

## **Wellness Benefits for HSBC Mastercard® Commercial Credit Cards (this “Programme”) Programme Terms and Conditions**

### **Eligibility**

1. Unless otherwise specified, the programme period of this Programme is from 5 June 2024 to 4 June 2025, both dates inclusive (the “**Programme Period**”).
2. This Programme only applies to companies or business enterprises (each a “**Company**”) (“**Eligible Company(ies)**”) who have a valid Business Mastercard, Corporate Mastercard, or Purchasing Mastercard issued by The Hongkong and Shanghai Banking Corporation Limited (“**HSBC**” or the “**Bank**”) in the Hong Kong Special Administrative Region (“**Hong Kong**”) issued to their cardholders under the same Company account (“**Eligible Cardholder(s)**” of the “**Eligible HSBC Mastercard Commercial Credit Card(s)**”).
3. In addition, this Programme is only applicable to Eligible Cardholders who are within the age limit of 18 to 64 years old on the start date of the Programme Period or the first date the cardholder becomes an Eligible Cardholder (based on card issuance date of his/her Eligible HSBC Mastercard Commercial Credit Card) during the Programme Period (whichever is later), and whose country/region of residence is not Japan or the United States of America.
4. For the avoidance of doubt, this Programme is provided based on cardholder level regardless of the number of Eligible HSBC Mastercard Commercial Credit Card(s) he/she has during the Programme Period.
5. In addition to these terms and conditions, the terms and conditions of the Bank (the “**Terms and Conditions of the Bank**”) (i) in the HSBC Business Card Programme Agreement; (ii) in the HSBC Business Card Rewards Programme; and (iii) in the Commercial Card Programme – Customer’s Participation Agreement and Conditions of Use (For World Corporate MasterCard/Platinum Purchasing MasterCard) will continue to apply (where applicable to the relevant card programme).

### **Wellness Benefits**

6. **Upon successful Registration** (as defined in Clause 9), Eligible Cardholders may enjoy the following wellness benefits (the “**Wellness Benefits**”) offered by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“**HSBC Life**”), and HSBC acting as the group insurance policyholder for the overseas accidental hospital cash benefit and compassionate death benefit coverages (“**Coverage(s)**”):
  - 6.1. Overseas accidental hospital cash benefit of HKD700 per day and up to 30 days per Accident (as defined in Clause 10.4) during the Programme Period according to Clause 10 (the “**Overseas Accidental Hospital Cash Benefit**”);
  - 6.2. Services supported by HealthyLife (formerly known as HSBC Life Benefits+) app during the Programme Period (the “**HealthyLife App Services**” via the “**HealthyLife App**”) and
    - 6.2.1. Two times complimentary video consultations from 5 June 2024 to 4 December 2024 (both dates inclusive) under the HealthyLife App Services (the “**Video Consultation(s)**” under the “**Two Times Complimentary Video Consultations Offer**” during the “**Two Times Complimentary Video Consultations Offer Period**”) according to Clause 11; and
  - 6.3. Compassionate death benefit of HKD10,000 per Insured Person (as defined in Clause 7) during the Programme Period according to Clause 12 (the “**Compassionate Death Benefit**”).
7. The Overseas Accidental Hospital Cash Benefit and Compassionate Death Benefit are underwritten by HSBC Life and held by HSBC, as a group insurance policyholder. Eligible Cardholders who have consented to enroll for the Wellness Benefits upon successful Registration will become the insured persons (the “**Insured Person(s)**”) under such group insurance policy (“**Policy**”).
  - 7.1. The Coverages of the Overseas Accidental Hospital Cash Benefit and the Compassionate Death Benefit are provided by HSBC who acts in the capacity of policyholder of the group life insurance, but not offering these insurance Coverages at the capacity as an insurance agency for sales of individual insurance products. HSBC reserves the right to suspend, alter or terminate the Coverage(s) (in whole or in part) or amend the relevant provisions of these terms and conditions at its discretion at any time with prior notice.
  - 7.2. Subject to Clause 7.1 above, the Overseas Accidental Hospital Cash Benefit and the Compassionate Death Benefit will continue to be in force for an individual Insured Person provided that HSBC acts in the capacity of policyholder of the group life insurance, whereas HSBC Life acts in the capacity of insurer.
8. **Collection, Use and Sharing of Personal Data**
  - 8.1. **To enroll for the Wellness Benefits, Eligible Cardholder is required to complete Registration with HSBC during the Programme Period, HSBC will then (subject to Eligible Cardholder’s consent where necessary) share such cardholder’s personal data (including name, date of birth, HKID/passport number, gender, email address, and country/region of residency) with our service provider, HSBC Life, for the purpose of providing, processing, and administering of the Wellness Benefits (if applicable) to such cardholder, and HSBC Life may use such personal data in accordance with its Data Privacy Notice which can be downloaded at [www.hsbc.com.hk/content/dam/hsbc/hk/docs/insurance/notice-relating-to-the-personal-data-privacy-ordinance.pdf](http://www.hsbc.com.hk/content/dam/hsbc/hk/docs/insurance/notice-relating-to-the-personal-data-privacy-ordinance.pdf) (applicable to the Overseas Accidental Hospital Cash Benefit and the Compassionate Death Benefit) or the HealthyLife Privacy Notice (applicable to HealthyLife App Services upon signing up the App).**



- 8.2. If the Eligible Cardholders do not agree to Clause 8.1 above, HSBC and/or HSBC Life (as the case may be) will not be able to provide the Wellness Benefits to those cardholders.
- 8.3. If the Eligible Cardholders decide to opt out from/terminate their access to the Wellness Benefits after successful Registration by indicating to opt out from the Wellness Benefits to HSBC, the respective Eligible Cardholders' personal data would no longer be used for the purpose of the Wellness Benefits and those cardholders' access to the Wellness Benefits will be terminated within around 2 to 6 weeks after the request is made and received by HSBC.
- 8.4. Should there be update on the relevant personal data of the Eligible Cardholder after successful Registration, the Eligible Cardholder is responsible to inform HSBC or HSBC Life (as the case maybe) the updated relevant personal data for completion of Clause 8.1 above.
9. **Registration**
- 9.1. The Registration shall be made by an Eligible Cardholder via the Card Medical Assistant of HSBC (the "**Card Medical Assistant**") by:
- 9.1.1. Calling +852 2748 8288 (press # 6 1 after language selection); or
- 9.1.2. Submitting the online call back form at [www.business.hsbc.com.hk/wellness-callback](http://www.business.hsbc.com.hk/wellness-callback) (the "**Online Call Back Form**") for a follow-up call back.
- 9.2. For the avoidance of doubt, the Online Call Back Form is to facilitate the Card Medical Assistant to call the Eligible Cardholders back for follow-up purpose only, NOT for Registration purpose.
- 9.3. Each Eligible Cardholder is only required to register once for the Wellness Benefits regardless of the number of Eligible HSBC Mastercard Commercial Credit Card(s) he/she has during the Programme Period. For the avoidance of doubt, should the Programme Period of the Programme be extended, the Registration made by the Eligible Cardholder will still be valid during the extended Programme Period (the "**Extended Programme Period**") and no further Registration is required for such cardholder during the Extended Programme Period.
- 9.4. Completion of the Registration represents that such cardholder agrees to these Programme terms and conditions and the Data Privacy Notice of HSBC Life (which can be downloaded at [www.hsbc.com.hk/content/dam/hsbc/hk/docs/insurance/notice-relating-to-the-personal-data-privacy-ordinance.pdf](http://www.hsbc.com.hk/content/dam/hsbc/hk/docs/insurance/notice-relating-to-the-personal-data-privacy-ordinance.pdf)).
10. **Overseas Accidental Hospital Cash Benefit**
- 10.1. "**Overseas Accidental Hospital Cash Benefit**" means subject to all the terms and conditions herein, if the Insured Person is, upon recommendation of a Registered Medical Practitioner (as defined in Clause 10.5), registered as an in-patient in a Hospital (as defined in Clause 10.6) for the treatment of a bodily damage caused solely by an Accident ("**Injury**"), HSBC Life will pay the amount of Overseas Accidental Hospital Cash Benefit as stated to the Insured Person on a daily basis. The Overseas Accidental Hospital Cash Benefit shall be payable from the first day of Hospital confinement up to the date of discharge but not exceeding thirty (30) days per Accident.
- 10.2. For the avoidance of doubt, no Overseas Accidental Hospital Cash Benefit will be payable in respect of a Hospital confinement of an Insured Person if such Insured Person ceases to be qualified for the Coverage, no longer holding an Eligible HSBC Mastercard Commercial Credit Card, or the Coverage is terminated on or before the relevant date(s) of Hospital confinement of such Insured Person.
- 10.3. For claiming this Overseas Accidental Hospital Cash Benefit, a Hospital confinement must be over-night and for a minimum period of six (6) consecutive hours, except that no minimum period of Hospital confinement is required in respect of an operation incurred at a recognised day care centre owned and operated as such by a Hospital.
- 10.4. "**Accident**" means an unforeseen and unexpected event of violent, accidental, external and visible nature which shall independently of any other cause be the sole cause of bodily injury and shall happen in any country/region outside Hong Kong.
- 10.5. "**Registered Medical Practitioner**" means any medical practitioner authorised and entitled to practise western medicine in any country/region outside Hong Kong, as accepted by HSBC Life in accordance with the laws of that country/region and who is other than the Insured Person or HSBC or a member of the Insured Person's immediate family.
- 10.6. "**Hospital**" means an establishment recognised, constituted and registered as such under the laws of the territory in which that establishment is situated as a hospital for the care and treatment of sick and injured persons as paying bed patients, and which (i) has facilities for diagnosis and major surgery, (ii) provides twenty-four (24) hours a day nursing services by qualified and registered nurses, (iii) is under the supervision of a qualified and registered physician, and (iv) is not primarily a clinic, a place for alcoholics or drug addicts, a sanatorium, a nature care clinic, a health hydro, a nursing, rest or convalescent home or home for the aged or similar establishment. Any such establishment situated in Hong Kong shall not be considered as a hospital for the purpose of this Overseas Accidental Hospital Cash Benefit.
- 10.7. HSBC Life shall not be liable for and shall not pay any claims of Overseas Accidental Hospital Cash Benefit in respect of any of the followings:
- 10.7.1. Cosmetic or plastic surgery, dental oral or oro-surgical care and treatment of any kind (save and except where necessitated by Injury and provided in an operating theatre of a Hospital under general anaesthetic within ninety (90) days of the Accident), eye refraction, eye tests or fitting of glasses or hearing aids. Surgical mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility or in-vitro fertilization, or sterilization of either sex.



- 10.7.2. Congenital and Pre-existing Conditions. **“Pre-existing Conditions”** means disabilities which existed prior to the effective date of insured benefits for the Insured Person, and which presented signs or symptoms of which the Insured Person was aware or should reasonably have been aware.
  - 10.7.3. Any signs or symptoms first occurred or diagnosed prior to the effective date of insured benefits for the Insured Person, or within the first thirty (30) days following the effective date of insured benefits for the Insured Person.
  - 10.7.4. Expenses directly or indirectly arising from Human Immunodeficiency Virus (HIV) related Disability, including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutation, derivations or variations thereof, which proceeds from an HIV infection occurring prior to the effective date of insured benefits for the Insured Person.
  - 10.7.5. Pregnancy, childbirth (including diagnostic tests for pregnancy and surgical delivery), miscarriage (other than miscarriage caused solely by an Accident), abortion (unless otherwise necessitated by Injury) and prenatal or postnatal care.
  - 10.7.6. Routine or general check ups or routine blood tests, health examinations, check ups or tests not incidental to treatment or diagnosis of a covered disability, inoculation, medication or vaccination for immunization or quarantine purposes.
  - 10.7.7. Treatment directly or indirectly arising from any insanity, geriatric, pschyo-geriatric or psychiatric condition including but not confined to psychoses, neuroses, depression of any kind, anxiety, anorexia nervosa, bulimia, schizophrenia and other behavioral disorders.
  - 10.7.8. Injury, illness, sickness or disease directly or indirectly resulting from or consequent upon:
    - 10.7.8.1. Drug addiction, venereal diseases, alcoholism, or wilful misuse of drugs or alcohol, attempted suicide or intentional self-inflicted injury or participating in an illegal activity.
    - 10.7.8.2. High risk occupations or activities including but not limited to engaging in or taking part in:
      - 10.7.8.2.1. Naval, military or air force service or operations;
      - 10.7.8.2.2. Deep sea diving, mountaineering, aviation, parachuting, parasailing, daring feats or stunts, pot-holing, driving or riding in any kind of race, or work or activities involving dangerous or contaminable substances;
      - 10.7.8.3. War or any act of war, declared or undeclared, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist act.
  - 10.7.9. Charges for accommodation and nursing in any establishment which for any reason is or has effectively become the place of domicile or permanent abode.
  - 10.7.10. Hospitalisation primarily for diagnostic scanning, X-ray examinations or physical therapy, convalescence, rehabilitation, rest or extended care.
- 10.8. Claims with required documents submission for the Overseas Accidental Hospital Cash Benefit must be made within ninety (90) days from the last day of Hospital confinement of the Insured Person according to the claim procedures of HSBC Life.
- 10.9. Overseas Accidental Hospital Cash Benefit shall be terminated on the first 5 June immediately following the birthday when the Insured Person attains the age of seventy (70).
11. **HealthyLife App Services**
- 11.1. To enjoy the HealthyLife App Services, Eligible Cardholder is required to sign up for a HealthyLife App Account (the **“HealthyLife App Account Sign-up”**) from HSBC Life according to the instructions in a welcome email which will be sent from HSBC Life (the **“Welcome Email”**) within around ten (10) to twenty (20) working days from the date of successful Registration of such cardholder.
- 11.2. The HealthyLife App is a digital platform provided in Hong Kong and the Macau Special Administrative Region by HSBC Life. Video consultations are applicable in Hong Kong only.
- 11.3. **Two Times Complimentary Video Consultations Offer**
- 11.3.1. Upon successful completion of HealthyLife App Account Sign-up and booking / redemption of Video Consultation(s) via HealthyLife App during the Two Times Complimentary Video Consultations Offer Period, each Eligible Cardholder (regardless of the number of Eligible HSBC Mastercard Commercial Credit Card he/she has) can enjoy up to two (2) complimentary video consultation services, including and the prescribed medications and their delivery within Hong Kong for one (1) patient each time. Video Consultations are provided by MyDoc Private Limited (**“My Doc”**) via HealthyLife App.
- 11.3.2. The Video Consultation hours on the MyDoc platform are as follows (no services on Sundays and Public Holidays):
- 9:00AM to 6:30PM (HKT) on Mondays to Fridays; and
  - 9:00AM to 12:30PM (HKT) on Saturdays.
- 11.3.3. The Two Times Complimentary Video Consultations Offer is not valid for redemption after the Two Times Complimentary Video Consultations Offer Period.



- 11.3.4. HSBC and HSBC Life do not provide any medical service or advice. The medical services or advice provided by MyDoc are not under HSBC's or HSBC Life's control and are governed by MyDoc's own terms of use. HSBC and HSBC Life shall not be responsible for any personal information submitted to such site, nor the content or operation of such site or any compatibility issues between Eligible Cardholder's electronic device and the site, or where the site may fail to function properly during the Two Times Complimentary Video Consultations Offer Period, or if it cannot be accessed due to any reason, such that the Eligible Cardholder will not be able to access the site in order to redeem the Two Times Complimentary Video Consultations Offer. HSBC and HSBC Life do not warrant or represent on the completeness and accuracy of the advice and/or information provided via the video consultation. HSBC and HSBC Life are not liable for loss, damage, costs or other expenses which the Eligible Cardholder may incur as a result of any services provided by MyDoc. Nothing in this clause will exclude or limit HSBC and HSBC Life's liability for death or personal injury caused by negligence or for any liability which cannot be excluded or limited under applicable law.
- 11.3.5. MyDoc is solely responsible for redeeming and giving effect to the Two Times Complimentary Video Consultations Offer as applicable; and shall provide the products and/or services that are the subject of the Two Times Complimentary Video Consultations Offer to the Eligible Cardholders under MyDoc's own terms and conditions. HSBC and HSBC Life are not responsible for any additional video consultation or offline consultation and treatment. Additional cost in regard of additional consultation shall be borne by the Eligible Cardholder.
- 11.4. Except for the Two Times Complimentary Video Consultations (if applicable), video consultations and prescribed medications are at Eligible Cardholder's own expense.
- 11.5. All products, services, and information related to HealthyLife App are directly sold and supplied by HSBC Life and/or the relevant merchants (the "**Relevant Merchants**"), who are solely responsible for all related obligations and liabilities. HSBC is not responsible for and shall have no liability regarding the quality of goods and services provided by HSBC Life and/or the Relevant Merchants or any additional offers/discounts which HSBC Life and/or the Relevant Merchants may or may not offer.
- 11.6. HealthyLife App Services shall be terminated on the first 5 June immediately following the birthday when the Insured Person attains the age of seventy (70).
- 11.7. Other terms and conditions from HealthyLife App and/or HSBC Life shall also apply. Please check with HSBC Life for the details and the relevant terms and conditions.

## 12. **Compassionate Death Benefit**

- 12.1. "**Compassionate Death Benefit**" means subject to all the terms and conditions herein, if the Insured Person dies while this Policy is in force, HSBC Life will pay the amount of Compassionate Death Benefit as stated to that Insured Person's estate.
- 12.2. Compassionate Death Benefit is payable regardless of the reason of death, subject to all the terms and conditions herein, requirements for supporting documents and/or procedures as may be required by HSBC Life for supporting the death claim.
- 12.3. For the avoidance of doubt, no Compassionate Death Benefit will be payable in respect of death of an Insured Person if such Insured Person ceases to be qualified for the Coverage, no longer holding an Eligible HSBC Mastercard Commercial Credit Card, or the Coverage is terminated on or before the date of death of such Insured Person.
- 12.4. Claims with required documents submission for the Compassionate Death Benefit must be made within ninety (90) days of the death of the Insured Person according to the claim procedures of HSBC Life.
- 12.5. Compassionate Death Benefit shall be terminated on the first 5 June immediately following the birthday when the Insured Person attains the age of seventy (70).

## **General**

13. The Wellness Benefits cannot be used in conjunction with other promotional offers, are not transferrable, and cannot be exchanged for cash.
14. HSBC and/or HSBC Life shall not be liable for any damages, losses, claims, costs or proceedings incurred or suffered by the Eligible Cardholders as a result of their participation and/or usage of the Wellness Benefits (to the extent permitted by applicable laws).
15. In case of disputes arising out of this Programme, the decision of HSBC and HSBC Life shall be final and conclusive.
16. HSBC and/or HSBC Life may reserve the right to suspend and/or terminate granting of any benefits/offers under this Programme, and/or vary these terms and conditions at any time with prior notice. HSBC and HSBC Life accept no liability for any such change or suspension/termination.
17. HSBC Life reserves the right and discretion to require evidence and documents (to the satisfaction of HSBC Life) to support any claim under the Coverage.
18. In the event of any conflict between these terms and conditions and the Terms and Conditions of the Bank, these terms and conditions shall take precedence.
19. No person other than HSBC, HSBC Life, the Eligible Company and the Eligible Cardholder 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.
20. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.
21. These terms and conditions are governed by and construed in accordance with the laws of Hong Kong. Each of HSBC, HSBC Life, the Eligible Company and the Eligible Cardholder submits to the non-exclusive jurisdiction of the courts of Hong Kong but these terms and conditions may be enforced in the courts of any competent jurisdiction.

**Reminder: "To borrow or not to borrow? Borrow only if you can repay!"**

