

Applicable in two situations:

- 1) Eligible HSBC Customer, who would like to enjoy the VHIS Offer (V100), is required to sign this form; or
- 2) Eligible HSBC Customer (“Transferer”) transfers the VHIS Offer (V100) to Eligible HSBC VHF Customer (“Transferee”) – Transferee is required to sign this form.

**FIRST YEAR PREMIUM WAIVER ON ELIGIBLE HSBC VOLUNTARY HEALTH INSURANCE FLEXI PLAN
(the “Offer”) – Terms & Conditions**

Promotional Period		
2 December 2024 – 31 March 2025 (both dates inclusive)		
Summary Of the Offer		
First year premium waiver on Eligible HSBC Voluntary Health Insurance Flexi Plan (“Eligible VHF Plan”) with <u>annual payment mode</u> .		
Annualised Premium* of Designated Insurance Plan	Eligible VHF Plan	
From HKD250,000/USD32,000/CNY210,000/ AUD 42,000/GBP19,000/CAD41,600/EUR28,800/SGD41,600 - HKD499,999/USD63,999/CNY419,999/AUD83,999/ GBP37,999/CAD83,199/EUR57,599/SGD83,199	HSBC Voluntary Health Insurance Flexi Plan – Silver Level (HKD 50,000 Annual Deductible)	
From HKD500,000/USD64,000/CNY420,000/ AUD 84,000/GBP38,000/CAD83,200/EUR57,600/SGD83,200 - HKD749,999/USD95,999/CNY629,999/AUD125,999/ GBP56,999/CAD124,799/EUR86,399/SGD124,799	HSBC Voluntary Health Insurance Flexi Plan – Silver Level (HKD 16,000 Annual Deductible)	
From HKD750,000/USD96,000/CNY630,000/ AUD126,000/GBP57,000/CAD124,800/EUR86,400/SGD124,800 – HKD999,999/USD127,999/CNY839,999/AUD167,999/ GBP75,999/CAD166,399/EUR115,199/SGD166,399	HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 50,000 Annual Deductible)	
HKD1,000,000/USD128,000/CNY840,000/AUD170,000/GBP76,000/ CAD166,400/EUR115,200/SGD166,400 or above	HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 16,000 Annual Deductible)	
*Annualised Premium is applicable to premium paid monthly or annual payment mode		
Single Premium of Designated Insurance Plan	Eligible VHF Plan	
From HKD750,000/USD96,000/CNY630,000/AUD126,000/ GBP57,000/CAD124,800/EUR86,400/SGD124,800 - HKD1,499,999/USD191,999/CNY1,259,999/AUD251,999/ GBP113,999/CAD249,599/EUR172,799/SGD249,599	HSBC Voluntary Health Insurance Flexi Plan – Silver Level (HKD 50,000 Annual Deductible)	
From HKD1,500,000/USD192,000/CNY1,260,000/AUD 252,000/ GBP114,000/CAD249,600/EUR172,800/SGD249,600 - HKD2,249,999/USD287,999/CNY1,889,999/AUD377,999/ GBP170,999/CAD374,399/EUR259,199/SGD374,399	HSBC Voluntary Health Insurance Flexi Plan – Silver Level (HKD 16,000 Annual Deductible)	
From HKD2,250,000/USD288,000/CNY1,890,000/AUD378,000/ GBP171,000/CAD374,400/EUR259,200/SGD374,000 – HKD2,999,999/USD383,999/CNY2,519,999/AUD503,999/ GBP227,999/CAD499,199/EUR345,599/SGD499,199	HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 50,000 Annual Deductible)	
HKD3,000,000/USD384,000/CNY2,520,000/AUD504,000/ GBP228,000/CAD499,200/EUR345,600/SGD499,200 or above	HSBC Voluntary Health Insurance Flexi Plan – Gold Level (HKD 16,000 Annual Deductible)	
Eligible HSBC Customer		
An Eligible HSBC Customer refers to any individual customer of The Hongkong and Shanghai Banking Corporation Limited (the “Bank” or “HSBC”) who submits an application of Designated Insurance Plan within the Promotional Period with the policy being issued within 3 months after the application date.		
Designated Insurance Plan		
Annuity Plan	Whole Life Plan / Savings Plan	Universal Life Plan
<ul style="list-style-type: none"> • HSBC Flourish Income Annuity Plan • Income Goal Insurance Plan II 	<ul style="list-style-type: none"> • HSBC Eminent Goal Multi-Currency Insurance Plan • HSBC Family Goal Insurance Plan • HSBC Health Goal Insurance Plan • HSBC Jubilee Wealth Insurance Plan • HSBC Paramount Global Life Insurance Plan II • HSBC Ultra Wealth Goal Insurance Plan • HSBC Wealth Goal Insurance Plan III 	<ul style="list-style-type: none"> • Goal Access Universal Life Plan (Education) • Goal Access Universal Life Plan (Protection) • Jade Global Generations Universal Life • Jade Ultra Global Generations Universal Life

Eligible HSBC Voluntary Health Insurance Flexi Plan Customer (“Eligible HSBC VHF Customer”)

An Eligible HSBC VHF Customer refers to any individual customer of the Bank who:

1. is aged between 18 and 80 years old at the point of application of Eligible VHF Plan; and
2. (i) is a Policyholder of Designated Insurance Plan; or (ii) a transferee of the Offer; and
3. submits an application of Eligible VHF Plan within 2 months after the issue date of Designated Insurance Plan.

Terms and Conditions

1. Eligible HSBC Customer and/or Eligible HSBC VHF Customer could only enjoy the Offer ONCE for EACH Designated Insurance Plan.
2. This Offer is NOT applicable to Eligible VHF Plan with premium loading under underwriting decisions. If there’s any dispute, HSBC Life International Limited (“HSBC Life”) shall have the absolute right to make a final decision. Based on HSBC Life’s internal criteria, HSBC Life may consider some special cases on exceptional basis at the absolute discretion of HSBC Life.
3. HSBC Life reserves the right to accept or reject any application of Designated Insurance Plan and/or Eligible VHF Plan based on the information provided by applicant as the potential policyholder and/or the potential insured/life insured during the application.
4. This Offer is not exchangeable for cash or any other offers in any formats.
5. The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in the application form due to rounding differences.
6. 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.
7. This Offer could not be used in conjunction with any other concurrent first year premium discount on Eligible VHF Plan arranged by HSBC Life.
8. Applications for Designated Insurance Plan and/or Eligible VHF Plan via HSBC hotline are excluded from this Offer.
9. This Offer is not applicable to any policy applied in a company’s name.
10. The waived premium amount under the Offer will not be treated as qualifying premium for claiming tax deduction and is not tax deductible.
11. For monetary disputes arising between HSBC and the Eligible HSBC Customer and/or Eligible HSBC VHF 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 and/or Eligible HSBC VHF Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and the Eligible HSBC Customer and/or Eligible HSBC VHF Customer directly.
- 12. If Eligible HSBC Customer and Eligible HSBC VHF Customer are two different persons, the Eligible HSBC Customer should not negotiate, arrange, invite, or induce the application of Eligible VHF Plan by, or advise or provide any sales support to, the Eligible HSBC VHF Customer. The Eligible HSBC Customer is not authorized to act as an HSBC Life’s insurance agent, and should not receive any remuneration from the Eligible HSBC VHF Customer as a result of the transfer of the Offer. The Eligible HSBC VHF Customer should not rely on any information/advice provided by the Eligible HSBC Customer in making an application decision or pay any remuneration to the Eligible HSBC Customer in connection with the transfer of the Offer.**
13. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time, and the offer 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 and/or Eligible HSBC VHF Customer or to anyone. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
14. All offers under this promotion are provided subject to prevailing regulatory requirements.
15. No person other than the Eligible HSBC Customer and/or Eligible HSBC VHF Customer, the Bank and HSBC Life will have any rights 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/or 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 and/or Eligible HSBC VHF 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.

Issued by The Hongkong and Shanghai Banking Corporation Limited and HSBC Life (International) Limited (incorporated in Bermuda with limited liability)

Applicable in two situations:

- 1) Eligible HSBC Customer, who would like to enjoy the VHIS Offer (V100), is required to sign this form; or
- 2) Eligible HSBC Customer (“Transferer”) transfers the VHIS Offer (V100) to Eligible HSBC VHF Customer (“Transferee”) – Transferee is required to sign this form.

To:

Date	Day / Month / Year

HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”)

FIRST YEAR PREMIUM WAIVER ON ELIGIBLE HSBC VOLUNTARY HEALTH INSURANCE FLEXI PLAN (the “Offer”) - CUSTOMER CONSENT FORM

Important Notes:

This Offer is in the form of premium discount. Tax deduction for Voluntary Health Insurance Policy will be based on the premiums paid after deducting the premium discount for each year of assessment.

You should always consult with a professional tax advisor in case of doubt. For more information, please refer to www.ird.gov.hk or seek independent tax advice.

I, as the Eligible HSBC Voluntary Health Insurance Flexi Plan Customer (“Eligible HSBC VHF Customer”), acknowledge and understand:

1. Eligible VHF Plan is a medical indemnity life insurance plan to meet my healthcare and/or inpatient protection needs.
2. I have been informed of the annual premium (before and after discount), and applicable levies of Eligible VHF Plan and I am affordable to pay with consideration of my disposable income and/or net liquid asset.
3. The Eligible VHF Plan will only be issued on or after the issuance of Designated Insurance Plan.
4. If I, or the Eligible HSBC Customer, cancel the Designated Insurance Plan during the cooling off period and want to keep the Eligible VHF Plan, I will have to pay the first-year premium(s) and levy(ies) of the Eligible VHF Plan.
5. If I, or the Eligible HSBC Customer, change the annualised or single premium of the Designated Insurance Plan, this might affect my eligibility to the Offer, and I might need to pay the first year premium(s) and levy(ies) of the Eligible VHF Plan.
6. I would not get any premium refund at any time if I cancel the Eligible VHF Plan on the basis that this is a free Offer.
7. I have read and understood the general comparisons between HSBC Voluntary Health Insurance Scheme (VHIS) Standard Plan and Flexi Plan listed in the consent form. I can also refer to <https://www.hsbc.com.hk/insurance/products/medical-and-critical-illness/vhis/#see-a-detailed-comparison> for more details. It is at my discretion to renew the Eligible VHF Plan or apply for an HSBC VHIS Standard Plan instead.

	HSBC VHIS Standard Plan	HSBC VHIS Flexi Plan
Payment mode	Annual	Annual or monthly
Annual benefit limit	HKD 420,000	HKD 5,000,000 – HKD 40,000,000
Limit on key hospital benefits	Coverage with sub-limits	Full coverage ⁱⁱⁱ
Annual deductible option	N/A	HKD 0/HKD 16,000/ HKD 50,000/HKD 100,000
Geographic limitation	Worldwide	Greater China/Asia, Australia and New Zealand/Worldwide
Waiting period for unknown pre-existing conditionsⁱ	1 st year – 0% reimbursement 2 nd year – 25% reimbursement 3 rd year – 50% reimbursement 4 th year – 100% reimbursement	No waiting period, immediate full coverage
No-claim discountⁱⁱ	N/A	3 consecutive policy years: 5% 4 consecutive policy years: 10% 5 or more consecutive policy years: 15%
Enhanced benefits	N/A	<ul style="list-style-type: none"> • Post-confinement/Day case procedure outpatient physiotherapy^{iv} • Medical implants • Home nursing^{iv} • Rehabilitation benefit^v

Enhanced benefits	N/A	<ul style="list-style-type: none"> • Cashless arrangement • Free second medical opinion • Free hospital admission deposit guarantee service in mainland China • Chinese Medicine Practitioner Outpatient Care (for Diamond Plan members only)
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Remarks:

- i. Pre-existing condition(s) shall mean, in respect of the insured person, any sickness, disease, injury, physical, mental or medical condition or physiological degradation, including congenital condition, that has existed prior to the policy issuance date or the policy effective date, whichever is earlier. An ordinary prudent person shall be reasonably aware of a pre-existing condition, where - (a) it has been diagnosed; (b) it has manifested clear and distinct signs or symptoms; or (c) medical advice or treatment has been sought, recommended or received. HSBC Life may impose case-based exclusion(s) to the pre-existing condition(s) it is notified of in the application for the plan and any subsequent information or document submitted to HSBC Life for the purpose of the application. Unknown pre-existing condition(s) refers to any pre-existing condition(s) of which the policyholder and/or insured person was not aware and would not reasonably have been aware of at the time of application. Please refer to the policy provisions for the full terms and conditions.
- ii. If after a no-claim discount has been deducted, a claim incurred in respect of the previous five (5) policy years becomes payable under this plan, the no-claim discount shall be re-calculated by taking into account the relevant claim payable, and the policyholder shall return to HSBC Life immediately the difference between the recalculated amount (in respect of no-claim discount) and the no-claim discount actually given to the policyholder.
- iii. Full coverage shall mean the actual amount of Eligible Expenses and other expenses charged and payable in accordance to the Terms and Benefits of this policy.
- iv. HSBC Life shall have the right to ask for proof of recommendation, e.g. a written referral or testifying statement on the claim form by the attending doctor or a Registered Medical Practitioner.

適用於兩種情況：

- 1) 合資格滙豐客戶享有滙豐自願醫保優惠(V100)，須簽署此表格。或
- 2) 合資格滙豐客戶（「轉讓人」）將滙豐自願醫保優惠（V100）轉讓至合資格滙豐 VHF 客戶（「受讓人」）
- 受讓人須簽署此表格

合資格滙豐自願醫保靈活計劃之首年保費豁免(「本優惠」) – 條款及細則

推廣日期

2024 年 12 月 2 日至 2025 年 3 月 31 日 (包括首尾兩天)

本優惠摘要

年繳之合資格滙豐自願醫保靈活計劃(「合資格 VHF 計劃」)的**首年保費豁免**。

指定保險計劃的費年度化保費*金額	合資格 VHF 計劃
港幣 250,000/美金 32,000/人民幣 210,000/澳元 42,000/英鎊 19,000/ 加拿大元 41,600/歐羅 28,800/新加坡元 41,600 – 港幣 499,999/美金 63,999/人民幣 419,999/澳元 83,999/英鎊 37,999/ 加拿大元 83,199/歐羅 57,599/新加坡元 83,199	滙豐自願醫保靈活計劃 – 銀級 (每年自付費港幣 50,000)
港幣 500,000/美金 64,000/人民幣 420,000/澳元 84,000/英鎊 38,000/ 加拿大元 83,200/歐羅 57,600/新加坡元 83,200 – 港幣 749,999/美金 95,999/人民幣 629,999/澳元 125,999/英鎊 56,999/ 加拿大元 124,799/歐羅 86,399/新加坡元 124,799	滙豐自願醫保靈活計劃 – 銀級 (每年自付費港幣 16,000)
港幣 750,000/美金 96,000/人民幣 630,000/澳元 126,000/英鎊 57,000/ 加拿大元 124,800/歐羅 86,400/新加坡元 124,800 – 港幣 999,999/美金 127,999/人民幣 839,999/澳元 167,999/英鎊 75,999/ 加拿大元 166,399/歐羅 115,199/新加坡元 166,399	滙豐自願醫保靈活計劃 – 金級 (每年自付費港幣 50,000)
港幣 1,000,000/美金 128,000/人民幣 840,000/澳元 170,000/ 英鎊 76,000/加拿大元 166,400/歐羅 115,200/新加坡元 166,400 或以上	滙豐自願醫保靈活計劃 – 金級 (每年自付費港幣 16,000)

*年化保費適用於每月或按年繳交保費模式

指定保險計劃的躉繳保費金額	合資格 VHF 計劃
港幣 750,000/美金 96,000/人民幣 630,000/澳元 126,000/英鎊 57,000/ 加拿大元 124,800/歐羅 86,400/新加坡元 124,800 – 港幣 1,499,999/美金 191,999/人民幣 1,259,999/澳元 251,999/英鎊 113,999/ 加拿大元 249,599/歐羅 172,799/新加坡元 249,599	滙豐自願醫保靈活計劃 – 銀級 (每年自付費港幣 50,000)
港幣 1,500,000/美金 192,000/人民幣 1,260,000/澳元 252,000/ 英鎊 114,000 /加拿大元 249,600/歐羅 172,800/新加坡元 249,600– 港幣 2,249,999/美金 287,999/人民幣 1,889,999/澳元 377,999/ 英鎊 170,999// 加拿大元 374,399/歐羅 259,199/新加坡元 374,399	滙豐自願醫保靈活計劃 – 銀級 (每年自付費港幣 16,000)
港幣 2,250,000/美金 288,000/人民幣 1,890,000/澳元 378,000/ 英鎊 171,000/加拿大元 374,400/歐羅 259,200/新加坡元 374,000 – 港幣 2,999,999/美金 383,999/人民幣 2,519,999/澳元 503,999/ 英鎊 227,999/加拿大元 499,199/歐羅 345,599/新加坡元 499,199	滙豐自願醫保靈活計劃 – 金級 (每年自付費港幣 50,000)
港幣 3,000,000/美金 384,000/人民幣 2,520,000/澳元 504,000/ 英鎊 228,000/加拿大元 499,200/歐羅 345,600/新加坡元 499,200 或以上	滙豐自願醫保靈活計劃 – 金級 (每年自付費港幣 16,000)

合資格滙豐客戶

合資格滙豐客戶是指任何香港上海滙豐銀行有限公司（「本行」或「滙豐」）的個人客戶，於推廣期間遞交指定保險計劃申請，同時其保單於申請日期後 3 個月內。

指定保險計劃

年金計劃	終身人壽計劃 / 儲蓄計劃	萬用壽險計劃
<ul style="list-style-type: none"> • 滙豐裕達年金計劃 • 聚富入息保險計劃 II 	<ul style="list-style-type: none"> • 滙圖多元貨幣保險計劃 • 滙盛人生保險計劃 • 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 	<ul style="list-style-type: none"> • 駿富教育萬用壽險計劃 • 駿富保障萬用壽險計劃 • 翡翠環球環球世代萬用壽險計劃 • 翡翠尊尚環球世代萬用壽險計劃

合資格滙豐自願醫保靈活計劃客戶(「合資格滙豐 VHF 客戶」)

合資格滙豐 VHF 客戶是指任何符合以下條件的本行個人客戶:

1. 申請合資格滙豐 VHF 客戶時年齡須介乎 18 至 80 歲之間;及
2. 指定保險計劃保單持有人; 或本優惠的受讓人;及
3. 在指定保險計劃簽發日期後 2 個月內遞交合資格 VHF 計劃申請。

條款及細則

1. 合資格滙豐客戶及/或合資格滙豐 VHF 客戶只可就每張指定保險計劃享本優惠一次。
2. 本優惠不適用於因核保決定下有核保額外費率的合資格 VHF 計劃。若有任何爭議，滙豐人壽保險（國際）有限公司（「滙豐保險」）保留最終決定權。根據滙豐保險的內部準則，滙豐保險保留最終權利特別檢視個別個案。
3. 滙豐保險將因應可能的保單持有人及/或可能的受保人/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指定保險計劃及/或合資格 VHF 計劃的權利。
4. 本優惠不可兌換成現金或兌換成任何其他形式的優惠。
5. 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。
6. 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/人士需同時為合資格滙豐客戶才可享有此優惠。
7. 本優惠於首保單年度不能與其他由滙豐保險所提供的 VHF 首年保費折扣同時使用。
8. 本優惠不適用於經滙豐熱線投保指定保險計劃及/或合資格 VHF 計劃的客戶。
9. 本優惠不適用於以公司名義投保的保單。
10. 在本優惠下獲豁免的保費金額將不被視用作申請扣稅的合資格保費及不可獲得稅務扣除。
11. 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及/或合資格滙豐 VHF 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及/或合資格滙豐 VHF 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及/或合資格滙豐 VHF 客戶共同解決。
12. 若合資格滙豐客戶及合資格滙豐 VHF 客戶為兩個不同人士，合資格滙豐客戶不應與合資格滙豐 VHF 客戶協商、安排、邀請或誘導合資格滙豐 VHF 計劃的申請，或向合資格滙豐 VHF 客戶提供建議或提供任何銷售支援。合資格滙豐客戶無權擔任滙豐人壽的保險代理人，且不應因轉讓優惠而從合資格滙豐 VHF 客戶收取任何報酬。合資格滙豐 VHF 客戶不應依賴合資格滙豐客戶提供的任何資訊/建議作出申請決定，或就優惠轉讓向合資格滙豐客戶支付任何報酬。
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及/或合資格滙豐 VHF 客戶或任何人。本行或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。
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及/或合資格滙豐 VHF 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/或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及/或合資格滙豐 VHF 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。

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公司刊

適用於兩種情況：

- 1) 合資格滙豐客戶享有滙豐自願醫保優惠(V100)，須簽署此表格。或
- 2) 合資格滙豐客戶（「轉讓人」）將滙豐自願醫保優惠（V100）轉讓至合資格滙豐 VHF 客戶（「受讓人」）
- 受讓人須簽署此表格

致：

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
（「滙豐保險」）

日期	日 / 月 / 年

合資格滙豐自願醫保靈活計劃之首年保費豁免（「本優惠」） - 客戶同意確認書

重要事項：

本優惠屬保費折扣。自願醫保保單可獲得之稅務扣減，將根據每個課稅年度扣除保費折扣後之已繳保費計算。如有任何疑問，應向專業的稅務顧問諮詢。如欲獲取更多資訊，請瀏覽 www.ird.gov.hk 或尋求獨立的稅務建議。

本人作為合資格滙豐自願醫保靈活計劃（「合資格的滙豐 VHF 客戶」）確認及同意：

1. 合資格 VHF 計劃是一份醫療賠償人壽保險計劃，可滿足本人醫療及/或住院保障之需要。
2. 本人知悉合資格 VHF 計劃之年繳保費(扣除任何折扣前後)及有關保費徵費。根據自身可動用的收入及/或淨流動資產，確定能負擔相關金額。
3. 合資格 VHF 計劃只會於指定保險計劃的簽發當日或之後獲被簽發。
4. 如本人或合資格滙豐客戶於冷靜期內取消指定保險計劃並希望保留合資格 VHF 計劃，本人須繳付合資格 VHF 計劃之首年保費及保費徵費。
5. 如本人或合資格滙豐客戶更改指定保險計劃的年度化或躉繳保費，這有可能影響本人已獲的優惠之資格。本人有可能需要繳付合資格 VHF 計劃之全數首年保費及保費徵費。
6. 如本人取消合資格的 VHF 計劃，因這是免費優惠，本人將不會獲得任何保費退款。
7. 本人已閱讀並了解確認書上列出的滙豐自願醫保計劃(VHIS)的標準計劃和靈活計劃之間的一般比較。本人亦可參考 <https://www.hsbc.com.hk/insurance/products/medical-and-critical-illness/vhis/#see-a-detailed-comparison> 了解更多詳情。本人根據自身決定是否續保合資格 VHF 計劃或申請標準計劃。

	標準計劃	靈活計劃
繳費方式	年繳	年繳或月繳
每年保障限額	港幣 420,000 元	港幣 5,000,000 元 - 港幣 40,000,000 元
主要住院賠償的限額	有細項賠償限額	全額支付 ⁱⁱⁱ
自付費選項	不適用	港幣 0 元/港幣 16,000 元/ 港幣 50,000 元/港幣 100,000 元
地域保障範圍	全球	大中華/亞洲、澳洲及紐西蘭/全球
未知的已有病症保障的 等候期 ⁱ	第 1 個保單年度 - 作 0%賠償 第 2 個保單年度 - 作 25%賠償 第 3 個保單年度 - 作 50%賠償 第 4 個保單年度 - 作 100%賠償	沒有等候期， 即時全額支付
無索償折扣優惠 ⁱⁱ	不適用	連續 3 個保單年度：5% 連續 4 個保單年度：10% 連續 5 個或往後保單年度：15%
額外保障	不適用	<ul style="list-style-type: none"> • 出院後/日間手術後的門診物理治療^{iv} • 醫療裝置 • 家中看護服務^{iv} • 復康保障^{iv} • 享免找數服務

		<ul style="list-style-type: none"> • 免費第二醫療意見 • 免費中國內地住院按金保證服務 • 中醫門診治療（只適用於鑽級計劃）
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備註:

- i. 「投保前已有病症」是指受保人於保單簽發日或保單生效日（以較早日期為準）前已存在的任何不適、疾病、受傷、生理、心理或醫療狀況或機能退化，包括先天性疾病。在以下情況發生時，一般審慎人士理應已可察覺到投保前已有病症 - (a) 病症已被確診；或 (b) 病症已出現清楚明顯的病徵或症狀；或 (c) 已尋求、獲得或接受病症的醫療建議或治療。本公司可對在投保申請文件及任何其後就相關申請提交予本公司的資料或文件中披露的投保前已有病症加設個別不保項目。「未知的投保前已有病症」指保單持有人及/或受保人在投保時不察覺，及理應不察覺的投保前已有病症。有關條款及細則詳情，請參閱保單條款。
- ii. 在扣除無索償折扣後，本公司須就前 5 個保單年度作出的索償按「本保單」支付賠償，則無索償折扣應納入相關應付索償而重新計算，及保單持有人須向本公司交回重新計算的金額與實際支付予保單持有人的無索償折扣之間的差額。
- iii. 全額支付指根據本保單的條款及保障所支付的實際合資格醫療費用及其他費用。
- iv. 本公司有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。