

HSBC Life Plan Smart, Live Well Campaign Terms and Conditions

1. This promotion is offered by HSBC Life (Singapore) Pte. Ltd. ("HSBC Life") to all new to HSBC Life customers who successfully submit an application form via the HSBC Life website and complete an appointment with an HSBC Life Sales Representative, between 13 October 2025 and 31 December 2025 (both dates inclusive) or such other date(s) as may be determined by HSBC Life at its discretion ("Promotion Period") and limited to the first 5,000 applicants, whichever is earlier.
2. To be eligible for this promotion, the following criteria must be fulfilled:
 - i. application for HSBC Life Plan Smart, Live Well Campaign must be submitted to, and received by, HSBC Life within the Promotion Period;
 - ii. the appointment with an HSBC Life Sales Representative must be completed by 31 December 2025;
 - iii. the applicant must be aged 21-65 years old on his/her next birthday (Age Next Birthday) at the date of application (i.e. the date the application is submitted on the HSBC Life website); and
 - iv. the applicant must be a new to HSBC Life customer, who is defined as a customer that does not have an in force policy with HSBC Life as of date of application.
3. An applicant will be considered as an "Eligible Applicant" when all of the criteria under paragraph 2 above are met. HSBC Life Sales Representatives, HSBC Life's Authorized Distributor Parties and their spouses are not eligible to participate in this Promotion. HSBC Life reserves the right to determine at its discretion whether an Eligible Applicant has met all the requirements of this promotion.
4. The applicable promotion during the Promotion Period is as set out below:
 - i. Eligible Applicants that successfully submit an application form via the HSBC Life website and complete an appointment with an HSBC Life Sales Representative will get a S\$30 GrabGifts Voucher.
 - ii. Each Eligible Applicant is only entitled to one (1) S\$30 GrabGifts Voucher.
5. This promotion is valid in conjunction with other customer campaigns, promotions, privileges, and vouchers.
6. HSBC Life reserves the right to revise any of these terms and conditions, withdraw or alter any part of this promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same. In addition, this promotion shall be limited to the form of channel as determined by HSBC Life. HSBC Life reserves the right to change the form of channel as and when it deems fit.

7. HSBC Life reserves the right to reject any applicant from the Campaign at any time without prior notice for any reason. No applicant shall be entitled to any payment or compensation from HSBC Life should they have been rejected.
8. By applying for HSBC Life Plan Smart, Live Well Campaign, each applicant agrees that HSBC Life, and its representatives or agents may: (i) collect, use and disclose his/her personal data for the purposes set out in the HSBC Life Data Privacy Notice which can be found [here](#) and (ii) send him/her marketing and promotional materials from the HSBC Group* using the following channels** (a) Email, and/or (b) Mobile message, and/or (c) Call, and/or (d) Post.

*HSBC Life, its holding companies, affiliates, subsidiaries and associated entities and their respective agents, authorised service providers and third parties.

** If you have previously opted out of receiving marketing and promotional materials, please note that this supersedes your previous instruction.

9. The S\$30 GrabGifts Voucher will be given to the Eligible Applicant in the form of a redemption email sent by HSBC Life. Eligible Applicants will receive the redemption email within 3 working days after completing an appointment with an HSBC Life Sales Representative. The redemption email will be triggered to the email address as per the application form. Any lost redemption email will not be replaced. After the Eligible Applicant has received his/her redemption email which contains a unique redemption code, the Eligible Applicant may follow the steps on the redemption email to redeem his/her Grab voucher. The S\$30 GrabGifts Voucher must be redeemed by the date set in the redemption email. Unredeemed S\$30 GrabGifts Voucher will be forfeited and there will be no replacement of the S\$30 GrabGifts Voucher and no cash vouchers in lieu to be provided should the Eligible Applicant decide not to redeem the S\$30 GrabGifts Voucher. The S\$30 GrabGifts Voucher is not exchangeable for cash or other rewards.
10. HSBC Life's decision on all matters relating to this promotion including determining the eligibility of the Eligible Applicants shall be final and binding. No appeals will be entertained.
11. 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.

This advertisement is not a contract of insurance and not for use outside Singapore. The precise terms and conditions of any contracts of insurance you may enter into with HSBC Life are specified in the policy contract of the relevant policy. 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 any products, and if you choose not to seek advice, you should consider whether the product is suitable for you. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. If you wish



to purchase any products from HSBC Life, please obtain a product summary (and/or other relevant documents) from a Financial Planner representing HSBC Life. You should read it before deciding whether to purchase any products.

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 October 2025.