

Terms and Conditions for HSBC Visa Credit Cardholders (“Promotion”)

When can you enjoy the Promotion

1. The promotional period for the Promotion is from 1 April to 30 June 2026, both dates inclusive (“**Promotional Period**”). All application for Eligible Insurance Plan(s) (as defined under Clauses 6 below) must be submitted during the promotional period.

What is the Promotion

2. During the promotional period, you can receive the following premium rebate in the form of RewardCash (“**Premium Rebate**”) by making any successful application of Eligible Insurance Plan(s) and pay by an Eligible Credit Card:

Premium Amount of an Eligible Insurance Plan (Before any applicable discount)	Premium Rebate in form of RewardCash
From HK\$ 5,000 to HK\$ 59,999	\$50 RewardCash
From HK\$ 60,000 to HK\$ 99,999	\$150 RewardCash
From HK\$ 100,000 to HK\$ 599,999	\$300 RewardCash
From HK\$ 600,000 or above	\$1,800 RewardCash

You can receive a maximum of \$1,800 RewardCash per application for Eligible Insurance Plan(s) under this Promotion.

3. The Premium Rebate under this Promotion will form part of the policy contract upon the respective policy being issued if the requirements of the Premium Rebate under the Promotion’s terms and conditions, as stated in clause 4, 5 & 6, are fulfilled. The following apply for Premium Rebate under this Promotion:
 - (i) The corresponding Premium Rebate will be credited to the eligible Cardholder's Eligible Credit Card account after the end of the cooling off period of the applied policy, on or before 31 December 2026.

Application Sign Date (Both dates inclusive)	Policy Issue Date (Both dates inclusive)	Date which the Premium Rebate will be credited (“Premium Rebate Fulfilment Date”)
1 April 2026 – 30 June 2026	1 April 2026 – 30 September 2026	On or before 31 December 2026

- (ii) If the eligible Cardholders does not hold a valid Eligible Credit Card at the time of Premium Rebate, no Premium Rebate will be rewarded.
- (iii) No Premium Rebate will be offered if the eligible Cardholders cancels the issued policy within the cooling off period.



- (iv) If the eligible Cardholders cancel the issued policy(ies) after the cooling off period but before the Premium Rebate is paid, the Premium Rebate for the respective Eligible Insurance Plan(s) will be completely forfeited without any further notice.
- (v) If there is a change of policyholder for the Eligible Insurance Plan after the policy is issued, Premium Rebate will be offered to the eligible Cardholders when the policy was issued according to the date specified in 3(i).

How can you enjoy the Promotion

- 4. You can enjoy the Promotion if you:
 - a. hold an Eligible Credit Card and your credit card account is valid and in good standing during the entire promotional period and before the Fulfilment Date;
 - b. make an application for Eligible Insurance Plan(s) and paid by an Eligible Credit Card during the promotional period; and

What these terms mean

- 5. **'Eligible Credit Card'** refers to any personal primary and/ or additional Hong Kong Dollar Visa personal credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) ("**the Bank**").
- 6. **'Eligible Insurance Plan(s)'** refers to any successful application by Cardholder as the policyholder for selected life insurance plans (as determined by HSBC Life (International) Limited ("**HSBC Life**")) all underwritten by HSBC Life, with policy being issued on or before 30 September 2026, and paid by the Cardholder with an Eligible Credit Card during the promotional period. The Promotion is not applicable to any of the following insurance plans: HSBC Swift Save Insurance Plan, HSBC Swift Guard Critical Illness Plan, HSBC Family Protector and HSBC Voluntary Health Insurance Flexi Plan/ HSBC Voluntary Health Insurance One Plan, which are applied for through HSBC public website, Personal Internet Banking or HSBC HK Mobile Banking App, HSBC Wealth Select Protection Linked Plan, HSBC Income Goal Deferred Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan and HSBC Aspire Prime Indexed Universal Life. Any applications with unposted/ cancelled/ refunded premium will not qualify as a successful application of an Eligible Insurance Plan for the purpose of this Promotion. Whether an application of an Eligible Insurance Plan is successful shall be determined at the sole and absolute discretion of the Bank and HSBC Life.
- 7. "**Bank**", "**our**" and "**HSBC**" mean The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns).

Read before you enjoy the Promotion

- 8. Subject to all the terms and conditions herein, the Premium Rebate will be credited to the Eligible Credit Card which is used to settle the premiums of the Eligible Insurance Plan(s). The Premium Rebate cannot be converted into cash and is not transferable.



9. For Eligible Insurance Plan(s) with payment currency denominated in USD, the premiums in USD will be converted to HKD based on the currency exchange rate of 1 USD to 7.8 HKD for calculation of the amount of Premium Rebate, subject to all the terms and conditions herein. However, the actual exchange rate shown on customer's Eligible Credit Card statement can be different due to exchange rate fluctuation.
10. The Premium Amount applicable to this Promotion is calculated according to the following approach:
 - Single premium: single premium divided by 3
 - Annual premium: annual premium amount of the first policy year
 - Monthly premium: monthly premium amount of the first policy year multiplied by 12
 - Aggregate premium: first year premium amount required by the policy
11. Only policyholder(s) whose policy(ies) of the Eligible Insurance Plan(s) is/are still effective during the promotional period and before the Fulfilment Date will be eligible for the Promotion, subject to all the terms and conditions herein.
12. The Bank and HSBC Life can change or cancel the Promotion or amend the terms and conditions without further notice. Please check our website or communication materials for the latest details, availability and terms and conditions of the Promotion.
13. If there is a subsequent cancellation or reversal of any applicable of Eligible Insurance Plan(s) upon which the Premium Rebate has been awarded, the Bank may deduct the Premium Rebate from your credit card account without notice to you.
14. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
15. If the Bank and/or HSBC Life believe or suspect that you have acted in a fraudulent or abusive way, you will not be able to enjoy the Promotion and the Bank and HSBC Life can claw back any Promotion you have enjoyed, or cancel your credit card.
16. No person other than the Cardholders, HSBC Life and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
17. In case of disputes arising out of this Promotion, the decision of the Bank and HSBC Life shall be final and conclusive.



18. Each of the Bank and you submit to the non-exclusive jurisdiction of the courts of Hong Kong Special Administrative Region (Hong Kong) but these terms and conditions may be enforced in the courts of any competent jurisdiction.

19. These terms and conditions are subject to prevailing regulatory requirements

20. These terms and conditions shall be governed and construed in accordance with the laws of the Hong Kong Special Administrative Region ('**Hong Kong**'). In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

Issued by The Hongkong and Shanghai Banking Corporation Limited and HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)