



**First Year Premium Discount Offer for “HSBC Wealth Goal Insurance Plan II”, “HSBC Health Goal Insurance Plan” and “HSBC Family Goal Insurance Plan”**

Eligible HSBC Customers\* who successfully enroll in the selected life insurance plans during the following Promotional Period can enjoy the following offers

**Promotional Period: 12 July 2021 – 30 September 2021**

Life insurance plan	Premium Payment Term	Premium Discount Offer
HSBC Family Goal Insurance Plan / HSBC Wealth Goal Insurance Plan II / HSBC Health Goal Insurance Plan	Single Premium	1% Single Premium Discount
	3 Year	3% First Year Premium Discount
	5 Year	5% First Year Premium Discount
	10 Year	10% First Year Premium Discount
	15 Year	15% First Year Premium Discount
	20 Year	20% First Year Premium Discount

**Terms and Conditions**

1. The promotional offers (the “**Promotion**”) is only applicable to applications successfully submitted by the Eligible HSBC Customers (as defined below) to HSBC Life (International) Limited, Macau Branch (the “**Company**”) in respect of a new purchase of HSBC Family Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II and HSBC Health Goal Insurance Plan, **within the Promotional period mentioned above** (both dates inclusive) with policy being issued by the Company within the period of 12 July 2021 to 30 November 2021 (both dates inclusive). The Promotion shall at all times be subject to these Terms and Conditions.
2. If an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other premium discount offer(s) under another concurrent promotion run by the Company in the Macau Special Administrative Region (“**Macau**”) in respect of the same type of designated product or service, such customer is only entitled to receive the premium discount offer of the highest value at the Company’s discretion.
3. Offers under the Promotion are not applicable to policies applied in a company’s name.
4. “**Eligible HSBC Customers**” are customers who apply for any of the above insurance plan(s) during the Promotional period mentioned above.
5. The offers under the Promotion are not exchangeable for cash and are not transferable.
6. The Company 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.
7. The Company reserves the right to change these Terms and Conditions at any time and the offers may be withdrawn and/or terminated by the Company at their/its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Company accepts no liability for any such change, withdrawal and/or

termination. The Company 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 Company's discretion in respect of the Promotion.

8. All offers under this promotion are provided subject to prevailing regulatory requirements.
9. No person other than the Eligible HSBC Customer and the Company will have any right to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
10. In the event of dispute, the decision of the Company shall be final and conclusive. Based on the Company's internal criteria, the Company may consider some special cases on exceptional basis at the absolute discretion of the Company.
11. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
12. These Terms and Conditions are governed by and construed in accordance with the laws of Macau.
13. Each of the Company and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Macau but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

**Specific Terms and Conditions – Premium Discount for HSBC Family Goal Insurance Plan (FGIP), HSBC Wealth Goal Insurance Plan II (WGIP2), HSBC Health Goal Insurance Plan (HGIP)**

14. The 3%,5%,10%,15%,20% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of FGIP, WGIP2 and HGIP from "Eligible HSBC Customers" mentioned in Clause 4.
15. The 1% Single Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP2/HGIP from "Eligible HSBC Customers" mentioned in Clause 4.
16. For monthly payment of premium, customers are required to
  - Pay the first three/four/five months' premium upfront (as the case may be) with the discount deducted from the initial upfront payment (applicable to FGIP/WGIP/HGIP)
17. For premium paid on an annual basis, the amount of premium payable in the first year will be calculated as:
  - Full annual premium X 0.97 or 0.95 or 0.9 or 0.85 or 0.8 (as the case may be) (applicable to FGIP/WGIP2/HGIP)
18. For single premium, the premium discount provided will be calculated as:
  - Single premium x 0.01 (applicable to WGIP2/HGIP)

The above insurance plans are underwritten by HSBC Life (International) Limited, Macau Branch ("the **Company**"), which is authorised and regulated by the Autoridade Monetária de Macau ("**AMCM**") to carry on long-term insurance business in the Macau Special Administrative Region. In respect of an eligible dispute (as defined in the admissibility scope in the Mediation Scheme for Financial Consumption Disputes) arising between HSBC Life (International) Limited ("**HSBC Life**") and you out of the selling process or processing of the related transaction, the HSBC Life is required to enter into a Financial Consumption Dispute Mediation process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between the Company and you directly. For product details and related charges, please refer to the relevant brochures and policy provisions.

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

**「滙溢保險計劃II」 / 「滙康保險計劃」 / 「滙盛人生保險計劃」保費折扣優惠**

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:

**推廣期: 2021年7月12日至2021年9月30日**

人壽保險計劃	保費繳付年期	保費折扣優惠
滙盛人生保險計劃 / 滙溢保險計劃 II / 滙康保險計劃	躉繳	1%躉繳保費折扣
	3年	3% 首年保費折扣
	5年	5%首年保費折扣
	10年	10%首年保費折扣
	15年	15%首年保費折扣
	20年	20%首年保費折扣

**條款及細則**

- 是次活動之優惠（「優惠」）只適用合資格滙豐客戶（見下述定義）於上述推廣期間（包括首尾兩天）成功遞交「滙溢保險計劃 II」、「滙康保險計劃」、「滙盛人生保險計劃」申請至滙豐人壽保險（國際）有限公司澳門分公司（「本公司」），同時其保單於2021年7月12日至2021年11月30日期間（包括首尾兩天）成功由本公司批核發出。本優惠受此等條款及細則約束。
- 若合資格客戶同時享有本公司於澳門特別行政區（「澳門」）所提供的同一產品/服務的其他保費折扣優惠，本公司保留只提供價值最高的一項保費折扣優惠的權利。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 「合資格滙豐客戶」**指凡於上述推廣期內遞申請以上保險計劃的客戶。
- 優惠不可轉讓或兌換現金。
- 本公司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。
- 本公司保留於任何情況下更改條款及細則的權利。本公司亦可能運用它的酌情權取消及 / 或終止優惠而毋須事前通知合資格客戶或任何人。本公司不會為相關改變、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或本公司行使任何對此推廣的酌情權而可能造成的任何(直接或間接)損失、損害或支出，本公司概不負責。

8. 是次優惠均受有關的監管條例約束。
9. 除有關合資格滙豐客戶及本公司以外，並無其他人士有權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。
10. 若有任何爭議，本公司保留最終決定權。根據本公司的內部准則，本公司保留最終權利特別檢視個別個案。
11. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
12. 以上推廣條款及細則受澳門特別行政區法律所管轄，並按照澳門法律詮釋。
13. 本公司及合資格滙豐客戶受澳門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。

#### **「滙溢保險計劃 II」 / 「滙康保險計劃」 / 「滙盛人生保險計劃」保費折扣優惠的特定條款及細則**

14. 3%,5%,10%,15%,20% 首年保費折扣優惠適用於第 4 項條款提及的合資格滙豐客戶成功申請「滙溢保險計劃 II」 / 「滙盛人生保險計劃」 / 「滙康保險計劃」的保單。
15. 1% 躉繳保費折扣優惠適用於第 4 項條款提及的合資格滙豐客戶成功申請「滙溢保險計劃 II」 / 「滙康保險計劃」的保單。
16. 選擇月繳保費的客戶須先
  - 繳付首 3 個月/4 個月/5 個月保費(視乎可享之優惠)，而保費折扣將於預繳保費中扣除 (適用於「滙溢保險計劃 II」 / 「滙盛人生保險計劃」 / 「滙康保險計劃」)。
17. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
  - 原定全年應繳保費額 X 0.97 / 0.95 / 0.9 / 0.85 / 0.8 (視乎可享之優惠) (適用於「滙溢保險計劃 II」 / 「滙盛人生保險計劃」 / 「滙康保險計劃」)
18. 選擇躉繳保費的客戶所得保費折扣的計算方法為：
  - 躉繳保費額 X 0.01 (適用於「滙溢保險計劃 II」 / 「滙康保險計劃」)

以上保險計劃乃由滙豐人壽保險（國際）有限公司澳門分公司（「**本公司**」）承保，本公司獲澳門金融管理局（「**澳門金管局**」）授權及受其監管，於澳門特別行政區經營長期保險業務。對於滙豐人壽保險（國際）有限公司（「**滙豐保險**」）與您之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融消費糾紛調解計劃的受理範圍），滙豐保險須與您進行金融消費糾紛調解計劃程序；此外，有關涉及您上述保單條款及細則的任何糾紛，將直接由本公司與您共同解決。有關產品細節及相關費用，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（註冊成立於百慕達之有限公司）澳門分公司刊發