

2025 HSBC Life Acquisition Offer - Terms and Conditions

- HSBC Life Acquisition Offer** (the “Promotion”) is from **1 January 2025 to 31 December 2025** (both dates inclusive) (the “Promotional Period”) and shall at all times be subject to these terms and conditions (the “Terms and Conditions”).
- The Promotion is applicable to eligible customers of HSBC Life (International) Limited, Macau Branch (the “Company”), in the Macau Special Administrative Region (the “Macau SAR”) and have fulfilled the following requirements (the “Eligible Customers”):
 - be aged 18 or above on or before 1 January 2025; AND
 - not be a citizen of the United States of America (“U.S.”), and/or a U.S. resident, and/or a U.S. tax payer resident
- Eligible Customer who has successfully applied for any of the following Eligible Life Insurance Plans (the “Eligible Life Insurance Plans”) underwritten by the Company, irrespective of premium payment term, during the Promotional Period, with policies being issued on or before 28 February 2026, which meets the Annualised New Premium (the “ANP”) requirement is entitled to the below offer (the “Promotional Gift”).

Eligible Life Insurance Plan(s)	Annualised New Premium (“ANP”)	Promotional Gift
HSBC Wealth Goal Insurance Plan III (WGIP 3) / HSBC Family Goal Insurance Plan (FGIP) / HSBC Health Goal Insurance Plan (HGIP) / HSBC Paramount Global Life Insurance (PGIP) / HSBC Flourish Income Annuity Plan (FIAP) / HSBC Wealth Select Protection Linked Plan (WPLP)	>= USD10,000 [#]	HKD500 Travel Gift Voucher*
HSBC Eminent Goal Multi-Currency Insurance Plan (EGIP)	>= USD30,000 [#]	HKD1,000 Travel Gift Voucher*
	>= USD50,000 [#]	HKD1,500 Travel Gift Voucher*

[#]In case the Annualised New Premium does not involve USD, the amount will be converted into USD equivalent based on the prevailing rate determined by the Bank on the policy application date.

*While stocks last. First come first served.

- Each Eligible Customer is only entitled to one Promotional Gift for the entire Promotional Period according to the ANP of the first issued policy.
- The Gift Redemption Letter will be mailed out within 6 months upon completion of the cooling off period of issued policy by registered mail to the correspondence address maintained in the Company’s record at the time of mailing. Eligible Customers need to collect the Gift at an appointment with the HSBC Life Insurance Specialist.
- The Promotional Gift must be redeemed within 2 months counting from the issuance date stated on the Gift Redemption Letter. Gifts not picked up on or before the mentioned period it will be considered as forgone.
- Any applications with unposted/ cancelled/ refunded premium will not qualify as eligible applications for the purpose of this Promotion. Whether an application is an eligible application shall be determined at the sole and absolute discretion of the Company.
- For life insurance policies paid with single premium, the Annualised New Premium would be calculated as: single premium multiply by 0.1. For aggregate premium, the Annualised New Premium refers to the first year premium required by the policy.
- No Promotional Gift will be offered if the Eligible Customer cancels the issued policies within the cooling off period.
- Promotional Gifts are not replaceable in the event of any loss or damage, including without limitation in any lost in transit after being given out.
- The Promotional Gifts are available while stock lasts. The Company reserves the right to replace the Promotional Gifts with any alternative gifts from any merchant without prior notice. The Promotional Gifts (or any alternative gifts) 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 Promotional Gifts (or any alternative gifts) in the Promotion.

12. If an Eligible Customer is entitled to more than one prevailing promotional offer in relation to the new life insurance application, during the designated promotional period, the Eligible Customer will receive the Gift from this Promotion in addition to any other applicable prevailing promotional offers. HSBC Life reserve the right to make the final determination on the promotional offer and the aggregated promotional offer.
13. The Company reserves the right to change these Terms and Conditions at any time and the offer may be withdrawn and/or terminated by the Company at their discretion without prior notice to the customers. The Company accepts no liability for any such change, withdrawal and/or termination.
14. No person, other than the Eligible Customer or the Company, will have any right to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
15. In the event of dispute arising out of the Promotion, the decision of the Company shall be final and conclusive.
16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
17. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of Macau SAR.
18. This offer is not and should not be considered an offer or an inducement to purchase an Eligible Insurance Plan. Eligible Customers should purchase insurance plans or other financial products based on their own financial needs analysis and not just based on this offer.

The above insurance plans are underwritten by HSBC Life (International) Limited, Macau Branch, which is authorised and regulated by the Autoridade Monetária de Macau ("AMCM") to carry on long-term insurance business in the Macau SAR. 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 ("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 the HSBC Life (International) Limited, Macau Branch (Incorporated in Bermuda with limited liability)

2025年滙豐保險客戶獎賞推廣活動 - 條款及細則

1. 滙豐保險客戶獎賞推廣活動（「推廣活動」）由2025年1月1日至2025年12月31日，包括首尾兩天（「推廣期」），並且須符合下列一般條款及細則（「條款及細則」）。
2. 本推廣活動只適用於澳門特別行政區（「澳門」）的滙豐人壽保險（國際）有限公司澳門分公司（「本公司」）的客戶，而該等客戶符合以下條件（「合資格客戶」）：
 - i) 於2025年1月1日年滿18歲或以上；及
 - ii) 為非美國公民，及/或美國居民，及/或美國納稅人

3. 合資格客戶於推廣期內成功新申請由本公司承保之下列任何合資格人壽保險計劃（「合資格人壽保險計劃」），不論保單的保費繳付年期，而該保單於2026年2月28日或之前成功批核發出，並符合以下新繳保費的年度化金額，即可獲贈下列禮品（「禮品」）。

合資格人壽保險計劃	新繳保費的年度化金額	禮品
滙溢保險計劃 III / 滙盛人生保險計劃 / 滙康保險計劃 / 滙瓏環球壽險計劃 / 滙豐裕達年金計劃/ 滙萃保障相連保險計劃/ 滙圖多元貨幣保險計劃	$\geq 10,000$ 美元 [#]	港幣 500 元旅遊禮券*
	$\geq 30,000$ 美元 [#]	港幣 1,000 元旅遊禮券*
	$\geq 50,000$ 美元 [#]	港幣 1,500 元旅遊禮券*

[#]若新繳保費的年度化金額不涉及美元，則以投保申請之日，以本行匯率轉換成美元等值以計算獎賞。

*先到先得, 送完即止。

4. 根據首份成功批核發出的保單之新繳保費的年度化金額，每位合資格客戶在推廣期內最多可獲一份禮品。
5. 禮品換領信將於已發出之合資格計劃保單之冷靜期後六個月內，以掛號形式寄往登記於滙豐保險用於郵遞的通訊地址。合資格客戶需與滙豐保險財務策劃顧問約見收取禮品。
6. 禮品須於禮品換領信上所載發出日期起計2個月內換領，如禮品未於上述期間或之前領取，將被視為放棄。
7. 任何無入賬、已被取消，或已被退款的人壽保險計劃投保申請均不符合本推廣優惠的申請資格。每項申請合乎資格與否將完全由本公司酌情決定。
8. 躉繳保費之年度化金額以躉繳保費金額乘以0.1計算。有關合計保費，新繳保費之年度化金額是指保險計劃應繳的首年保費。
9. 如合資格客戶於冷靜期期間取消已發出之合資格計劃保單，則不可享禮品。
10. 如遺失或損毀禮品，包括於郵寄途中遺失，本公司將不會補發予客戶。
11. 禮品數量有限，送完即止。若禮品送罄後，本公司有權以任何供應商提供的任何其他禮品取代而毋須另行通知。本推廣優惠下的禮品（或其他取代之禮品）不可兌換現金並受供應商之使用條款及細則約束。本公司對於禮品（或取代之禮品）的供應商所提供的產品及服務質素概不承擔任何責任。

12. 合資格客戶於推廣期內同時符合多於一項人壽保險計劃新申請的相關推廣優惠的資格，合資格客戶除了可獲得本推廣活動之禮品外，還有其他適用的現行優惠。本公司保留對推廣活動優惠及推廣活動優惠總額作出最終決定的權利。
13. 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。
14. 除有關合資格客戶、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。
15. 如有任何有關本推廣活動的爭議，本公司保留最終決定權。
16. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
17. 以上條款及細則受澳門法律所管轄，並按照澳門特別行政區法律詮釋。
18. 此優惠並非及不應被視為購買合資格保險計劃的要約或誘因。合資格客戶應就本身的財務需要分析而非僅根據此優惠作決定而購買保險計劃或其他金融產品。

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（註冊成立於百慕達之有限公司）刊發