

HSBC Life Macau Golden Tree / Gold Bank Note Promotion

Terms and Conditions

1. The promotion (the “Promotion”) is from 1 January 2023 to 31 March 2023 (both dates inclusive) (the “Promotional Period”) and shall at all times be subject to these terms and conditions (the “Terms and Conditions”).
2. The Promotion is applicable to customers of The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (and its successors and assigns) (the “HSBC” or the “Bank”) or HSBC Life (International) Limited, Macau Branch (the “Company”), in the Macau Special Administrative Region (the “Macau SAR”) who are aged 18 or above on or before 1 January 2023 (the “Eligible Customers”).
3. 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 payment mode, during the Promotional Period, with policies being issued on or before 31 May 2023, 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 II (WGIP 2) / HSBC Family Goal Insurance Plan (FGIP) / HSBC Health Goal Insurance Plan (HGIP) / HSBC Paramount Global Life Insurance (PGIP) / HSBC Flourish Income Annuity Plan (FIAP)	USD 10,000 – USD 49,999	Gold Bank Note*
	USD 50,000 or above	Golden Tree*

*While stocks last. First come first served.

4. Each Eligible Customer is only entitled to one Promotional Gift for the entire Promotional Period according to the ANP of the first issued policy.
5. The Promotional Gift has to be redeemed within 6 months counting from the date of policy pick up, gifts not picked up on or before the mentioned period it will be considered as forgone.
6. 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.
7. 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.
8. No Promotional Gift will be offered if the Eligible Customer cancels the issued policies within the cooling off period.
9. The Promotional Gift will be presented to Eligible Customer by Wealth Planning Specialist in HSBC Life branch within 1 months after the end of cooling off period of the issued policy.
10. 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.

11. 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. This offer can be used in conjunction with the Member Get Member Campaign concurrently run by HSBC Life Macau during the above Promotional Period. Eligible customer can enjoy offer from each campaign once during the same Promotional Period.
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. 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 ("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 (Incorporated in Bermuda with limited liability), Macau Branch

滙豐人壽保險澳門分行之金樹禮品 / 金紀念鈔推廣優惠條款及細則**條款及細則**

1. 本推廣活動（「推廣活動」）由2023年1月1日至2023年3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」）或滙豐人壽保險（國際）有限公司澳門分公司（「本公司」）的客戶，而該等客戶於2023年1月1日年滿18歲或以上（「合資格客戶」）。
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」），不論保單的付款年期，而該保單於2023年5月31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 II / 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	美金 10,000 元至美金 49,999	金紀念鈔*
	美金 50,000 元或以上	金樹禮品*

*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. 禮品須於領取保單當日起計6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。
6. 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。
7. 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。
8. 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。
9. 禮品將於發出之保單冷靜期後一個月由滙豐保險財富策劃顧問於本公司分行遞交給合資格客戶。

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，本公司有權以由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. 於上述推廣期間，本優惠可與滙豐保險同時提供的客戶推薦推廣活動一起使用。合資格客戶只可於同一推廣期內享用各推廣活動一次。
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. 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。

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（註冊成立於百慕達之有限公司）澳門分公司刊發