

Premium Discount on HSBC Voluntary Health Insurance Flexi Plan for Well+ members

Eligible HSBC Customers* who successfully enroll in the eligible life insurance plan during the following Promotional Period can enjoy the following offer, subject to the relevant terms and conditions#:

*If customers cancel any applications for the Eligible Life Insurance Plan(s) which were submitted or effected on or before the start date of the Promotional Period and apply for Eligible Life Insurance Plan during the Promotional Period, such new life insurance application is not eligible for enjoying this discount offer.

Promotional Period: 1 October 2022 – 31 December 2022 (both dates inclusive)

Eligible Life Insurance Plan	Applicable channel	First Year Premium Discount
HSBC Voluntary Health Insurance Flexi Plan (VHF)	HSBC Public Website/ Personal Internet Banking/ Mobile App	All payment mode: 50%
	HSBC Branch and hotline 2233 3130	All payment mode: 50%

#Please refer to the below “Terms and Conditions” for details of the Promotion and the specific product brochures and terms and conditions for details of the products, including any related charges.

Eligible HSBC Customers
HSBC Customers who are Well+ members and <ul style="list-style-type: none"> - successfully apply for the above eligible insurance plan in branch or through hotline 2233 3130, or - enter the designated promo code into the online application and successfully applied for the above eligible insurance through HSBC public website, Personal Internet Banking or HSBC HK Mobile Banking App.

Terms and Conditions for the Promotion

1. The above promotional offers (the “Promotion”) are only applicable to successful applications by the Eligible HSBC Customers (as defined above) and purchase of an Eligible Life Insurance Plan **within the Promotional Period** with policy being issued by HSBC Life (International) Limited (“HSBC Life”) within the period of 1 October 2022 to 28 February 2023 (both dates inclusive). The Promotion shall at all times be subject to these Terms and Conditions.
2. Except as set out in clause 3 below, 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 (such as Staff Discount offer), such customer is only entitled to receive the offer of the highest value at HSBC Life’s discretion.
3. Eligible HSBC Customers who are also eligible for the HSBC Voluntary Health Insurance Flexi Plan Family Discount can enjoy a 10% premium discount on top of the Promotion stated in these Terms and Conditions. The 10% Family Discount and the Promotion will be calculated based on the original premium. Details and terms and conditions of the Family Discount are found in Part 3 “Premium Provisions” of the Terms and Benefits of VHF.
4. Offers under the Promotion are not applicable to policies applied in a company’s name.
5. The offers under the Promotion are not exchangeable for cash and are not transferable.

6. 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.
7. For monetary disputes arising between The Hong Kong and Shanghai Banking Corporation Limited and its successors and assigns (“HSBC” or the “Bank”) 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.
8. 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.
9. All offers under the Promotion are provided subject to prevailing regulatory requirements.
10. 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.
11. HSBC Life may decide to issue the policy you applied for on the basis of the premium discount/waiver offer, but reserves the right to charge you the discounted or waived premium amount if you ultimately remain as a non-Well+ member after the policy issuance.
12. In the event of dispute (including but not limited to any dispute relating to campaign/discount code, or related offer), the decision of the Bank and HSBC Life shall be final and conclusive.
13. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
15. 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 HSBC Voluntary Health Insurance Flexi Plan is underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of the Hong Kong to carry on long-term insurance business in Hong Kong. HSBC Life will be responsible for providing your VHF insurance coverage and handling claims under your VHF life insurance policy (underwritten by HSBC Life). 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 Hong Kong. The VHF product is a product of HSBC Life but not HSBC, and it is intended only for sale in Hong Kong. Your benefit is subject to the credit risk of HSBC Life. If you discontinue and / or surrender the insurance plan in the early policy years, the amount of the benefit you will get back may be considerably less than the amount of the premium you have paid. For product details and related charges, please refer to the relevant brochure and policy terms and conditions or contact our HSBC branch staff.

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

Well+會員專享滙豐自願醫保靈活計劃保費折扣優惠

合資格滙豐客戶⁺於以下推廣期間成功投保合資格人壽保險計劃，可享以下優惠，並受有關條款及細則約束[#]：

⁺如客戶取消任何於推廣期開始日或之前遞交/已生效的合資格人壽保險計劃申請，並於推廣期間申請以下合資格人壽保險計劃，新的保險計劃申請並不符合此保費折扣優惠資格。

推廣期：2022年10月1日至2022年12月31日（包括首尾兩日）

合資格人壽保險計劃	適用途徑	首年保費折扣優惠
滙豐自願醫保靈活計劃	滙豐網站/個人網上理財/流動理財應用程式	所有繳費方式：50%
	滙豐分行或熱線2233 3130	所有繳費方式：50%

[#]有關優惠詳情，請參閱以下條款及細則。並請參閱有關計劃的產品冊子及條款及細則，了解計劃詳情，包括任何有關收費。

合資格滙豐客戶
已成為Well+會員的滙豐客戶，並且： <ul style="list-style-type: none">- 透過滙豐分行或熱線2233 3130，成功申請以上合資格保險計劃；或- 透過滙豐網站、滙豐個人網上理財或香港滙豐流動理財應用程式，於網上申請表輸入指定優惠碼及成功投保上述合資格保險計劃，方可專享有關優惠。

本優惠條款及細則

1. 以上推廣優惠（「本優惠」）只適用於合資格滙豐客戶（見上述定義）於**推廣期間**成功投保合資格保險計劃及購買保單，並於2022年10月1日至2023年2月28日（包括首尾兩日）由滙豐人壽保險（國際）有限公司（「滙豐保險」）簽發有關保單。本優惠受本條款及細則約束。
2. 除下列第3項條款提及的情況外，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（如員工保費折扣優惠），滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
3. 符合滙豐自願醫保靈活計劃家庭折扣優惠資格的合資格滙豐客戶，除可享有本條款及細則所述優惠外，更可獲享10%保費折扣。10%家庭折扣優惠及本優惠均按原保費計算。有關家庭折扣優惠詳情、條款及細則，請參閱滙豐自願醫保靈活計劃的條款及保障第3部分「保費條款」。
4. 本優惠不適用於以公司名義投保的保單。
5. 本優惠不可轉讓或兌換現金。
6. 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。
7. 有關合資格滙豐客戶與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」）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。

8. 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。
9. 是次所有優惠均受有關監管條例約束。
10. 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任何條文下的利益。
11. 滙豐保險可能基於保費折扣/豁免優惠而簽發您投保的保單；若於保單簽發後，您最終未有成為 Well+ 會員，滙豐保險保留權利向您收取有關保費折扣或豁免金額。
12. 若有任何爭議（包括但不限於有關推廣計劃/優惠編碼及優惠的任何爭議），本行及滙豐保險保留最終決定權。
13. 本條款及細則英文版本與中文版本如有任何歧義，概以英文版本為準。
14. 本條款及細則受香港法律管轄，並按照香港法律詮釋。
15. 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。

以上滙豐自願醫保靈活計劃由滙豐保險承保，滙豐保險已獲香港保險業監管局授權及受其監管，於香港經營長期保險業務。滙豐保險將負責按有關人壽保單條款為您的滙豐自願醫保靈活計劃（由滙豐保險簽發）提供保險保障及處理索償申請。滙豐根據保險業條例（香港法例第41章）註冊為滙豐保險於香港分銷人壽保險之代理商。以上滙豐自願醫保靈活計劃屬滙豐保險而非滙豐產品，並只擬在香港銷售。您的保單利益受滙豐保險的信貸風險所影響。若您於保單初期中止此計劃及 / 或退保，您可取回的收益金額可能遠低於已繳付的保費。如想了解計劃詳情及有關費用，請參閱有關產品冊子及保單，或向滙豐分行職員查詢。

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）刊發。