

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

1. The promotional period is from 1 October 2025 to 31 December 2025, both dates inclusive ("Promotional Period"). All application for Eligible Insurance Plan(s) (as defined under Clauses 3 and 4 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. Subject to clause 4 below, "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") underwritten by HSBC Life, and paid by the Cardholder with an Eligible Credit Card during the Promotional Period, with policies being issued on or before 31 March 2026. 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 HSBC Life and the Bank.
4. 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, which are applied for through HSBC public website, Personal Internet Banking or HSBC Mobile, HSBC Wealth Select Protection Linked Plan, HSBC Income Goal Deferred Annuity Plan and HSBC EarlyIncome Deferred Annuity Plan.
5. Application for Eligible Insurance Plan(s) made through the Bank, the amount of Extra RewardCash credited to the relevant Cardholder will be as follows:

Annualized New Premium of an Eligible Insurance Plan (Before any applicable discount)	Amount of Extra RewardCash
From HK\$ 5,000 to HK\$ 59,999	\$50 RewardCash
From HK\$ 60,000 to HK\$ 99,999	\$300 RewardCash
From HK\$ 100,000 to HK\$ 599,999	\$500 RewardCash
HK\$ 600,000 and above	\$6,000 RewardCash

6. This Promotion is also applicable to HSBC Global Private Banking Clients applying for an Eligible Insurance Plan via their Global Private Banking Relationship Manager.
7. For life insurance policies paid with single premium, the annualised new premium would be calculated as: Single Premium x 0.1. For aggregate premium, the annualised new premium refers to the first year premium required by the policy.
8. For Eligible Insurance Plan(s) 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.
9. Subject to all the terms herein, the Extra RewardCash will be credited to the Eligible Credit Card which is used to settle the premiums of the Eligible Insurance Plan(s). The Extra RewardCash cannot be converted into cash and is not transferable.
10. Upon verification and confirmation by HSBC Life and the Bank that the Eligible Insurance Plan 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 Eligible Insurance Plan according to the below schedule:

Application Sign Date	Policy Issue Date	Date which the extra RewardCash will be credited ("RewardCash Fulfilment Date")
1 October 2025 – 31 December 2025	1 April 2025 – 31 March 2026	On or before 30 June 2026

11. 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.
12. Only policyholder(s) of the Eligible Insurance Plan 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.
13. Where any Extra RewardCash has been credited to a credit card account and there is a subsequent cancellation or reversal of any application of Eligible Insurance Plan(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.
14. 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.
15. 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)").
16. 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.
17. 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.
18. 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.
19. In case of dispute arising out of the promotion, the decision of HSBC Life and the Bank shall be final and conclusive.
20. These terms and conditions are subject to any prevailing regulatory requirements.
21. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. 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