



Terms and Conditions of Free Insurance Coverage

The Offer

Eligible Customers can enjoy a complimentary one-year insurance coverage set out below ("**Coverage**") upon successful opening or upgrade of an HSBC One integrated account via the HSBC HK App or HSBC Online Banking from 1 January 2024 to 31 December 2024 (both dates inclusive, "**Promotional Period**") and shall at all times be subject to Terms & Conditions of the Offer.

Terms & Conditions

1. "**Eligible Customer**" ("**Eligible Customers**" collectively) means a customer of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) ("**HSBC**") in the Hong Kong Special Administrative Region ("**Hong Kong SAR**") who has fulfilled all of the following requirements:
 - (a) successfully opens or upgrades to an HSBC One integrated account via the HSBC HK App or HSBC Online Banking from 1 January 2024 to 31 December 2024 (both dates inclusive); and
 - (b) be an HKID holder and locates in Hong Kong SAR when opening the HSBC One integrated account; and
 - (c) be aged between 18 and 64 (age at the Eligible Customer's last birthday) on the date of account opening or upgrade; and
 - (d) whose place of residence is Hong Kong SAR when opening or upgrading to HSBC One integrated account; and
 - (e) who remains an HSBC integrated account holder during the coverage effective period; and
 - (f) has never enjoyed any complimentary one-year insurance upon successful opening or upgrading to an HSBC One integrated account.
2. Each Eligible Customer can only enjoy the Offer once.
3. "**Coverage**" means each Eligible Customer can enjoy a Cancer Benefit of HKD100,000 for free for a coverage period of fifteen (15) months (subject to the Waiting Period set out in clause 7(b) below) starting from the date of HSBC One integrated account successful opening or upgrading ("**Coverage Effective Date**"); and there is also a Death Benefit of HKD10,000 offered during the coverage period of fifteen (15) months (under the "**Policy**" as defined below).
4. "**Cancer Benefit**" means subject to all the terms and conditions herein, if the Insured Person is diagnosed by a registered medical practitioner as suffering from any Cancer as defined, we will pay the amount of Cancer Benefit as stated to the Insured Person. For claiming Cancer Benefit, the Insured Person must have survived for no less than fourteen (14) days following the diagnosis of cancer.
5. "**Death Benefit**" means subject to all the terms and conditions herein, if the Insured Person dies while this Policy is in force, we will pay the amount of Death Benefit as stated to that Insured Person's estate.
6. "**Cancer**" means a malignant tumour, characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The cancer must be confirmed by histological evidence of

malignancy on a pathology report. The term cancer includes leukemia, lymphoma, and Hodgkin's disease.

The following cancers are excluded from the coverage:

- (a) All tumours which are histologically described as benign, pre-malignant or dysplasia;
 - (b) Any lesion described as carcinoma in-situ;
 - (c) All skin cancers other than malignant Melanoma;
 - (d) Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Squamous Intra-epithelial lesion;
 - (e) Tumours of the ovary classified as T1aN0M0 or FIGO 1A;
 - (f) Prostate cancers which are histologically described as TNM Classification T1a or T1b or are of another equivalent or lesser classification;
 - (g) Chronic Lymphocytic Leukaemia less than RAI Stage 3;
 - (h) Any tumour of the thyroid histologically classified as T1N0M0 or T0N0M0 according to the TNM Classification.
7. For Cancer Benefit, no benefit will be paid for any cancer resulting directly or indirectly from, or caused or contributed by, in whole or in part, or in the presence of any of the following:
- (a) Any Pre-existing Condition from which the Insured Person was suffering prior to the Coverage Effective Date;
or
 - (b) Any Cancer of which the signs or symptoms first occurred or diagnosed prior to the Coverage Effective Date, or within the first ninety (90) days ("Waiting Period") following the Coverage Effective Date.
8. **"Pre-existing Condition"** means any condition or illness:
- (a) which existed or was existing; or
 - (b) where its cause existed or was existing; or
 - (c) where the Insured Person had knowledge, signs or symptoms of the condition or illness; or
 - (d) where any laboratory test or investigation showed the likely presence of the condition or illness.
9. **"Insured Person"** means the Eligible Customer who has been accepted and enrolled by HSBC Life as an Insured Person in respect of the Coverage.
10. **"HSBC Life"** means HSBC Life (International) Limited, incorporated in Bermuda with limited liability.
11. **"Policy"** means the relevant group insurance policy (underwritten by HSBC Life) held by HSBC as policyholder in respect of the Coverage.
12. For Death Benefit, it is paid regardless of the reason of death, subject to all the terms and conditions herein, requirements for supporting documents and/or procedures as may be required by HSBC Life for supporting the death claim.
13. For claims submission, please call HSBC Life Claims Hotline at (852) 3128 0122. You can download the claim form by visiting the HSBC Hong Kong website > Insurance > Forms and documents, submit the claim documents by email to claims@hsbc.com.hk.
14. If any Insured Person ceases to be an HSBC integrated account holder, then such Insured Person's Coverage will forthwith ends, and HSBC Life shall have the absolute right to refuse to pay any benefit relating to such Insured Person. No Death Benefit will be payable in respect of death of an Insured Person if such Insured Person ceases to be an HSBC integrated account holder on or before the date of death of such Insured Person. No Cancer

Benefit will be payable in respect of cancer diagnosis of an Insured Person if such Insured Person ceases to be an HSBC integrated account holder on or before the cancer diagnosis date of such Insured Person.

15. Notwithstanding anything stated herein, once Cancer Benefit is claimed, the Coverage ends immediately after payment of Cancer Benefit, and no Death Benefit can be claimed.
16. HSBC Life reserves the right and discretion to require evidence and documents (to the satisfaction of HSBC Life) to support any claim under the Coverage.
17. Eligible Customer will be enrolled to the Coverage after occurrence of both: (a) fulfilling clauses 1a to 1f, and (b) Eligible Customer has confirmed acceptance of all the terms and conditions of this Offer. Each Eligible Customer can only be eligible for one Coverage.
18. The Coverage details and its Coverage Effective Date will be sent to the Eligible Customer's latest valid email address maintained in HSBC's record.
19. The Coverage ends automatically after fifteen (15) months from the Coverage Effective Date.
20. The Offer is provided by HSBC who acts in the capability of policyholder of the group life insurance, but not offering this insurance coverage to you at the capacity as an insurance agency for sales of individual insurance products. HSBC reserves the right to suspend, alter or terminate this Offer (in whole or in part) or amend the relevant terms and conditions at its discretion at any time without notice.
21. The Coverage is underwritten by HSBC Life. HSBC Life reserves the right of final determination of eligibility of enrolment to the Coverage.
22. The Offer is not exchangeable or redeemable for cash and is not transferable.
23. Eligible Customer's personal information maintained in HSBC's record must be valid and up-to-date during the coverage effective period and at the time of claim in order to be entitled to the Coverage.
24. Personal Data
 - (i) HSBC will collect, use and disclose your personal data that HSBC currently or subsequently holds in accordance with the Personal Information Collection Statement of HSBC <https://www.hsbc.com.hk/misc/data-privacy-notice>
 - (ii) The personal data (including name, HKID number, gender, date of birth and HSBC One account opening date) of Eligible Customer will be transferred by HSBC to HSBC Life as necessary for coverage enrolment and/or claims process and related servicing (where appropriate) relating to the Coverage, failing which Coverage cannot be provided.
 - (iii) HSBC Life will collect, use and disclose Insured Person's personal data that HSBC Life currently or subsequently holds in accordance with its Personal Information Collection Statement <https://www.hsbc.com.hk/content/dam/hsbc/hk/docs/insurance/notice-relating-to-the-personal-data-privacy-ordinance.pdf> , otherwise there shall not be any Coverage.
25. If you do not want the Coverage or do not agree to transfer your personal data to HSBC Life, please call our hotline 2233 3000 within 7 days after successfully opened or upgraded to an HSBC One integrated account via the HSBC HK App or HSBC Online Banking to let us know.
26. HSBC and HSBC Life have the absolute discretion in determining a person's eligibility to receive the Coverage. If

HSBC and/or HSBC Life discovers at any time, whether after or during the Promotional Period, that any person has failed to fully comply with these terms and conditions, HSBC and/or HSBC Life is entitled to disqualify the person from participating in the Offer and receiving the Coverage.

27. These terms and conditions are subject to prevailing laws and regulatory requirements of Hong Kong SAR and/or any relevant jurisdictions.
28. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR. Each party submits to the non-exclusive jurisdiction of the courts of the Hong Kong SAR.
29. HSBC shall not be liable for any damages, losses, claims, costs or proceedings incurred or suffered by the Eligible Customers as a result of their participation of the Offer.
30. HSBC and HSBC Life further reserve the right to exclude an Eligible Customer who violates these terms and conditions, tampers with the Offer, engages in abusive, deceit or fraudulent behavior in relation to the Offer or makes false representations or statements or violates any applicable law or regulations. The Offer may be subsequently revoked and withdrawn.
31. No person other than the Eligible Customer and HSBC 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.
32. In case of any dispute arising from the Offer, the decision of HSBC shall be final and conclusive. In case of any dispute arising from the Coverage, the decision of HSBC Life shall be final and conclusive.
33. In the event of any discrepancy or inconsistency between the English version and the Chinese version of any promotion materials or these terms and conditions, the English version shall apply and prevail.

Disclaimer

The above-mentioned insurance plan is 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 the Coverage under the insurance Policy (of which HSBC is the policyholder). HSBC is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong SAR) as an insurance agency of HSBC Life for the distribution of life insurance products in the Hong Kong SAR, but HSBC is not acting as the insurance agency under this Offer. The above-mentioned insurance plan is product of HSBC Life but not HSBC.

Any offer is intended only for Eligible Customer in the Hong Kong SAR. The policyholder (HSBC) of the above-mentioned insurance plan is subject to the credit risk of HSBC Life. In respect of the Coverage, your recourse is against HSBC Life only. The above-mentioned Offer does not constitute any offer for any insurance product to any proposed policyholder. In respect of any eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC and you out of any selling process or processing of the related transaction, HSBC is required to enter into a Financial Dispute Resolution Scheme process with you.

For any enquiry with regards to this Offer, please call HSBC Personal Banking Hotline at (852) 2233 3000.

Issued by The Hongkong and Shanghai Banking Corporation Limited