

HSBC Life Wealth Voyage Cashback Campaign – Terms & Conditions

1. This promotion is offered by HSBC Life (Singapore) Pte. Ltd. (“HSBC Life”) to all customers who successfully purchased the following basic plan(s) (collectively the “Eligible Policies”, and each an “Eligible Policy”) including any applicable riders between 15 Sep 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”):

Eligible basic plans:

HSBC Life Wealth Voyage

2. To be eligible for this promotion, the following criteria must be fulfilled:
 - i. application for the Eligible Policies must be submitted to, and received by, HSBC Life within the Promotion Period;
 - ii. the Eligible Policies must be issued and incepted by 31 Jan 2026; and
 - iii. the Eligible Policies must not be cancelled within the within the free-look period of such Eligible Policies.
3. Customers will be considered as “Eligible Customers” when all 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 Customer has met all the requirements of this promotion.
4. The applicable promotion during the Promotion Period is as set out below:

- i. Eligible Policies are entitled to the cashback with the qualifying criteria as follows:

Eligible Plan	Cashback Amount (% of First Premium Paid, SGD)	Maximum Cashback (SGD)
HSBC Life Wealth Voyage	5.0%	5000

- ii. The cashback is determined based on the first premium received by HSBC Life to incept the policy.
 - iii. The cashback is capped at SGD 5,000 per Eligible Policy.
5. The cash gift will be paid to the Eligible Customer within 90 days after the Promotion Period via the Eligible Customer’s PayNow account (registered with such Eligible Customer’s NRIC). Proof of credit into PayNow shall be deemed as conclusive evidence of delivery and receipt. If the cash gift via PayNow is not successful, HSBC Life will do a direct credit and HSBC Life will need the Eligible Customer’s bank statement as proof of account. The cash gift is not exchangeable for other rewards.

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. Where such Eligible Policy is issued but terminated or lapsed within 12 months from its inception date, HSBC Life may, at its sole discretion, recover or claw back the full value of cashback received by the Eligible Customer by demanding such amount from the Eligible Customer or set off such amount against any sum that may be due and payable by HSBC Life under the Eligible Policy.
8. By participating in this promotion, each Eligible Customer undertakes to pay HSBC Life the full amount of the cashback given to such Eligible Customer under this promotion immediately upon request in the event if he/she is no longer eligible to receive or retain the cashback for whatever reason. Each Eligible Customer further agrees that HSBC Life may, at its sole discretion, recover or claw back the cashback and/or set off/deduct such amount against any sums that may be due and payable by HSBC Life under the Eligible Policy.
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.

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 15 Sep 2025.

Terms & Conditions for Q4 2025 Wealth Voyage Campaigns – Additional Start-up Bonus and Additional Loyalty Bonus Campaign

11. These promotions (“Additional Start-up Bonus” and “Additional Loyalty Bonus”) are offered by HSBC Life (Singapore) Pte. Ltd. (“HSBC Life”) to all customers who have successfully purchased the following basic plan(s) (collectively the “Eligible Policies”, and each an “Eligible Policy”) including any applicable riders between 1 October and 31 December 2025 (both dates inclusive) or such other date(s) as may be determined by HSBC Life at its discretion (“Promotion Period”):

Eligible basic plan:
HSBC Life Wealth Voyage

12. To be eligible for these promotions, the following criteria must be fulfilled:
- application for the Eligible Policy must be submitted to, and received by, HSBC Life within the Promotion Period;
 - the Eligible Policy must be received by HSBC Life on or before 31 December 2025;
 - the Eligible Policy must be issued and inceptioned by 31 January 2026; and
 - the Eligible Policy must not be cancelled within the free-look period of such Eligible Policy;
13. Customers who fulfilled all the criteria under paragraph 2 above are referred to as “Eligible Customers” in these terms and conditions. HSBC Life reserves the right to determine at its discretion whether an Eligible Customer has met all the requirements of this promotion.
14. The applicable promotions during the Promotion Period are as set out below:
- Notwithstanding anything to the contrary in the General Provisions of the Eligible Policy, the Eligible Customers will receive an Additional Start-up Bonus and Additional Loyalty Bonus which are in addition to the Start-up Bonus and Loyalty Bonus of the Eligible Policy.

Additional Start-up Bonus

- For policy application with annualised regular premium between \$12,000 to \$23,999 (inclusive of both amounts), we offer additional 20% Start-up Bonus for the first policy year. For policy application with annualised regular premium of \$24,000 and above, we offer additional 30% Start-up Bonus for the first policy year. The Start-up Bonus is calculated as a percentage of the Regular Premium(s) paid depending on the Minimum Investment Period (“MIP”). The total Start-up Bonus during the Promotion Period is represented below (“Additional Start-up Bonus”):

Annualised Regular Premium (SGD/USD)	Start-up Bonus Rate (% of Regular Premium paid)					
	MIP 15		MIP 20		MIP 25	
	Year 1	Year 2	Year 1	Year 2	Year 1	Year 2
\$3,600 to \$11,999	15%	15%	20%	25%	25%	45%
\$12,000 to \$23,999	40%	20%	40%	40%	50%	50%
\$24,000 and above	50%	20%	50%	40%	60%	50%

- The aggregate amount of Start-up Bonus which includes the Additional Start-up Bonus will be allocated to the Regular Premium Account in the form of additional Units in the ILP Sub-Fund(s) chosen based on the prevailing ILP Sub-Fund allocation instructions and selected

premium payment frequency. The Units will be allocated on the Dealing Days of the relevant ILP Sub-Funds as soon as practicable following the date the Start-up Bonus is payable.

- iv. Upon premium reduction, the Additional Start-Up Bonus is considered part of the Start-Up Bonus and is subject to the applicable terms and conditions as set out in the General Provisions of the Eligible Policy.

Additional Loyalty Bonus

- i. The total Loyalty Bonus Rate applicable to the Eligible Customers for the respective MIP is as follows:

MIP	15	20	25
Loyalty Bonus Rate (per annum)	2.00%	2.20%	2.40%

- 15. HSBC Life may revise any of these terms and conditions 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. This promotion shall be limited to the distribution and/or sales channel as determined by HSBC Life.
- 16. Where such Eligible Policy is issued but terminated or lapsed within 12 months from its inception date, HSBC Life may, at its sole discretion, recover or claw back the full value of Additional Start-up Bonus received by the Eligible Customer by demanding such amount from the Eligible Customer or set off such amount against any sum that may be due and payable by HSBC Life under the Eligible Policy.
- 17. Terms that are used but not defined in these terms and conditions shall have the meanings ascribed to them in the General Provisions of the Eligible Policy.
- 18. 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.
- 19. 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 Policy under this promotion is 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 General Provisions of the Eligible 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 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.

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 October 2025.