

1 April 2024 – 30 June 2024 Premium Discount Offer

Eligible HSBC Customers⁺ who successfully enroll in the selected life insurance plans during the Promotional Period below can enjoy the following offers:

Promotional Period: 1 April 2024 – 30 June 2024

Eligible Life Insurance Plans	Premium Payment Term	Accumulated Single Premium Amount (SP) / Accumulated Annualized New Premium (ANP) #	First-Year Premium Discount Offer
HSBC Family Goal Insurance Plan (FGIP)	5 / 10 -year	Any	9%
	15 / 20 -year	Any	13%
HSBC Health Goal Insurance Plan (HGIP)	Annual Premium	Any	18%
HSBC Wealth Goal Insurance Plan II (WGIP 2)	Single Premium	>= USD 3,000,000 OR MOP 24,000,000	5.3%
		>= USD 1,500,000 OR MOP 12,000,000	4.3%
		>= USD 250,000 OR MOP 2,000,000	3.3%
		< USD 250,000 OR MOP 2,000,000	2.3%
	3-year	>= USD 100,000 OR MOP 780,000*	15%
		>= USD 32,000 OR MOP 250,000	11%
		< USD 32,000 OR MOP 250,000	10%
	5 / 10 -year	Any	21%
	15 / 20 -year	Any	23%
	HSBC Paramount Global Life Insurance Plan (PGIP)	Single Premium	Any
2 / 3 – year		Any	12%
5 – year		Any	18%
10 - year		Any	21%
HSBC Flourish Income Annuity Plan (FIAP)	Aggregate Premium	>= USD 300,000 OR MOP 2,340,000	10%
		>= USD 96,000 OR MOP 750,000	9%
		< USD 96,000 OR MOP 750,000	8%

	Annual Premium	>= USD 100,000 OR MOP 780,000	10%
		>= USD 32,000 OR MOP 250,000	9%
		< USD 32,000 OR MOP 250,000	8%
HSBC Flexi Medical Insurance Plan (FMIP)	Any	Any	40%

Accumulated ANP / SP refers to the ANP/ SP of all individual policies of the Eligible Life Insurance Plans applied within a month, counting from the date of submission of the first policy, and during the Promotional Period (both dates inclusive).

*For HSBC Wealth Goal Insurance Plan II with 3-year premium payment term 15% discount threshold, the ANP amount is not applicable for accumulated ANP.

Remarks: Please refer to the below "Terms and Conditions" for details of the offer and the specific product brochures and terms and conditions for details of the products, including any related charges.

General Terms and Conditions

- 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 the abovementioned Eligible Life Insurance Plans, within the Promotional period mentioned above (both dates inclusive) with policy being issued by the Company within the period of 1 April 2024 to 31 August 2024 (both dates inclusive). The Promotion shall at all times be subject to these Terms and Conditions.
- 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 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.
- Eligible HSBC Customers who are also eligible for the HSBC Flexi Medical Insurance Plan Family Discount can enjoy a 10% premium discount on top of the Promotion stated in these Terms and Conditions. Both the 10% Family Discount and the Promotion will be calculated based on the original premium (e.g. total premium discount amount = ((10% Family Discount +40% prevailing premium discount) x first year premium)). Please see the terms and conditions of the 10% Family Discount under "Key Features" section in "Product Brochure" of the **FMIP**.
- If customers cancelled any applications which were submitted or effected on or before the start date of the Promotional Period and apply for below selected life insurance plans during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.
- "**Eligible HSBC Customers**" are customers who apply for any of the above Eligible Insurance Plans during the Promotional Period mentioned above.
- Offers under the Promotion are not applicable to policies applied in a company's name.
- The offers under the Promotion are not exchangeable for cash and are not transferable.
- The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in Application form due to rounding differences.
- 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.
- 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.

11. All offers under this Promotion are provided subject to prevailing regulatory requirements.
12. 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.
13. 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.
14. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
15. These Terms and Conditions are governed by and construed in accordance with the laws of Macau.
16. 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

17. The 9% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of FGIP with a 5 / 10-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
18. The 13% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of FGIP with a 15 / 20-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
19. The 18% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of HGIP from "Eligible HSBC Customers" mentioned in Clause 5.
20. The 2.3%, 3.3%, 4.3%, or 5.3% Single Premium Discount (as the case may be) is only applicable to successful applications in respect of a new purchase of WGIP2 from "Eligible HSBC Customers" mentioned in Clause 5.
21. The 10%, 11% or 15% First-year Premium Discount (as the case may be) is only applicable to successful applications in respect of a new purchase of WGIP2 with a 3-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
22. The 21% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP2 with a 5 / 10 -year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
23. The 23% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP2 with a 15 / 20-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
24. The 2.3% Single Premium Discount is only applicable to successful applications in respect of a new purchase of PGIP from "Eligible HSBC Customers" mentioned in Clause 5.
25. The 12% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of PGIP with a 2/3-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
26. The 18% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of PGIP with a 5-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
27. The 21% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of PGIP with a 10-year premium payment period option from "Eligible HSBC Customers" mentioned in Clause 5.
28. The 8%, 9% or 10% First-year Premium Discount (as the case may be) is only applicable to successful applications in respect of a new purchase of FIAP with aggregate premium payment option from "Eligible HSBC Customers" mentioned in Clause 5.
29. The 8%, 9% or 10% First-year Premium Discount (as the case may be) is only applicable to successful applications in respect of a new purchase of FIAP with annual premium payment option from "Eligible HSBC Customers" mentioned in Clause 5.
30. The 40% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of FMIP from "Eligible HSBC Customers" mentioned in Clause 5.
31. For monthly payment of premium, customers are required to

- Pay the first four months' premium upfront with the discount deducted from the initial upfront payment (applicable to FGIP)
 - Pay the first five months' premium upfront with the discount deducted from the initial upfront payment (applicable to HGIP)
 - Pay the first four months' premium upfront with the discount deducted from the initial upfront payment (applicable to WGIP 3-year payment term)
 - Pay the first five months' premium upfront with the discount deducted from the initial upfront payment (applicable to WGIP 5-year payment term or above)
 - Pay the first four months' premium upfront with the discount deducted from the initial upfront payment (applicable to PGIP 2/3-year payment term) Pay the first five months' premium upfront with the discount deducted from the initial upfront payment (applicable to PGIP 5/10-year payment term) Pay the first three/four months' premium upfront with the discount deducted from the initial upfront payment (applicable to FIAP)
 - Pay the first seven months' premium upfront with the discount deducted from the initial upfront payment (applicable to FMIP)
32. For premium paid on an annual basis, the amount of premium payable in the first year will be calculated as:
- Full annual premium X 0.91 (applicable to FGIP 5/10-year payment term)
 - Full annual premium X 0.87 (applicable to FGIP 15/20-year payment term)
 - Full annual premium X 0.82 (applicable to HGIP)
 - Full annual premium X 0.9, 0.89 or 0.85 (as the case may be) (applicable to WGIP2 3-year payment term)
 - Full annual premium X 0.79 (applicable to WGIP2 5/10-year payment term)
 - Full annual premium X 0.77 (applicable to WGIP2 15/20-year payment term)
 - Full annual premium X 0.88 (applicable to PGIP 2/3-year payment term)
 - Full annual premium X 0.82 (applicable to PGIP 5-year payment term)
 - Full annual premium X 0.79 (applicable to PGIP 10-year payment term)
 - Full annual premium X 0.92, 0.91 or 0.9 (as the case may be) (applicable to FIAP)
 - Full annual premium X 0.6 (applicable to FMIP)
33. For single premium, the premium discount provided will be calculated as:
- Single premium x 0.023, 0.033, 0.043 or 0.053 (as the case may be) (applicable to WGIP2)
 - Single premium x 0.023 (applicable to PGIP)
34. For aggregate premium, the additional premium discount provided will be calculated as follows:
- Full annual premium X 0.8, 0.9 or 0.10 (as the case may be) (applicable to FIAP)

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. The Company incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries. This product is a product of the Company but not The Hongkong and Shanghai Banking Corporation Limited and it is intended only for sale in the Macau SAR. Your benefit is subject to the credit risk of the Company. Your premiums paid will form part of the Company's assets. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only. 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 and you out of the selling process or processing of the related transaction, the Company 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.

2024年4月1日至2024年6月30日- 首年保費折扣優惠

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: 2024 年 4 月 1 日至 2024 年 6 月 30 日

合資格人壽保險計劃	保費繳付年期	躉繳累積金額保費/年度化新保費累積金額#	首年保費折扣優惠
滙盛人生保險計劃	5 / 10 年	任何	9%
	15 / 20 年		13%
滙康保險計劃	年繳	任何	18%
滙溢保險計劃 II	躉繳	>= 3,000,000 美元 或 24,000,000 澳門幣	5.3%
		>= 1,500,000 美元 或 12,000,000 澳門幣	4.3%
		>= 250,000 美元 或 2,00,000 澳門幣	3.3%
		< 250,000 美元 或 2,000,000 澳門幣	2.3%
	3 年	>= 100,000 美元 或 780,000 澳門幣*	15%
		>= 32,000 美元 或 250,000 澳門幣	11%
		< 32,000 美元 或 250,000 澳門幣	10%
	5 / 10 年	任何	21%
	15 / 20 年	任何	23%
	滙瓏環球壽險計劃	躉繳	任何
2 / 3 年		任何	12%
5 年		任何	18%
10 年		任何	21%
滙豐裕達年金計劃	合計保費	>= 300,000 美元 或 2,340,000 澳門幣	10%
		>= 96,000 美元 或 750,000 澳門幣	9%
		< 96,000 美元 或 750,000 澳門幣	8%
	年繳	>= 100,000 美元 或 780,000 澳門幣	10%

		>= 32,000 美元 或 250,000 澳門幣	9%
		< 32,000 美元 或 250,000 澳門幣	8%
滙健優越醫療保險計劃	任何	任何	40%

#年度化保費累積金額或躉繳累積保費金額是指在推廣期間(包括首尾兩天)及一個月內(由第一個申請的人壽保險計劃計起)申請的人壽保險計劃的年度化保費或躉繳保費之總和。

*「滙溢保險計劃II」3年保費繳付年期15%首年保費折扣優惠的年度化新保費，並不適用於年度化新保費累積金額。

備註：優惠詳情請參閱以下條款及細則及指定產品的及宣傳冊子及保單條款及細則，包括收費。

一般條款及細則

- 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）成功遞交上述合資格人壽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2024年4月1日至2024年8月31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。
- 除下列第3項條款提及的情況外，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。
- 符合「滙健優越醫療保險計劃」家庭折扣優惠資格的合資格滙豐客戶，除本條款和條件中所述的優惠外，可獲10%保費折扣優惠。而該10%家庭保費折扣優惠及本優惠將基於原保費計算（例：總保費折扣 = ((10%家庭折扣 + 40%現有保費折扣) × 首年保費)。10%家庭折扣的詳情及條款及細則可於「滙健優越醫療保險計劃」的產品冊子中「計劃特點」部分中找到。
- 如客人取消任何於推廣期開始日或之前遞交/已生效的申請，並於推廣期間申請下列的指定人壽保險計劃，新的人壽保險計劃申請並不符合此保費折扣優惠的資格。
- 「合資格滙豐客戶」**指凡於上述推廣期內透申請以上合資格人壽保險計劃的客戶。
- 是次推廣活動之優惠不適用於以公司名義投保的保單。
- 優惠不可轉讓或兌換現金。
- 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。
- 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。
- 是次優惠均受有關的監管條例約束。

12. 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。
13. 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。
14. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
15. 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。
16. 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。

特定條款及細則

17. 9% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙盛人生保險計劃」5/10 年保費繳付年期的保單。
18. 13% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙盛人生保險計劃」15/20 年保費繳付年期的保單。
19. 18% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙康保險計劃」的保單。
20. 2.3% / 3.3% / 4.3% / 5.3% 躉繳保費折扣優惠(視乎可享之優惠)適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙溢保險計劃 III」的保單。
21. 10% / 11% / 15% 首年保費折扣優惠(視乎可享之優惠)適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙溢保險計劃 II」3 年保費繳付年期的保單。
22. 21% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙溢保險計劃 II」5/10 年保費繳付年期的保單。
23. 23% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙溢保險計劃 II」15/20 年保費繳付年期的保單。
24. 2.3% 躉繳保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙瓏環球壽險計劃」的保單。
25. 12% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙瓏環球壽險計劃」2/3 年保費繳付年期的保單。
26. 18% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙瓏環球壽險計劃」5 年保費繳付年期的保單。
27. 21% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙瓏環球壽險計劃」10 年保費繳付年期的保單。
28. 8% / 9% / 10% 首年保費折扣優惠(視乎可享之優惠)適用於第 5 項條款提及的合資格滙豐客戶成功申請合計保費的「滙豐裕達年金計劃」的保單。
29. 8% / 9% / 10% 首年保費折扣優惠(視乎可享之優惠)適用於第 5 項條款提及的合資格滙豐客戶成功申請年繳的「滙豐裕達年金計劃」的保單。

30. 40% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙健優越醫療保險計劃」的保單。
31. 選擇月繳保費的客戶須先
- 繳付首 4 個月保費，而保費折扣將於預繳保費中扣除（適用於「滙盛人生保險計劃」）
 - 繳付首 5 個月保費，而保費折扣將於預繳保費中扣除（適用於「滙康保險計劃」）
 - 繳付首 4 個月保費，而保費折扣將於預繳保費中扣除（適用於 3 年保費繳付年期「滙溢保險計劃 II」）
 - 繳付首 5 個月保費，而保費折扣將於預繳保費中扣除（適用於 5 年或以上保費繳付年期「滙溢保險計劃 II」）
 - 繳付首 4 個月保費，而保費折扣將於預繳保費中扣除（適用於 2/3 年保費繳付年期「滙瓏環球壽險計劃」）
 - 繳付首 5 個月保費，而保費折扣將於預繳保費中扣除（適用於 5/10 年保費繳付年期「滙瓏環球壽險計劃」）
 - 繳付首 3/4 個月保費，而保費折扣將於預繳保費中扣除（適用於「滙豐裕達年金計劃」）
 - 繳付首 7 個月保費，而保費折扣將於預繳保費中扣除（適用於「滙健優越醫療保險計劃」）
32. 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 $\times 0.91$ （適用於 5/10 年保費繳付年期「滙盛人生保險計劃」）
 - 原定全年應繳保費額 $\times 0.87$ （適用於 15/20 年保費繳付年期「滙盛人生保險計劃」）
 - 原定全年應繳保費額 $\times 0.82$ （適用於「滙康保險計劃」）
 - 原定全年應繳保費額 $\times 0.9 / 0.89 / 0.85$ （視乎可享之優惠）（適用於 3 年保費繳付年期「滙溢保險計劃 II」）
 - 原定全年應繳保費額 $\times 0.79$ （適用於 5/10 保費繳付年期「滙溢保險計劃 II」）
 - 原定全年應繳保費額 $\times 0.77$ （適用於 15/20 保費繳付年期「滙溢保險計劃 II」）
 - 原定全年應繳保費額 $\times 0.88$ （適用於 2/3 年保費繳付年期「滙瓏環球壽險計劃」）
 - 原定全年應繳保費額 $\times 0.82$ （適用於 5 年保費繳付年期「滙瓏環球壽險計劃」）
 - 原定全年應繳保費額 $\times 0.79$ （適用於 10 年保費繳付年期「滙瓏環球壽險計劃」）
 - 原定全年應繳保費額 $\times 0.92 / 0.91 / 0.9$ （視乎可享之優惠）（適用於「滙豐裕達年金計劃」）原定全年應繳保費額 $\times 0.6$ （適用於「滙健優越醫療保險計劃」）
33. 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 $\times 0.023 / 0.033 / 0.043 / 0.053$ （視乎可享之優惠）（適用於「滙溢保險計劃 II」）
 - 躉繳保費額 $\times 0.023$ （適用於「滙瓏環球壽險計劃」）
34. 選擇合計保費的客戶所得保費折扣的計算方法為：
- 原定全年應繳保費額 $\times 0.8 / 0.9 / 0.10$ （視乎可享之優惠）（適用於「滙豐裕達年金計劃」）

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。本公司是於百慕達註冊成立之有限公司。本公司為滙豐集團旗下從事承保業務的附



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由滙豐人壽保險（國際）有限公司澳門分公司（註冊成立於百慕達之有限公司）刊發