

## 2026 HSBC Life Financial Check-up Offer - Terms and Conditions

1. **HSBC Life Financial Check-up Offer** (the “Promotion”) is from **5 January 2026 to 31 December 2026** (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 all customers who have fulfilled the following criteria (the “Eligible Customers”):
  - (a) be aged 18 or above at the time of meeting; AND
  - (b) 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; AND
  - (c) have booked an appointment and meet with an HSBC Life Wealth Planning Specialist (the “WPS”) in the Macau Special Administrative Region (the “Macau SAR”) during the Promotional Period.

3. An Eligible Customer who has fulfilled the following criteria during the Promotional Period is entitled to the below offer (the “Promotional Gift”).

Eligible Customers	Promotional Gift
Customer who has completed a Financial Check-up at a meeting with the WPS	MOP100 shopping voucher
Customer who has completed a Financial Check-up with the WPS during Expo event	MOP30 cake coupon

4. Promotional Gift will be presented to Eligible Customer by WPS in person immediately after the meeting. Each Eligible Customer is only entitled to the Promotional Gift once every 6 months. If the Promotional Gift is unavailable to be collected on the day of meeting, Eligible Customer should collect the Promotional Gift within 2 months counting from the date of meeting. If the Promotional Gift is not collected within the aforementioned period, it will be considered as forgone.
5. Promotional Gift is not replaceable in the event of any loss or damage.
6. The Promotional Gift is available while stock lasts. HSBC Life (International) Limited, Macau Branch (the “HSBC Life” or the “Company”) reserves the right to replace the Promotional Gift with any alternative gift from any merchant without prior notice. The Promotional Gift (or any alternative gift) cannot be converted to cash and its 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 Gift (or any alternative gift) in the Promotion.
7. If an Eligible Customer is eligible to more than one prevailing promotional offer with respect to the completion of the Financial Check-up within the Promotional Period, the promotional offer with the highest value (as determined in the sole discretion of the Company) will be provided.
8. 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.
9. 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.
10. In the event of dispute arising out of the Promotion, the decision of the Company shall be final and conclusive.
11. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
12. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of Macau SAR.

## 2026 年滙豐保險財富分析推廣活動 - 條款及細則

1. 滙豐保險財富分析推廣活動（「推廣活動」）由2026年1月5日至2026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. 本推廣活動適用於所有客戶，而該等客戶符合以下條件（「合資格客戶」）：
  - (a) 於會面當日年滿 18 歲或以上；及
  - (b) 為非美國公民，及/或美國居民，及/或美國納稅人；及
  - (c) 於推廣期內與滙豐保險財富策劃顧問（「顧問」）預約及成功於澳門特別行政區（「澳門」）會面。

3. 合資格客戶於推廣期內完成以下條件的客戶，即可獲贈下列禮品（「禮品」）。

合資格客戶	禮品
成功於會面時與顧問完成財富分析的客戶	澳門幣 100 元購物禮券
成功於滙豐人壽保險（國際）有限公司澳門分公司舉辦的展覽或路演活動（「活動」）期間與顧問完成財富分析的客戶	澳門幣 30 元禮餅券

4. 禮品將於合資格客戶與顧問完成會面後即時送出。每位合資格客戶每6個月只可獲贈禮品一次。如禮品未能在會面當日即時領取，合資格客戶須於會面當日起計2個月內領取禮品，如禮品未於上述期間領取，將被視為放棄。
5. 如遺失或損毀禮品，滙豐人壽保險（國際）有限公司澳門分公司（「滙豐保險」或「本公司」）將不會補發予客戶。
6. 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。
7. 如合資格客戶於推廣期內同時符合多於一項就財富分析服務推廣優惠的資格，合資格客戶只會獲提供價值最高的一項優惠，並以本公司的決定為準。
8. 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。
9. 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。
10. 如有任何有關本推廣活動的爭議，本公司保留最終決定權。
11. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
12. 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。

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