

HSBC Life Shield and Enhanced Care II rider Discount Campaign – Terms & Conditions

1. This promotion is offered by HSBC Life (Singapore) Pte. Ltd. (“HSBC Life”) to all Eligible Customers (as defined below) who have successfully purchased the following basic plan(s) (collectively the “Eligible Policies”, and each an “Eligible Policy”) including the applicable rider(s) (collectively the “Eligible Riders”, and each an “Eligible Rider”) between 1 April 2026 and 31 March 2027 (both dates inclusive) or such other date(s) as may be determined by HSBC Life at its discretion (“Promotion Period”):

Eligible Policies:	Eligible Riders:
1. HSBC Life Shield - Plan A - Plan B - Standard Plan	1. HSBC Life Enhanced Care II Rider - Plan A - Plan B - Standard Plan

2. To be eligible for this promotion, the following criteria must be fulfilled:
- i. application for the Eligible Policies and/or Eligible Riders must be submitted to, and received by, HSBC Life within the Promotion Period;
 - ii. such Eligible Policies and/or Eligible Riders must be issued and incepted by 31 March 2027; and
 - iii. such Eligible Policies and/or Eligible Riders must not be cancelled within the applicable free-look period.
3. Customers who fulfilled all the criteria under paragraph 2 above are referred to as “Eligible Customers”. HSBC Life reserves the right to determine at its discretion whether an Eligible Customer has met all the requirements of this promotion.
4. The applicable promotion during the Promotion Period is as set out below:

Eligible Policies & Eligible Riders	Premium Discount
Basic Plans: 1. HSBC Life Shield - Plan A - Plan B - Standard Plan Riders: 1. HSBC Life Enhanced Care II Rider - Plan A - Plan B - Standard Plan	10% off first-year premiums*

* The Premium Discount applies only to first-year premiums for the Eligible Policy and/or Eligible Rider (before any risk loading, if applicable). The Premium Discount does not apply

to the MediShield Life component or to renewal premiums.

5. Eligible Policies and Eligible Riders are subject to full medical underwriting. Where an Eligible Policy and/or Eligible Rider is accepted with exclusion(s) or risk loading, it remains eligible for this promotion; however, the Premium Discount shall not apply to any additional premiums payable in respect of such risk loading.
6. The promotion will not alter or affect any term, condition and exclusion of the policy contract of the Eligible Policy and Eligible Rider issued. The precise terms, conditions and exclusions of the Eligible Policy and Eligible Rider are specified in the policy contract of the respective policy and rider.
7. HSBC Life may revise any of these terms and conditions, withdraw or alter any part of this promotion by providing reasonable notice. HSBC Life shall not be liable to pay any compensation arising out of or in connection with such revision, alteration or withdrawal. This promotion shall be limited to the distribution and/or sales channel as determined by HSBC Life.
8. HSBC Life's decision on all matters relating to this promotion including determining the eligibility of the Eligible Customers shall be final and binding. No appeals will be entertained.
9. These terms and conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.

The Eligible Policies and the Eligible Riders under this promotion are underwritten by HSBC Life. This advertisement is not a contract of insurance and not for use outside Singapore. The precise terms and conditions are specified in the policy contract of such Eligible Policies and Eligible Riders. This advertisement is for your information only and does not have any regard to your specific investment objectives, financial situation, or particular needs. You may wish to seek advice from a Financial Planner before making a commitment to buy the product, and if you choose not to seek advice, you should consider whether the product is suitable for you. A Product Summary of an Eligible Policy is available and may be obtained from a Financial Planner representing HSBC Life. You should read it before deciding whether to purchase such Eligible Policy and Eligible Rider.

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

All information is correct as of 1 April 2026.