



TravelSurance 2025 Offers (“Offers”)

General Terms and Conditions

1. The Offers (as set out in Clause 3 below) are provided by QBE Hongkong & Shanghai Insurance Limited - Macau Branch ("QBE Macau").
2. The Offers are applicable to customers who meet all of the following criteria (“Eligible Customer”):
 - a. Limited time offers - Submit a completed application for a TravelSurance policy through The Hongkong and Shanghai Banking Corporation Limited Macau Branch ("HSBC") between 31 March 2025 to 02 May 2025 (both dates inclusive).
 - b. Exclusive offers for HSBC credit cardholders - Submit a completed application for a TravelSurance policy through The Hongkong and Shanghai Banking Corporation Limited Macau Branch ("HSBC") between 01 January 2025 to 31 December 2025 (both dates inclusive).
3. Subject to all the terms and conditions herein, offers include:
 - a. Limited time offers - Apply for TravelSurance between 31 March 2025 to 02 May 2025 (both dates inclusive) to get:
 - i. Single Trip TravelSurance - 20% off
 - ii. MultiTrip TravelSurance - 5% off your first year’s premium
 - iii. (For multi-trip only) China Medical Card - 5% off for the first year’s premium
 - b. Exclusive offers for HSBC credit cardholders - Apply for TravelSurance between 01 January 2025 to 31 December 2025 (both dates inclusive) to get:
 - i. Single Trip TravelSurance - 20% off
 - ii. MultiTrip TravelSurance - 5% off your first year’s premium
 - iii. (For multi-trip only) China Medical Card - 5% off for the first year’s premium
4. Policy nonrefundable. No premium shall be refunded once the Policy is issued.
5. The Offers are not exchangeable for cash and are not transferrable.
6. In case of any dispute arising from the Offers, the decision of HSBC and QBE Macau shall be final and conclusive.
7. HSBC and QBE Macau reserve the right to alter or terminate the Offers (in whole or in part) and/or amend the general terms and conditions at any time without prior notice.
8. These terms and conditions of the offer shall be construed in accordance with and governed by the laws of the Macau Special Administrative Region.

Disclaimer: The general insurance policies are underwritten by QBE Hongkong & Shanghai Insurance Limited - Macau Branch ("QBE Macau"), which is authorized and regulated by the Autoridade Monetária de Macau ("AMCM") to carry on general insurance business in Macau. QBE Macau is part of QBE Insurance Group. QBE Macau will be responsible for providing your insurance cover and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited, Macau Branch ("HSBC") is registered in accordance with the AMCM's stipulations as an insurance agent in the Macau SAR. General insurance plans are products of QBE Macau but not HSBC. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into dispute process with you. On the other hand, for any disputes over the terms and conditions of your policy, QBE Macau will resolve with you directly.

Issued by The Hongkong and Shanghai Banking Corporation Limited (Macau Branch).