

Terms and Conditions of Exclusive HSBC Life Promotion ("Promotion") for HSBC Premier Mastercard Credit Cardholders

1. The promotional period is from 1 January 2023 to 30 June 2023, both dates inclusive ("Promotional Period"). All Eligible Applications (as defined under Clause 3 below) must be submitted during the Promotional Period.
2. This promotion applies to customers ("Cardholders") holding any personal primary and / or additional HSBC Premier Mastercard Credit Card ("Eligible Credit Card") issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (including its successors and assigns) ("the Bank").
3. "Eligible Applications" refers to any successful application for a policy of any of these insurance plans: HSBC Privileged Term Protection Plan, HSBC Mortgage Protection Plan, HSBC EarlyIncome Deferred Annuity Plan, HSBC Flourish Income Annuity Plan, HSBC Income Goal Insurance Plan II, HSBC Income Goal Deferred Annuity Plan, HSBC Goal Access Universal Life Plan (Protection), HSBC Goal Access Universal Life Plan (Education), HSBC Family Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II, HSBC Health Goal Insurance Plan, HSBC Voluntary Health Insurance Standard Plan and HSBC Voluntary Health Insurance Flexi Plan (collectively called "Relevant Insurance Plan Series"), all underwritten by HSBC Life International Limited ("HSBC Life"), and paid with initial regular premiums by an Eligible Credit Card during the Promotional Period. Any applications towards the Relevant Insurance Plan Series paid by a single premium or any applications with unposted/ cancelled/ refunded premium will not qualify as Eligible Applications for the purpose of this promotion. Whether an Application is an Eligible Application shall be determined at the sole and absolute discretion of HSBC Life and the Bank.
4. For Eligible Applications made through the Bank, the amount of Extra RewardCash credited to the relevant Cardholder will be as follows:

Annualized New Premium of Eligible Applications for the Relevant Insurance Plan Series	Premium Frequency	Amount of Extra RewardCash
From HK\$ 5,000 to HK\$ 59,999	Regular Premiums	\$50 RewardCash
From HK\$ 60,000 to HK\$ 99,999	Regular Premiums	\$300 RewardCash
From HK\$ 100,000 to HK\$ 599,999	Regular Premiums	\$500 RewardCash
HK\$ 600,000 and above	Regular Premiums	\$6,000 RewardCash

5. This Promotion is not applicable to HSBC Global Private Banking Clients applying for a life insurance plan via their Global Private Banking Relationship Manager.
6. For Relevant Insurance Plan Series with payment currency denominated in USD, the premiums in USD will be converted to HKD based on currency exchange rate of 1 USD to 7.8 HKD for calculation of the amount of Extra RewardCash, subject to all the terms herein. However, the actual exchange rate shown on customer's Eligible Credit Card statement can be different due to exchange rate fluctuation.
7. Subject to all the terms herein, the Extra RewardCash will be credited to the credit card which is used to settle the Relevant Insurance Plan Series premiums. The Extra RewardCash cannot be converted into cash and is not transferable.
8. Upon verification and confirmation by HSBC Life and the Bank that the Eligible Applications qualify for the extra RewardCash, the Extra RewardCash will be automatically credited to the Cardholder's Eligible Credit Card account after the cooling off period of the issued policy according to the below schedule:

Application Sign Date	Date which the extra RewardCash will be credited ("RewardCash fulfilment date")
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1 January 2023 – 31 March 2023	On or before 31 May 2023
1 April 2023 – 30 June 2023	On or before 31 August 2023

9. Only Cardholders whose Eligible Credit Card accounts are valid and in good standing during the entire Promotional Period and before the RewardCash fulfilment date will be eligible for the Extra RewardCash, subject to all the terms herein.
10. Only policyholder(s) whose policy(ies) of the Relevant Insurance Plan Series is/are still effective during the entire Promotional Period and before the RewardCash fulfilment date will be eligible for the Extra RewardCash, subject to all the terms herein.
11. Where any Extra RewardCash has been credited to a credit card account and there is a subsequent cancellation or reversal of any eligible application(s) upon which Extra RewardCash has been awarded, HSBC Life and the Bank shall have the right to claw back and will claw back the Cardholder's account with the whole amount of the requisite Extra RewardCash.
12. Fraud and abuse will result in forfeiture of a Cardholder's eligibility to participate in the promotion as well as cancellation of a Cardholder's credit card(s). HSBC Life and the Bank further reserves the right to charge any amount awarded under this promotion directly from the credit card account without prior notice.
13. HSBC Life and the Bank accepts no liability for and makes no representations of warranties regarding the quality of goods or services provided by designated merchants participating in the Bank's RewardCash Programme ("Designated Merchant(s)").
14. The promotion is subject to these terms and conditions, and other terms and conditions stipulated by the Designated Merchant and they are subject to change. The promotion may be terminated by HSBC Life and the Bank and the Designated Merchant at their discretion at any time. The latest details of the promotion and the revised terms and conditions will be made available on the relevant website as soon as practicable (if applicable). HSBC Life and the Bank accepts no liability in respect of any additional offers/ discounts which the Designated Merchant may or may not offer or any changes to the terms and conditions of the Designated Merchant.
15. These Terms and Conditions govern this promotion, and are to be read in conjunction with the General Terms and Conditions for the Bank's RewardCash Programme. In the event of any conflict between these Terms and Conditions and the RewardCash General Terms and Conditions, in respect of this promotion only, these Terms and Conditions shall prevail.
16. No person other than the Cardholder and 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 dispute arising out of the promotion, the decision of HSBC Life and the Bank shall be final and conclusive.
18. These terms and conditions are subject to any prevailing regulatory requirements.
19. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotion materials and these terms and conditions, the English version shall apply and prevail.

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

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