Terms and Conditions for HSBC Mastercard Credit Cardholders ("Promotion")

When can you enjoy the Promotion

1. The promotional period for the Promotion is from 1 July to 30 September 2026, both dates inclusive. All applications for Eligible Insurance Plan(s) (as defined under Clauses 5 below) must be submitted during the promotional period.

What is the Promotion

2. During the promotional period, you can receive the following rewards (collectively referred to as "**Reward**") 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)	**Reward (Worth at)**
From HK$ 300,000 to HK$ 599,999	HK$800 Mandarin Oriental e-Gift Card
From HK$ 600,000 or above	HK$3,600 Mandarin Oriental e-Gift Card

You can receive a maximum of HK$3,600 Mandarin Oriental e-Gift Card per application for Eligible Insurance Plan(s) under this Promotion.

How can you enjoy the Promotion

3. 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
    c. have downloaded Reward+ and registered for HSBC Personal Internet Banking.

What these terms mean

4. **'Eligible Credit Card'** refers to any personal primary and/ or additional Hong Kong Dollar Mastercard personal credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).

5. '**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 31 December 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.

6. "**Bank**", "**our**" and "**HSBC**" mean The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns).

7. '**Reward+**' means HSBC Reward+ mobile application.

Read before you enjoy the Promotion

8. Subject to all the terms and conditions herein, the Reward will be credited to your Reward+ account. The Reward will be available under "My e-Coupons" in RC e-Coupons on Reward+. The Reward 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 Reward, 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. Upon verification and confirmation by the Bank and HSBC Life that the Eligible Insurance Plan(s) qualify for the Promotion, the Reward will be automatically credited to your Reward+ account after the cooling off period of the issued policy according to the below schedule.

Application Sign Date (Both dates inclusive)	**Policy Issue Date (Both dates inclusive)**	**Date which the Reward will be credited ("Fulfilment Date")**
1 July 2026 – 30 September 2026	1 July 2026 – 31 December 2026	On or before 31 March 2027

12. 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.

13. 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.

14. If there is a subsequent cancellation or reversal of any applicable of Eligible Insurance Plan(s) upon which the Reward has been awarded, the Bank may deduct the Reward from Reward+ account without notice to you.

15. The terms and conditions of the Eligible Credit Card, RewardCash Programme, Reward+ and e-Coupons will apply. Use of the Reward is subject to the terms and conditions stipulated by the supplying merchant, Mandarin Oriental Hotel Group. The Bank and HSBC Life are not the supplying merchant(s) of the Reward and does not bear any responsibility and shall have no liability in respect of the delivery of, or the quality of products and services, terms and conditions, service after redemption provided by the supplying merchant, Mandarin Oriental Hotel Group.

16. 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.

17. 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.

18. In case of disputes arising out of this Promotion, the decision of the Bank and HSBC Life shall be final and conclusive.

19. 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.

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

21. 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)