

Terms and Conditions of Insurance and Time Deposits Preferential Offer

When can you enjoy the offer

1. The promotional period is **1 April 2024 to 30 April 2024**, both dates are inclusive (“Promotional Period”)

Who can enjoy the offer and Conditions of the Offer

2. Eligible Clients¹ who have successfully applied for an insurance policy in HSBC Life (International) Limited, Macau Branch (hereinafter “HSBC Life”) of any of the following plans: HSBC Wealth Goal Insurance Plan II / HSBC Health Goal Insurance Plan / HSBC Family Goal Insurance Plan / HSBC Flexi Medical Insurance Plan / HSBC Paramount Global Life Insurance Plan / HSBC Flourish Income Annuity Plan , can enjoy preferential time deposit interest rates with The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (hereinafter “HSBC Bank”) when placing 1-month, 3-month, 6-month or 12-month HKD/ MOP /USD time deposits, in accordance with clauses 3 and 5 to 7 below (“Offer”). Placement of time deposit to enjoy the preferential interest rate is at the absolute discretion of Eligible Clients.

3. The minimum deposit amount must not be less than HKD10,000 /MOP10,000 / USD2,000.

Deposit Amount/Tenor	1 month	3 months	Deposit Amount/Tenor	6 months	12 months
HKD 10,000 to HKD 5,000,000	Please contact HSBC branch staff for details of any preferential interest rate		HKD 240,000 to HKD 5,000,000	Please contact HSBC branch staff for details of any preferential interest rate	
MOP 10,000 to MOP 5,000,000			MOP 240,000 to MOP 5,000,000		
USD2,000 to USD 640,000			USD 30,000 to USD 640,000		

4. Deposits in different currencies, tenors and amount will have different preferential time deposit interest rates. We will confirm and advise you the applicable interest rate at the time when the time deposit is placed.

5. To enjoy the Offer, Eligible Clients must:

- a. Apply for Eligible Insurance Plan(s)² during the Promotional Period through HSBC Life and
- b. Successfully set up a time deposit with an amount not exceeding the sum of first 3 years payable premium of the Eligible Insurance Plan(s) applied for or an amount of MOP 5,000,000 (or HKD 5,000,000/ USD 640,000), whichever is lower. The time deposit must be placed within 30 calendar days from the policy application date of Eligible Insurance Plan(s) or on or before 29 May 2024, whichever is earlier. In addition, the final amount of the time deposit will depend on the exchange rate at the moment of the deposit application.

¹ Eligible Clients are those who have applied for an Eligible Insurance Plan(s) during the promotion period

² Eligible Insurance Plan(s) include: HSBC Wealth Goal Insurance Plan II / HSBC Health Goal Insurance Plan / HSBC Family Goal Insurance Plan / HSBC Flexi Medical Insurance Plan / HSBC Paramount Global Life Insurance Plan / HSBC Flourish Income Annuity Plan



- c. Successfully set up a time deposit with an amount no more than or equal to your Eligible Fund Amount³ via phone banking service⁴ or at any of the Bank branches⁵, and
 - d. Successfully set up a time deposit with the currency, deposit period and deposit amount matching the conditions of the offer.
6. Eligible Clients can enjoy the Offer more than once within the Promotional Period. The Offer is provided on every application of Eligible Insurance Plan(s).
 7. Eligible Clients cannot enjoy the Offer if the Eligible Insurance Plan is cancelled or terminated prior to the time deposit placement or is cancelled by exercising the cooling-off right.
 8. When Eligible Clients enjoy the Offer by setting up a time deposit in their joint account(s), HSBC Bank may disclose such information to the other joint owner(s) of the account.
 9. When Eligible Clients enjoy the Offer, HSBC Life could disclose policy issued date and premium amount to HSBC bank.
 10. We can change or cancel the Offer or amend the terms and conditions. Please check with our bank staff for the latest details, availability and terms and conditions of the Offer.
 11. In case of any disputes arising out of this Offer, our decision shall be final and conclusive.
 12. We write the terms and conditions of the Offer under the Macau SAR laws, and any interpretation shall be made according to such. In the event of discrepancy or inconsistency between the English and Chinese versions of the promotional materials and these terms and conditions, this English version shall prevail.
 13. HSBC Life reserves the right to accept or reject any application for any insurance plan, including for reasons based on the information provided by or for the policyholder and/or the life insured during the application.
 14. If customers cancel the time deposit before the deposit maturity date, HSBC Bank will impose relevant fees.
 15. The above Eligible Insurance Plans are life insurance plans underwritten by HSBC Life (International) Limited, Macau Branch (HSBC Life) and it is intended only for sale in the Macau SAR, which has been authorized and regulated by the Monetary Authority of Macau to operate long-term insurance business in the Macau SAR. For the avoidance of doubt, The Hongkong and Shanghai Banking Corporation Limited, Macau Branch ("HSBC Bank") does not underwrite nor provide any insurance products of HSBC Life.

³ Eligible Fund Amount is an amount not exceeding the sum of first 3 years payable premium of the Eligible Insurance Plan(s) applied for or an amount of MOP5,000,000 (or HKD5,000,000/ USD 640,000), whichever is lower.

⁴ Not applicable to non-referral customer.

⁵ For non-referral customer, the insurance policy has to present for verification purpose.



16. Time deposits are products offered by HSBC Bank. This time deposit offer is not and should not be considered an offer or an inducement to purchase an Eligible Insurance Plan. Eligible Clients should purchase insurance plans or other financial products based on their own financial needs analysis and not just based on this offer. Neither HSBC Life nor HSBC Bank will require Eligible Customers to set up any time deposits, either before or after the decision to enroll.

Risk Disclosure

*Currency conversion risk – the value of your foreign currency, HKD deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency, HKD deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency, you may suffer loss in principal.

Co-issued by The Hongkong and Shanghai Banking Corporation Limited, Macau Branch and HSBC Life (International) Limited, Macau Branch (incorporated in Bermuda with limited liability)

定期存款優惠條款及細則

定期存款優惠推廣期

1. 優惠推廣期為 2024 年 4 月 1 日至 2024 年 4 月 30 日 (包括首尾兩天)(簡稱「優惠期」)。

優惠對象及詳情

2. 合資格客戶¹於優惠期成功申請滙豐人壽保險(國際)有限公司(澳門分公司)(簡稱「滙豐保險」)以下其中任何一項保險計劃,包括:滙溢保險計劃 II/滙康保險計劃/滙盛人生保險計劃/滙健優越醫療保險計劃/滙瓏環球壽險計劃/滙豐裕達年金計劃,便可以根據下列「優惠」第 3 及 5 至第 7 條之條款,以特惠年利率於香港上海滙豐銀行有限公司(澳門分行)(簡稱「滙豐銀行」)設立 1 個月/3 個月/6 個月或 12 個月港元、澳門元或美金定期。合資格客戶對是否設立定期存款以享受特惠利率擁有絕對決定權。

3. 最低存款要求為不少於港元 10,000 元/澳門元 10,000 元/或美元 2,000 元。

存款金額/存款期	1 個月	3 個月	存款金額/存款期	6 個月	12 個月
港元 10,000 至 港元 5,000,000	請向分行滙豐銀行職員 查詢更多有關存款年利 率的詳情		港元 240,000 至 港元 5,000,000	請向分行滙豐銀行職員 查詢更多有關存款年利 率的詳情	
澳門元 10,000 至 澳門元 5,000,000			澳門元 240,000 至 澳門元 5,000,000		
美元 2,000 至 美元 640,000			美元 30,000 至 美元 640,000		

4. 不同幣種、期限和金額的存款,將享有不同的優惠定期存款利率。我們將在存入定期存款時確認並通知您適用的利率。

5. 獲享優惠,合資格客戶須:

- a. 於優惠期內於滙豐保險申請任何合資格保險計劃²;及

¹ 合資格客戶即於優惠期內合資格保險計劃的客戶

² 合資格保險計劃包含:滙溢保險計劃 II/滙康保險計劃/滙盛人生保險計劃/滙健優越醫療保險計劃/滙瓏環球壽險計劃/滙豐裕達年金計劃

- b. 於合資格保險計劃申請的 30 個曆日內或於 2024 年 5 月 29 日或之前開立定期存款，以日期較前者為準；並所開立之定期存款金額不多於所申請合資格保險計劃首 3 年的保費總值或 澳門元 5,000,000 (港元 5,000,000 或美元 640,000)，以金額較低者為準；此外，定期存款的最終金額將取決於存款申請時的匯率。
 - c. 透過滙豐銀行分行³或電話理財⁴，開立定期存款，並所開立的定期存款額不多於或等同合資格資金⁵；及
 - d. 成功開立的定期存款與上述第 3 條之條款列明之貨幣、存款期及存款金額相符。
6. 合資格客戶可於推廣期內多次享用本優惠。每申請一項滙豐保險合資格保險計劃只可享本優惠一次。
7. 如合資格客戶於設立定期存款前取消或終止該項合資格保險計劃或因行使冷靜權而被取消，則不可獲享本優惠。
8. 若合資格客戶在滙豐銀行聯名戶口開立獲享此優惠的定期存款，滙豐銀行可向其他聯名戶口客戶披露有關開立定期存款的相關資料。
9. 若合資格客戶獲享此優惠時，滙豐保險有權向滙豐銀行披露保單簽發日期及保費金額。
10. 滙豐銀行及滙豐保險可隨時更改或終止優惠或修改條款及細則。有關最新之優惠內容、供應以及條款和細則，請向滙豐銀行分行職員查詢。
11. 就本優惠如有任何爭議，滙豐銀行及滙豐保險保留最終決定權。
12. 本協議的條款及細則受澳門特別行政區法例監管，並據此予以詮釋。本優惠資料及本條款和細則的中英文本如有任何歧義或不一致，概以英文本為準。
13. 滙豐保險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。

³ 非轉介客戶須出示保單以供確認

⁴ 不適用於非轉介客戶

⁵ 合資格資金即所開立之定期存款金額不多於所申請合資格保險計劃首 3 年的保費總值或 澳門元 5,000,000 (港元 5,000,000 或美元 640,000)，以金額較低者為準。

14. 如合資格客戶在定期存款到期日前取消所開立之定期存款，滙豐銀行將會收取相關的費用。

15. 以上合資格保險計劃乃由滙豐人壽保險（國際）有限公司（澳門分公司）（簡稱「滙豐保險」）承保之人壽保險計劃並只擬在澳門特別行政區銷售，其已獲澳門金融管理局授權及受其監管於澳門特別行政區經營長期保險業務。為避免疑義，香港上海滙豐銀行有限公司（澳門分行）（簡稱「滙豐銀行」）不承銷也不提供滙豐保險的任何保險產品。

16. 定期存款則為滙豐銀行提供之產品。此定期存款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。無論在作出投保決定之前或之後，滙豐保險或滙豐銀行均不會要求合資格客戶設立任何定期存款。

風險聲明

*貨幣兌換風險 - 外幣、港幣存款的價值需承受因匯率波動而產生的風險。倘若您選擇將外幣、港幣存款兌換為其他貨幣時的匯率較當初兌換外幣、港幣時的匯率為差，則可能會因而蒙受本金損失。

由香港上海滙豐銀行有限公司（澳門分行）和滙豐人壽保險（國際）有限公司（澳門分公司），於百慕達註冊成立之有限公司訂立共同刊發