

## 2023 Q1 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	First-Year Premium Discount Offer
HSBC Family Goal Insurance Plan (FGIP) / HSBC Wealth Goal Insurance Plan II (WGIP 2) / HSBC Health Goal Insurance Plan (HGIP)	Single Premium (not applicable to FGIP)	4% (not applicable to FGIP)
	3-year	10%
	5 / 10 / 15 / 20-year	18%
HSBC Paramount Global Life Insurance Plan (PGIP)	Single Premium	2%
	2 / 3 - year	13%
	5 / 10 - year	21%
HSBC Flourish Income Annuity Plan (FIAP)	Annual Premium	7%
	Aggregate Premium	14%
HSBC Flexi Medical Insurance Plan (FMIP)	Any	25%

2. **“Referrer Offer”** – Referrer is eligible for a Liuli Lion (“Gift”) gift value at MOP 380 upon the expiration of the cooling off period of the Eligible Plans successfully applied by the Referee during the Promotional Period.

### Terms and Conditions

1. HSBC Life Member Get Member Promotion (the “Promotion”) applies to application successfully submitted to HSBC 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. Policyholders of the Company should have fulfilled the following requirements in order to be eligible as Referrers of the Promotion (the “Referrer”):
  - (a) an individual aged 18 or above on 1 January 2023 AND
  - (b) 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 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) an individual aged 18 or above on 1 January 2023; AND

- (b) not 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 31 May 2023. The Referee Offer is not transferable.
  7. There is no limit to the number of Referrer Offer for each Referrer. The Gift will be delivered to the Referrer within 3 months upon completion of the cooling off period of Referee's issued policy. The Referrer has the option to collect the Gift at an appointment with the HSBC Life Insurance Specialist or to receive the Gift by mail. For the latter, the Gift will be mailed out by registered mail to the Referrer's correspondence address maintained in the Company's record at the time of mailing.
  8. The 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.
  9. 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). The Referee can enjoy the Referee Offer for all successful applications upon the same referral.
  10. 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.
  11. 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.
  12. 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.
  13. The Referrer and the Referee cannot be the same person.
  14. The Company reserves the right to replace the Promotional Offer with any alternative gifts without prior notice.
  15. 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.

16. 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.
17. 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.
18. In the event of dispute arising out of the Promotion, the decision of the Company shall be final and conclusive.
19. 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 the Macau Branch of HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

## 2023 第 1 季-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	首年保費折扣優惠
滙盛人生保險計劃/ 滙溢保險計劃 II/ 滙康保險計劃	躉繳 (不適用於滙盛人生保險計劃)	4% (不適用於滙盛人生保險計劃)
	3 年	10%
	5/10/15/20 年	18%
滙瓏環球壽險計劃	躉繳	2%
	2 / 3 年	13%
	5 / 10 年	21%
滙豐裕達年金計劃	年繳	7%
	合計保費	14%
滙健優越醫療保險計劃	任何	25%

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，推薦人可獲贈價值澳門幣 380 的琉璃獅子擺設（「禮品」）。

### 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 2023 年 1 月 1 日至 2023 年 3 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 2023 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。
- 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」）：
  - 於 2023 年 1 月 1 日年滿 18 歲或以上；及
  - 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 2023 年 5 月 31 日或之前成功批核發出的保單。受薦人優惠不可轉讓。
  7. 推薦人優惠不設每名推薦人上限。禮品將於受薦人已發出之合資格計劃保單之冷靜期後三個月內送出。推薦人可選擇與滙豐保險財務策劃顧問約見或透過郵寄收取禮品。如選擇郵寄，禮品將以掛號形式寄往推薦人登記於本公司的通訊地址。
  8. 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。
  9. 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。
  10. 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。
  11. 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。
  12. 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。
  13. 推薦人及受薦人不可為同一人。
  14. 本公司有權以其他禮品取代推廣優惠而毋須另行通知。
  15. 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。
  16. 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。

17. 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。
18. 如有任何有關本推廣活動的爭議，本公司保留最終決定權。
19. 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（於百慕達註冊成立之有限公司）澳門分公司刊發