBC Life's discretion in respect of the Promotion.
14. All offers under the Promotion are provided subject to prevailing regulatory requirements.
15. No person other than the Eligible HSBC 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.
16. In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
17. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
18. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
19. Each of the Bank, HSBC Life and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

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 and is incorporated in Bermuda with limited liability. 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 products are 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 The Hongkong and Shanghai Banking Corporation Limited and HSBC Life (International) Limited (Incorporated in Bermuda with limited liability).

2025年4月1日至2025年6月30日– 首次投保/再次投保/期滿/新卓越理財客戶優惠之首年保費折扣

合資格滙豐客戶^ 於以下推廣期間成功投保指定人壽保險計劃可享以下優惠，受相關條款及細則約束#:

^ 如客戶取消任何於推廣期開始日或之前遞交/已生效的申請，並於推廣期間申請下列的指定人壽保險計劃， 新的人壽保險計劃申請並不符合此保費折扣優惠的資格 。

推廣期: 2025 年 4 月 1 日至 2025 年 6 月 30 日

合資格人壽保險計劃	**優惠:**
駿富保障萬用壽險計劃/ 駿富教育萬用壽險計劃	除某些任何現有保費折扣優惠外，可獲: 0.15%躉繳保費折扣優惠或 1.5%首年保費折扣優惠#。
滙圖多元貨幣保險計劃◊	
滙盛人生保險計劃	
滙豐裕達年金計劃	
滙康保險計劃	
滙禧保險計劃	
滙瓏環球壽險計劃 II	
滙溢尊尚保險計劃	
滙溢保險計劃 III◊	
聚富入息保險計劃 II	
翡翠環球世代萬用壽險*/ 翡翠尊尚環球世代萬用壽險*	

#優惠詳情請參閱以下條款及細則及指定產品的及宣傳冊子及保單條款及細則，包括任何有關收費。
◊請參閱條款及細則第5條，了解此優惠豁免事項詳情。

合資格滙豐客戶	
組別 1	受本文所有條款約束，合資格滙豐客戶指在近 1 年內未有申請任何新滙豐人壽保單(包括未持有任何仍生效的人壽保險)，並於推廣期內成功完成任何上述合資格人壽保險計劃申請的滙豐客戶。 例如：客戶欲於 2025 年 6 月 30 日投保滙豐人壽保險計劃，客戶需於在 2024 年 6 月 30 日至 2025 年 6 月 29 日期間未曾申請任何新滙豐人壽保單。
組別 2	持有由滙豐人壽保險(國際)有限公司所發出的滙豐人壽保單，而該保單於 2025 年 1 月 1 日至 2025 年 12 月 31 日內期滿並可獲給付期滿利益之滙豐客戶。
組別 3	於推廣期前 3 個月至推廣期間（包括首尾兩天），新開立或把原有滙豐銀行戶口升級至滙豐卓越理財戶口的滙豐客戶^。 ^客戶只可享新卓越理財客戶優惠一次

條款及細則

1. 是次優惠推廣活動之優惠（「優惠」）只適用合資格滙豐客戶 (見上述定義） （統稱為「合資格滙豐客戶」) 於**<u>上述推廣期間</u>**成功遞交上述合資格人壽保險計劃申請至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」)，同時其保單於 2025 年 8 月 31 日或之前成功由滙豐人壽保險（國際）有限公司（「滙豐保險」）批核發出 (如保單為「翡翠環球世代萬用壽險」/「翡翠尊尚環球世代萬用壽險」/「滙瓏環球壽險計劃II」，則批核發出期限為2025年12月31日)。本推廣優惠受此等條款及細則約束。
2. 滙豐保險或滙豐（及其控股公司及該控股公司之子公司並且有資格享有滙豐集團之醫療保險計劃）之員工需同時為合資格滙豐客戶才可享有此優惠。
3. 若合資格客戶同時享有以上優惠及滙豐保險於香港特別行政區(「香港」)所提供適用於同一類別產品/服務的其他優惠，對於某些其他優惠(例如員工保費折扣優惠或期滿保費折扣優惠) ，滙豐保險保留權利只向該客戶提供價值最高的一項優惠。

4. 如在首個保單年度內（適用於躉繳保費）或在已繳清第二個保單年度的保費（適用於其他保費供款年期）之前部分/全數退保、失效或終止保單的情況下，客戶將無法享有首年保費折扣，滙豐保險可能向客戶追回首年保費折扣金額。
   身故賠償金額 / 部分退保價值金額/ 全數退保價值金額 等於 身故賠償 / 部分退保價值/ 本計劃保單價值扣除首年保費折扣金額，再扣除任何債務（如有），再扣除退保費用（如有）。如部分退保，首年保費折扣金額將按部分退保價值與保單價值的比例按比例追回。
   如全數退保價值低於或等於首年保費折扣金額，全數退保時將不予支付。如保單首年因受保人身故而終止，追回的首年保費折扣僅適用於在保證核保下簽發的保單。
5. 本優惠將提供除任何現有保費折扣優惠外， 1.5%首年保費折扣優惠或 0.15%躉繳保費折扣優惠，而該1.5%首年保費折扣優惠或 0.15%躉繳保費折扣優惠及現有保費折扣優惠將基於原保費計算（例：總保費折扣 = ((1.5%或 0.15% + 現有保費折扣) x 首年保費或躉繳保費）。現有保費折扣優惠則不包括滙豐保險同時所提供的員工保費折扣優惠或期滿保費折扣優惠。
6. 於上述推廣期間，本優惠不可與滙豐保險同時所提供的+1%特別折扣優惠或員工保費折扣優惠或期滿保費折扣優惠或於 2025 年 4 月 1 日至 2025 年 6 月 30 日期間申請的滙溢保險計劃 III 之 3 年保費供款年期 15%/17%保費折扣優惠/滙圖多元貨幣保險計劃之 3 年保費供款年期 15%/17%保費折扣優惠同時使用。
7. 是次推廣活動之優惠不適用於以公司名義投保的保單。
8. 優惠不可轉讓或兌換現金。
9. 本推廣優惠不適用於超出相關產品冊子中“計劃摘要”標準的特別報價申請保單。
10. 由於金額需要作捨入調整，您最後繳交的總保費或會與申請表所列的總保費稍有出入。
11. 滙豐保險將因應可能的保單持有人及／或可能的受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
12. 有關與滙豐於銷售過程或處理有關交易的金錢糾紛，滙豐將與合資格滙豐客戶把個案提交至金融糾紛調解計劃；有關涉及合資格滙豐客戶在保單條款及細則中的任何糾紛，則直接由滙豐保險與合資格滙豐客戶共同解決。
13. 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／或滙豐保險亦可能運用他們/它的酌情權取消及／或終止優惠而毋須事前通知合資格客戶或任何人。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。因本條款及細則的任何更改而可能造成的任何(直接或間接)損失、損害或支出或任何行使本行或滙豐保險對此推廣的酌情權，本行及滙豐保險概不負責。
14. 是次優惠均受有關的監管條例約束。
15. 除有關合資格滙豐客戶、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。
16. 若有任何爭議，本行及滙豐保險保留最終決定權。
17. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
18. 以上推廣條款及細則受香港法律所管轄，並按照香港法律詮釋。
19. 本行、滙豐保險及合資格滙豐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。

以上人壽保險計劃乃由滙豐保險承保，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並於百慕達註冊成立之有限責任公司。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。以上產品乃滙豐保險而非滙豐之產品，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，請參閱有關之產品冊子及保單條款及細則。

由香港上海滙豐銀行有限公司及滙豐人壽保險（國際）有限公司 - 註冊成立於百慕達之有限責任公司刊發。