



**HSBC Commercial Banking Customers who have successfully applied for HSBC Ruby Global Life Insurance Plan during promotional period can enjoy the following offers\*:**

(For HSBC Commercial Banking Customers only)

Promotional period: Starting from today to 4 February 2019

Payment Method	Premium Discount Offers
Annual Premium Payment	6% of the first year premium amount
Single Premium Payment	3% of the single premium amount

\* Please refer to "General Terms and Conditions" for details of the offers.

**General Terms and Conditions**

- The promotional offers are only applicable to a HSBC Commercial Banking Customer (as defined below in paragraph 5) who successfully submits an application to the Bank's Insurance Sale Manager in respect of a new purchase of HSBC Ruby Global Insurance Plan within the promotional period mentioned above (both dates inclusive) with policy being issued during the period from today to 4 July 2019 (both dates inclusive) and shall at all times be subject to these General Terms and Conditions.
  - For premiums paid on an annual basis, the premium payable for the first year will be calculated as:
    - full annual premium X 0.94.
  - For single premium, the premium payable will be calculated as:
    - single premium X 0.97 .
- If the HSBC Commercial Banking Customer is also entitled to other prevailing promotional offer(s) in respect of the same designated insurance plan, The Hongkong and Shanghai Banking Corporation Limited in the Hong Kong Special Administrative Region (and its successors and assigns) ("HSBC" or the "Bank") ("Hong Kong") and HSBC Life (International) Limited (and its successors and assigns) ("HSBC Life") reserve the right to provide only one of such offers to the customer, at HSBC's and HSBC Life's discretion.
- The offers under this promotion are only applicable to policies applied in company name.
- The offers under this promotion are not exchangeable for cash and are not transferable.
- "HSBC Commercial Banking Customers" are existing commercial banking customers of the Bank at the time of the application.
- HSBC Life reserves the right to accept or reject any application for any plan based on the information provided by the policyholder and/or the life insured during the application.
- For monetary disputes arising between HSBC and the HSBC Commercial Banking Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with the HSBC Commercial Banking Customer; however, any dispute over the contractual terms of the above insurance products should be resolved between HSBC Life and the HSBC Commercial Banking Customer directly.
- The Bank and HSBC Life reserve the right to change these General Terms and Conditions at any time and the offers may be withdrawn and/or terminated by the Bank and HSBC Life at its discretion without prior notice to the HSBC Commercial Banking Customers. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
- All offers under this promotion are provided subject to prevailing regulatory requirements.
- No person other than the HSBC Commercial Banking Customer, the Bank and HSBC Life 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 General Terms and Conditions.
- In the event of dispute, the decision of the Bank and HSBC Life shall be final and conclusive.
- These General Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
- Each of the Bank, HSBC Life and the HSBC Commercial Banking Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these General Terms and Conditions may be enforced in the courts of any competent jurisdiction.

The above life insurance plan is underwritten by HSBC Life (International) Limited ("HSBC Life"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Hongkong and Shanghai Banking Corporation Limited ("the Bank") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The above products are products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details and related charges, please refer to the relevant brochures and policy provisions or contact the Bank's Insurance Sales Manager.