

# Business Loan Protection

Repaying your business loans on time is essential to maintain a good credit rating and ensure adequate cash flow for business operation and expansion. Equally important is the ability to cope with the disruption to your business if your key personnel suffers a critical illness, becomes disabled or passes away.

HSBC Life offers a range of life insurance plans which provides business loan protection solution to help maintain your business' financial viability in times of uncertainty while running your business.

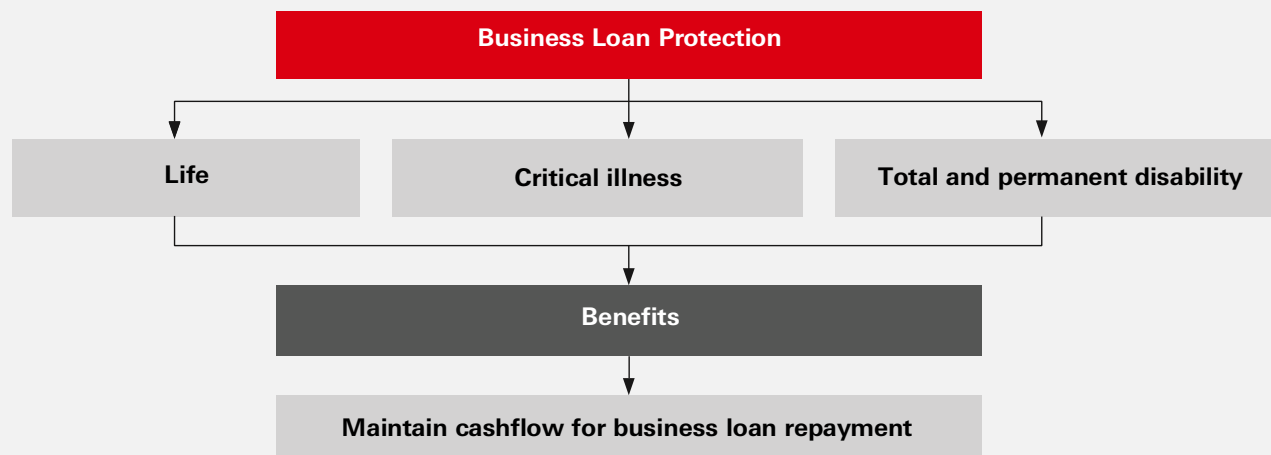
## Benefits

- ◆ Financial Protection
  - Maintain the financial capability to secure or repay outstanding loans if a designated member of your staff becomes critically ill, suffers a total and permanent disability or passes away.
  - When an insured key person suffers a critical illness, life insurance plan could make benefit payments to your company or help repay creditors directly.
- ◆ Transition Planning
  - Help you carry on business as usual until your key person resumes work.
  - Give you the flexibility to recruit a replacement for your key person with comparable qualifications.
- ◆ Liquidity Protection
  - Help maintain cash flow to meet your repayment schedule.
- ◆ Credit Management
  - Protection of the business' loan is often regarded as a pre-requisite by lenders for funding release.
- ◆ Additional Funding
  - If a designated member of your staff becomes critically ill, suffers a total and permanent disability or passes away, your business will be provided with the necessary additional funding to implement new business plans for retaining your existing clientele and attracting new customers.

The product features stated above could be from more than one individual life insurance plan. Please note that insurance product features vary among different plans and are subject to underwriting approval. Please refer to the Product Brochure of the relevant insurance plan for more details. It is recommended that you seek advice from our Insurance Sales Managers if you are looking for any specific product feature.

## How does it work?

The information shown below is intended as a hypothetical case, it is a general summary and for illustration purpose only.



## What's next?

For more information about our business loan protection solutions, please visit any HSBC Business Banking Centre, call 2748 8238 or speak with your Relationship Manager for referral to an Insurance Sales Manager.

## Important Notes:

- All life insurance products are underwritten by HSBC Life (International) Limited (incorporated in Bermuda with limited liability). Policyholder is subject to the credit risk of HSBC Life (International) Limited. If the policyholder discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Any insurance products mentioned in this document are not equivalent to any bank deposit or savings.
- HSBC Life (International) Limited is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries. HSBC Life (International) Limited is authorised and regulated by the Insurance Authority (IA) of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR.
- The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is an insurance agency authorised by HSBC Life (International) Limited.
- The information shown in this document is for reference only and shall not constitute any recommendation or advice to any person or prospective customer. You may consider to seek independent professional advice on business loan protection. The information in this document is not a substitute for professional advice. You should not make any decision or act solely on the basis of any information provided in this document without seeking specific professional advice.
- The policyholder is subject to the credit risk of HSBC Life (International) Limited. Your premiums paid will form part of the assets of HSBC Life (International) Limited. You do not have any rights or ownership over any of those assets. Your recourse is against HSBC Life (International) Limited only.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC and you out of the selling process or processing of the related transaction, HSBC is required to enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the above insurance products should be resolved between HSBC Life (International) Limited and you directly.
- This document contains general information only. It does not constitute any offer for any insurance product. For product details, terms, conditions and exclusions, please refer to the relevant policy contracts, policy provisions, product brochures and policy proposals.