



HSBC Life True Wealth, Truly Guarded Campaign – Meet-up Gift Terms & Conditions

1. This promotion is offered by HSBC Life (Singapore) Pte.Ltd. ("HSBC Life") to all customers who successfully submits an interest form via the HSBC Life website and completes an appointment with an HSBC Life Sales Representative between 16 January 2026 and 30 April 2026 (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 6,000 applicants, whichever is earlier.
2. To be eligible for this promotion, the following criteria must be fulfilled:
 - I. application for HSBC Life True Wealth, Truly Guarded 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 30 April 2026;
 - 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).
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 Authorised 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 interest form via the HSBC Life website and complete an appointment with an HSBC Life Sales Representative will get one (1) exclusive HSBC Life True Wealth Guardian blind box ("Meet-up Gift")
 - II. Each Eligible Applicant is only entitled to one (1) Meet-up Gift.
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 True Wealth, Truly Guarded 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.



*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 Meet-up Gift 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 the Meet-up Gift. The Meet-up Gift must be redeemed by the date set in the redemption email. Unredeemed Meet-up Gift will be forfeited and there will be no replacement of the Meet-up Gift and no cash vouchers in lieu to be provided should the Eligible Applicant decide not to redeem the Meet-up Gift. The Meet-up Gift 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 January 2026.

HSBC Life True Wealth, Truly Guarded Campaign – Purchase Gift Terms & Conditions

1. This promotion is offered by HSBC Life (Singapore) Pte. Ltd. ("HSBC Life") to eligible customers who successfully purchased any personal HSBC Life plans, except HSBC Life Shield and HSBC Life Wealth Invest (collectively the "Eligible Policies", and each an "Eligible Policy") including any applicable riders, between 16 January 2026 and 30 June 2026 (both dates inclusive) or such other date(s) as may be determined by HSBC Life at its discretion ("Promotion Period").
2. To be eligible for this promotion, the following criteria must be fulfilled:
 - I. Customers must have satisfied the eligibility conditions under paragraph 2 of the "Meet-up Gift" section.
 - II. Eligible Policies must be submitted to, and received by, HSBC Life within the Promotion Period;
 - III. the Eligible Policies must be issued and incepted by 30 June 2026;
 - IV. the Eligible Policies must not be cancelled within the free-look period of such Eligible Policies; and
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 Authorised 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:

Table 4A:

Eligible Plans	Qualifying annualised premium	Purchase Gift:
All personal HSBC Life plans, except HSBC Life Shield and HSBC Life Wealth Invest.	\$S1,200 – S\$5,999	One (1) exclusive HSBC Life True Wealth Guardian Blind Box.
	\$S6,000 – S\$19,999	One (1) full set of the exclusive True Wealth Guardian blind boxes. <i>One full set contains five True Wealth Guardians.</i>
	\$S20,000 and above	One (1) full set of the exclusive True Wealth Guardian blind boxes plus an 8-course culinary experience for two.

For single premium policies, the Qualifying Annualized Premium will be based on your single premium divided by 10. Each Eligible Customer is entitled to only 1 purchase gift. HSBC Life will take the earliest incepted Eligible Policy during the Promotion Period by an Eligible Customer as part of this promotion. For Eligible Policies incepted on the same date by an Eligible Customer, HSBC Life will take the Eligible Policy that is of higher Qualifying Annualized Premiums as part of this promotion.

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. The Purchase Gift will be given to the Eligible Customer in the form of a redemption email sent by HSBC Life. Eligible Customers will receive the redemption email within 90 days after the Frelook period. The redemption email will be triggered to the email address as per the policy application. Any lost redemption email will not be replaced. After the Eligible Customer has received his/her redemption email which contains a unique redemption code, the Eligible Customer may follow the steps on the redemption email to redeem his/her Purchase Gift. The Purchase Gift must be redeemed by the date set in the redemption email. Unredeemed Purchase Gift will be forfeited and there will be no replacement of the Purchase Gift or cash vouchers in lieu to be provided should the Eligible Customer decides not to redeem the Purchase Gift. The Purchase Gift is not exchangeable for cash or other rewards.
8. In the event the Eligible Customer cancels the Eligible Policy within 14 days from the policy issuance date, no payment of gold bar and cash gift shall be payable to such Eligible Customer.
9. 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.
10. 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 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. 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. 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. 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.

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