

2024 HSBC Life Macau Member Get Member Campaign

Promotional Offer

1. **“Referee Offers”** – Referee is eligible for the offers listed below upon successful application for selected life insurance plans underwritten by HSBC Life (International) Limited (incorporated in Bermuda with limited liability), Macau Branch (the “Company”), by submitting the application to the Company (the “Eligible Plans”) during the Promotional Period (as defined below) upon a referral by a Referrer:

Eligible Life Insurance Plans	Premium Payment Term	Annualized New Premium (ANP) / Aggregate Premium	Referee Offers	
			First-Year Premium Discount Offer	Gift
HSBC Family Goal Insurance Plan (FGIP)	5 / 10 - year	Any	11%	MOP1,000 shopping coupon
	15 / 20 - year		15%	
HSBC Health Goal Insurance Plan (HGIP)	Annual Premium	Any	20%	
HSBC Wealth Goal Insurance Plan II (WGIP 2)	Single Premium	>= USD 3,000,000 OR MOP 24,000,000	5.5%	
		>= USD 1,500,000 OR MOP 12,000,000	4.5%	
		>= USD 250,000 OR MOP 2,000,000	3.5%	
		< USD 250,000 OR MOP 2,000,000	2.5%	
	3-year	>= USD 83,000 OR MOP 647,000	15%	
		>= USD 32,000 OR MOP 250,000	13%	
		< USD 32,000 OR MOP 250,000	12%	
	5 / 10-year	Any	23%	
	15 / 20-year		25%	
	HSBC Paramount Global Life Insurance Plan (PGIP)	Single Premium	Any	2.5%
2 / 3 - year		14%		
5 - year		20%		
10 - year		23%		
HSBC Flourish Income Annuity Plan (FIAP)	Aggregate Premium	>= USD 300,000 OR MOP 2,340,000	12%	
		>= USD 96,000 OR MOP 750,000	11%	
		< USD 96,000 OR MOP 750,000	10%	
	Annual Premium	>= USD 100,000 OR MOP 780,000	12%	
		>= USD 32,000 OR MOP 250,000	11%	
		< USD 32,000 OR MOP 250,000	10%	

HSBC Wealth Select Protection Linked Plan (WPLP)	Single Premium	Any	3.2%	MOP1,000 shopping coupon
	5 - year		14%	
	10 - year		24%	
	20-year		14%	
HSBC Flexi Medical Insurance Plan (FMIP)	Any	Any	50%	N/A

2. **“Referrer Offer”** – Referrer is eligible for the Referrer Offer (the “Gift”) listed below upon the expiration of the cooling off period of the Eligible Plans successfully applied by the Referee during the Promotional Period.

Eligible Life Insurance Plans	Referrer Offer (Gift)
HSBC Family Goal Insurance Plan (FGIP)	MOP1,000 shopping coupon
HSBC Health Goal Insurance Plan (HGIP)	
HSBC Wealth Goal Insurance Plan II (WGIP 2)	
HSBC Paramount Global Life Insurance Plan (PGIP)	
HSBC Flourish Income Annuity Plan (FIAP)	
HSBC Wealth Select Protection Linked Plan (WPLP)	
HSBC Flexi Medical Insurance Plan (FMIP)	MOP300 shopping coupon

Terms and Conditions

1. HSBC Life Member Get Member Promotion (the “Promotion”) applies to application successfully submitted to HSBC from **1 January 2024 to 31 December 2024 (both dates inclusive)** (the “Promotional Period”) and shall at all times be subject to these terms and conditions (the “Terms and Conditions”).
2. Policyholders of the Company should have fulfilled the following requirements in order to be eligible as Referrers of the Promotion (the “Referrer”):
 - (a) be an individual aged 18 or above on 1 January 2024; AND
 - (b) be an existing in-force life insurance policyholder of the Company during the Promotional Period; AND
 - (c) have a valid correspondence address in the record of the Company; AND
 - (d) not being a staff of the Company or of The Hongkong and Shanghai Banking Corporation Limited, Macau branch (and its successors and assigns) (the “HSBC” or the “Bank”) during the Promotional Period; AND
 - (e) have registered to be a Referrer by completing the Referrer registration form; AND
 - (f) have provided consent to the Referee to quote his/her full name and life insurance policy number as the Referrer of the Promotion.
3. Customers should have fulfilled the following requirements in order to be eligible as Referees of the Promotion (the “Referee”):
 - (a) be an individual aged 18 or above on 1 January 2024; AND
 - (b) not being a staff of the Company or of the Bank during the Promotional Period; AND
 - (c) not holding any in-force life insurance policy with the Company or having any pending policy application(s) with the Company at the time of application; AND

- (d) have obtained consent from the Referrer to quote his/her full name and life insurance policy number as the Referrer of the Promotion and have notified the Referrer how such personal data will be used.
4. To be eligible for the Referee Offer, the Referee must provide the Referrer's full name and life insurance policy number at the time of new application for Eligible Plans during the Promotional Period. The Referee should ensure that the Referrer's information provided is accurate and matches the information on the Company's records. Failure to do so will result in unsuccessful referrals.
 5. The Referee must sign a prescribed form to declare prior consent from the Referrer has been obtained for disclosing the Referrer's full name and life insurance policy number to the Company for this Promotion. The Referrer's information provided will solely be used for the purpose of verifying the Referrer and Referee's eligibility for the Promotion.
 6. The Referee Offer is only applicable to successful applications in respect of new purchase of the Eligible Plans by the Referee during the Promotional Period, with policies being issued on or before 28 February 2025. The Referee Offer is not transferable.
 7. Each Referrer can enjoy the Referrer Offer for a maximum of six times within a year - from 1 January 2024 to 31 December 2024 (both dates inclusive).
 8. The Gift Redemption Letter of Referrer and Referee will be mailed within 6 months upon completion of the cooling off period of Referee's issued policy by registered mail to the correspondence address maintained in the Company's record at the time of mailing. Both Referrer and Referee need to collect the Gift at an appointment with the HSBC Life Insurance Specialist.
 9. Both Referrer's and Referee's gift must be redeemed within 1 year counting from the date of policy receive, gifts not picked up on or before the mentioned period it will be considered as forgone.
 10. If the Referee is referred by the same Referrer more than once and the Referee successfully applies for more than one Eligible Plan, the Referrer is only eligible for the Referrer Offer once (i.e. only one Gift, based on the first Eligible Plan successful policy application). The Referee can enjoy the Referee Offer for all successful applications upon the same referral.
 11. The value of Referrer Offer will be calculated based on the first Eligible Plan that successfully applied by the Referee during the Promotional Period.
 12. No Referrer Offer will be offered to the Referrer if the Referee cancels the issued policy of the Eligible Plans within the cooling off period.
 13. The Referrer Offer is not replaceable in the event of any loss or damage, including without limitation in any lost in transit after being mailed out.
 14. The Referrer Offer offered under the Promotion cannot be converted to cash and their use is subject to the terms and conditions stipulated by the supplying merchant(s). The Company is not responsible for and shall have no liability in respect of the quality of products and services provided by the supplying merchant(s) of the Referrer Offer.
 15. The Referrer and the Referee cannot be the same person.
 16. The Company reserves the right to replace the Promotional Offer with any alternative gifts without prior notice.

17. The Referrer is not authorised to act as the Company's insurance agent, so the Referrer is not authorised to advise, sell, arrange the purchase of life insurance plans or provide any sales support to the Referee. The Referee should not rely on any information/advice provided by the Referrer in making a purchase decision.
18. The Company reserves the right to change these Terms and Conditions at any time and the Promotional Offer may be withdrawn and/or terminated by the Company at its discretion without prior notice to the customers. The Company accepts no liability for any such change, withdrawal and/or termination.
19. No person other than the Referrer, the Referee, the Company will have any right to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
20. In the event of dispute arising out of the Promotion, the decision of the Company shall be final and conclusive.
21. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
22. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of Macau SAR.

The above insurance plans are underwritten by HSBC Life (International) Limited, Macau Branch, which is authorised and regulated by the Autoridade Monetária de Macau (the "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 (the "HSBC Life") and you out of the selling process or processing of the related transaction, 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, Macau Branch (Incorporated in Bermuda with limited liability)

2024 年 滙豐保險澳門客戶推薦推廣活動

推廣優惠

1. **「受薦人優惠」** – 於推廣期內（如下述定義），受薦人經推薦人推薦，遞交申請至滙豐人壽保險（國際）有限公司（於百慕達註冊成立之有限公司）（「本公司」），並成功申請由本公司承保之指定人壽保險計劃（「合資格計劃」），可享以下優惠：

合資格計劃	保費繳付年期	年度化新保費 / 合計保費金額	受薦人優惠	
			首年保費折扣優惠	禮品
滙盛人生保險計劃	5 / 10 年	任何	11%	澳門幣 1,000 購物現金券
	15 / 20 年		15%	
滙康保險計劃	年繳	任何	20%	
滙溢保險計劃 II	躉繳	>= 3,000,000 美元 或 24,000,000 澳門幣	5.5%	
		>= 1,500,000 美元 或 12,000,000 澳門幣	4.5%	
		>= 250,000 美元 或 2,000,000 澳門幣	3.5%	
		< 250,000 美元 或 2,000,000 澳門幣	2.5%	
	3 年	>= 83,000 美元 或 647,000 澳門幣	15%	
		>= 32,000 美元 或 250,000 澳門幣	13%	
		< 32,000 美元 或 250,000 澳門幣	12%	
	5/10 年	任何	23%	
	15/20 年		25%	
	滙瓏環球壽險計劃	躉繳	任何	2.5%
2 / 3 年		14%		
5 年		20%		
10 年		23%		
滙豐裕達年金計劃	合計保費	>= 300,000 美元 或 2,340,000 澳門幣	12%	

		>= 96,000 美元 或 750,000 澳門幣	11%	澳門幣 1,000 購物現金券
		< 96,000 美元 或 750,000 澳門幣	10%	
	年繳	>= 100,000 美元 或 780,000 澳門幣	12%	
		>= 32,000 美元 或 250,000 澳門幣	11%	
		< 32,000 美元 或 250,000 澳門幣	10%	
滙萃保障相連保險計劃	躉繳	任何	3.2%	
	5 年		14%	
	10 年		24%	
	20 年		14%	
滙健優越醫療保險計劃	任何	任何	40%	N/A

2. **「推薦人優惠」** – 受薦人於推廣期內成功申請之合資格計劃的冷靜期屆滿後，推薦人可獲贈以下禮品。

合資格計劃	推薦人優惠 (禮品)
滙盛人生保險計劃 (FGIP)	澳門幣 1,000 元購物現金券
滙康保險計劃 (HGIP)	
滙溢保險計劃 II (WGIP 2)	
滙瓏環球壽險計劃 (PGIP)	
滙豐裕達年金計劃 (FIAP)	
滙萃保障相連保險計劃 (WPLP)	
滙健優越醫療保險計劃 (FMIP)	澳門幣 300 元購物現金券

條款及細則

- 滙豐保險客戶推薦推廣活動（「推廣活動」）適用於由 **2024 年 1 月 1 日至 2024 年 12 月 31 日**，包括首尾兩天（「推廣期」）成功遞交至本公司之申請，並且須符合下列一般條款及細則（「條款及細則」）。
- 本公司之保單持有人需符合以下條件方合資格成為本推廣活動之推薦人（「推薦人」）：
 - 於2024年1月1日年滿18歲或以上；及
 - 於推廣期內為本公司之有效人壽保單持有人；及
 - 於本公司之記錄內持有有效的通訊地址；及
 - 於推廣期內為非本公司或香港上海滙豐銀行有限公司澳門分行（及其繼承人及受讓人）（「滙豐」或「本行」）員工；及
 - 已填妥推薦人申請表格登記成為推薦人；及
 - 已同意受薦人於本推廣活動提供其姓名及人壽保單號碼作為推薦人。

3. 客戶需符合以下條件方合資格成為本推廣活動之受薦人（「受薦人」）：
 - (a) 於2024年1月1日年滿18歲或以上；及
 - (b) 於推廣期內為非本公司或滙豐員工；
 - (c) 作出申請時並非持有任何已經生效之本公司壽險保單或正待核保之本公司保單申請；及
 - (d) 已獲推薦人同意於本推廣活動提供其姓名及人壽保單號碼作為推薦人，並已通知推薦人該個人資料之用途。
4. 受薦人必須於推廣期內新申請合資格計劃時提供推薦人之姓名及人壽保單號碼，方可享受薦人優惠。受薦人需確定所提供之推薦人資料之準確性，並與本公司之記錄相符。若未能提供，會導致推薦無效。
5. 受薦人須簽署訂明表格表示已獲推薦人同意於本推廣活動中提供其姓名及人壽保單號碼予本公司。提供之推薦人資料只會於本推廣活動中用作確認推薦人及受薦人於本推廣活動之資格。
6. 受薦人優惠只適用於受薦人於推廣期內成功新申請之合資格計劃，及於2025年2月28日或之前成功批核發出的保單。受薦人優惠不可轉讓。
7. 每位推薦人於一年內（由2024年1月1日至2024年12月31日（包括首尾兩天））最多可享六次推薦人優惠。
8. 推薦人及受薦人的禮品換領信將於受薦人已發出之合資格計劃保單之冷靜期後六個月內，以掛號形式寄往其登記於滙豐保險用於郵遞的通訊地址。推薦人及受薦人均需與滙豐保險財務策劃顧問約見收取禮品。
9. 推薦人及受薦人的禮品須於受薦人領取保單當日起計一年內換領，如禮品未於上述期間或之前領取，將被視為放棄。
10. 如受薦人經由同一名推薦人推薦多於一次並成功申請多於一個合資格計劃，該推薦人只可享推薦人優惠一次（即根據受薦人第一個成功申請之合資格計劃的禮品一份）。所有該受薦人經同一推薦成功申請之合資格計劃則均可享受薦人優惠。
11. 推薦人的禮品價值將根據受薦人於推廣期內第一個成功申請之合資格計劃來計算。
12. 如受薦人於冷靜期期間取消已發出之合資格計劃保單，推薦人則不可享推薦人優惠。
13. 如遺失或損毀推薦人優惠，包括於郵寄途中遺失，將不會補發予推薦人。
14. 推薦人優惠不可兌換現金並受供應商之使用條款及細則約束。本公司對於推薦人優惠的供應商所提供的產品及服務質素概不承擔任何責任。
15. 推薦人及受薦人不可為同一人。
16. 本公司有權以其他禮品取代推廣優惠而毋須另行通知。

17. 推薦人並未獲授權為本公司之保險代理，因此，推薦人並不獲授權向受薦人作出建議、銷售、安排購買人壽保險計劃或提供任何銷售支援。受薦人不應倚賴任何由推薦人提供之資訊 / 建議而作出投保決定。
18. 本公司保留於任何情況下更改條款及細則的權利。本公司亦可能運用酌情權取消及 / 或終止推廣優惠而毋須事前通知客戶。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。
19. 除有關推薦人、受薦人、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。
20. 如有任何有關本推廣活動的爭議，本公司保留最終決定權。
21. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
22. 本條款及細則均受有關監管條例約束，並受澳門法律所管轄及按照澳門特別行政區法律詮釋。

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）有限公司澳門分公司（於百慕達註冊成立之有限公司）刊發