

## **Terms and Conditions of Insurance and Time Deposits Preferential Offer**

### **When is the Insurance and Time Deposits Preferential offer (“Offer”) available**

1. The Offer is available from 1 April 2025 to 30 June 2025.

### **Who can enjoy the offer and Conditions of the Offer**

2. Eligible Clients<sup>1</sup> 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 Eminent Goal Multi-Currency Insurance Plan / HSBC Wealth Goal Insurance Plan III / 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/ HSBC Wealth Select Protection Linked 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/CNY/AUD/CAD/GBP/EUR/NZD 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 HKD 10,000 / MOP 10,000 / USD 2,000/CNY9,000/AUD 2,000/CAD 1,800/GBP 1,000/EUR 1,200/NZD 2,100.
4. The offered currencies, interest rates and deposit periods are subject to our discretion. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. 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.

### **How can you enjoy the offer**

5. To enjoy the Offer, Eligible Clients must:
  - a. Apply for Eligible Insurance Plan(s)<sup>2</sup> during the Promotional Period through HSBC Life and
  - b. Successfully set up a time deposit with an amount not exceeding the following (whichever is lower):
    - i) three times of the annualized new premium with annual premium or aggregate premium payment term; or
    - ii) the single premium amount of the Eligible Insurance Plan(s) with single-premium payment term; or
    - iii) MOP5,000,000 (or its HKD/USD/CNY/AUD/CAD/GBP/EUR/NZD equivalent), and
  - c. the time deposit must be placed within 30 calendar days from the policy application date of Eligible Insurance Plan(s) (the policy applicate date inclusive), whichever is earlier. In addition, the final

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

<sup>2</sup> Eligible Insurance Plan(s) include: HSBC Eminent Goal Multi-Currency Insurance Plan / 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 / HSBC Wealth Select Protection Linked Plan

amount of the time deposit will depend on the exchange rate at the moment of the deposit application.

- d. Successfully set up a time deposit with an amount no more than or equal to your Eligible Fund Amount<sup>3</sup> via any of the Bank branches<sup>5</sup>, and
  - e. Successfully set up a time deposit with the currency, deposit period and deposit amount matching the conditions of the offer.
6. For aggregate premium, the annualized new premium refers to the first year premium required by the policy. The calculation of the eligible time deposit amount is subject to clause 5b.
7. When Eligible Clients set up the time deposit, they must bring along the policy of the Eligible Insurance Plan as a supporting document.
8. 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).
9. 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.

#### **Read before you enjoy the Offer**

10. We can change or cancel the Offer or amend the terms and conditions. Please check with HSBC 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 Eligible Clients 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.
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

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<sup>3</sup> Eligible Fund Amount: refer to clause 5b

<sup>4</sup> Not applicable to non-referral customer.

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



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 deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency 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.

Preferential interest rate offer should not be treated as an inducement or solicitation to purchase an Eligible Insurance Plan by the Eligible Clients, whose decision to purchase an insurance plan or other financial products should be based on customer's financial needs analysis and independent from the availability of the Offer. HSBC does not impose pressure on Eligible Clients to set up any time deposits whether before or after their decision to purchase an insurance plan.

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)

## 保險及定期存款優惠條款及細則

### 保險及定期存款優惠(「優惠」)推廣期

1. 優惠推廣期為 2025 年 4 月 1 日至 2025 年 6 月 30 日。

### 優惠對象及詳情

2. 合資格客戶<sup>1</sup>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:滙豐多元貨幣保險計劃/滙豐保險計劃 III/滙豐保險計劃/滙豐人生保險計劃/滙豐優越醫療保險計劃/滙豐環球壽險計劃/滙豐裕達年金計劃/滙豐保障相連保險計劃,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、美金、人民幣、澳元、加拿大元、英鎊、歐元或紐西蘭元定期。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/美元 2,000 元/人民幣 9,000 元/澳元 2,000 元/加拿大元 1,800 元/英鎊 1,000 元/歐元 1,200 元或紐西蘭元 2,100 元。

4. 優惠適用的貨幣、利率及存款期以滙豐銀行決定為準。此年利率或會因應當時市場情況而有所更改。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。

### 如何獲享優惠

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<sup>2</sup>;及
- b. 所開立之定期存款金額不多於(以較低金額者為準):
  - i) 所成功申請合資格保險計劃首 3 年的年度化新保費總值(適用於年繳保費或合計保費)或

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<sup>1</sup> 合資格客戶即於優惠期內合資格保險計劃的客戶

<sup>2</sup> 合資格保險計劃包含:滙豐多元貨幣保險計劃/滙豐保險計劃 II/滙豐保險計劃/滙豐人生保險計劃/滙豐優越醫療保險計劃/滙豐環球壽險計劃/滙豐裕達年金計劃/滙豐保障相連保險計劃

- ii) 所成功申請合資格保險計劃躉繳保費(適用於躉繳保費)或
  - iii) 澳門元 5,000,000 (或其 港元、美金、人民幣、澳元、加拿大元、英鎊、紐西蘭元等值) ;
  - 及
  - c. 於合資格保險計劃申請的 30 個曆日內(包括保單申請日期) 或之前開立定期存款，以日期較前者為準；此外，定期存款的最終金額將取決於存款申請時的匯率。
  - d. 透過滙豐銀行分行<sup>3</sup>, 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<sup>5</sup>; 及
  - e. 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. 以總保費形式繳付的人壽保險保單，年度化新保費是指保單要求的首年保費。可享用此優惠的定期存款金額必須為符合條款5b的前提下開立。
7. 合資格客戶設立定期存款時，須攜帶合資格保險計劃的保單作為證明文件。
8. 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。
9. 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。

#### **獲享優惠前須注意事項**

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。

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<sup>3</sup> 非轉介客戶須出示保單以供確認

<sup>4</sup> 不適用於非轉介客戶

<sup>5</sup> 合資格資金: 參考條款 5b

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。倘若您選擇將外幣存款兌換為其他貨幣時的匯率較當初兌換外幣、港幣及人民幣時的匯率為差，則可能會因而蒙受本金損失。

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，滙豐均不會強逼合資格客戶設立任何定期存款

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