2026 HSBC Life Prestige Circle Customer Campaign Terms and Conditions

1. This promotion is offered by HSBC Life (Singapore) Pte. Ltd. ("HSBC Life") to all HSBC Life 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, with policy inception date between 8 July 2026 and 31 December 2026 (both dates inclusive) or such other date(s) as may be determined by HSBC Life at its discretion ("Promotion Period") ("Eligible Customer").

2. For a policy to be considered an Eligible Policy, the following criteria must be fulfilled:
   i. the policy must be incepted within the Promotion Period;
   ii. the policy must be of "Qualifying Annualised Premium" S$500,000 and above in a single policy; and
   iii. the policy must not be cancelled within the applicable free-look period.

   For the purposes of this Promotion, "Qualifying Annualised Premium" means the annualised amount of premium payable for an Eligible Policy, applicable riders and supplementary benefits, determined using the premium frequency selected at the time the policy is issued. "Qualifying Annualised Premiums" excludes any other premium contributions such as top-ups or ad-hoc single premiums, recurrent single premiums or any additional premiums other than the base premium paid for the Eligible Policy, as applicable to the Eligible Policy. Any and all disputes relating to the calculation of "Qualifying Annualised Premium" shall be resolved in HSBC Life's sole and absolute discretion.

3. A Customer will be considered an "Eligible Customer" when he purchases a policy fulfilling all the criteria set out in paragraph 2 above. HSBC Life reserves the right to determine at its sole and absolute discretion whether an Eligible Customer has met all the eligibility criteria of this promotion.

4. The applicable promotion during the Promotion Period is as set out below:

Customer category	**Qualifying Annualised Premium**	**Eligible Plans**	**Purchase Gift**
All customers	S$500,000 and above	All personal HSBC Life plans, except HSBC Life Shield and HSBC Life Wealth Invest	One (1) set of Purchase Gift per Eligible Policy, capped at two (2) sets of Purchase Gifts per Eligible Customer (regardless of number of Eligible Policies purchased). The Purchase Gift comprises: i. one (1) "HSBC Life Longevity Blueprint" programme provided by Chi Longevity

			Singapore (valued at S$3,500); and ii. one (1) 2D1N hospitality experience at Four Seasons Hotel Singapore for two (2) persons (valued at S$1,000), inclusive of • breakfast for two (2) persons; and • one (1) 60-minute Botanical Relaxation Massage for two (2) persons

Please note the following in relation to the promotion:

a) For single premium policies, the Qualifying Annualised Premium will be calculated as the amount of your single premium divided by 10.
b) Each Eligible Customer is entitled to only one (1) set of Purchase Gift per Eligible Policy, capped at two (2) sets of Purchase Gifts per Eligible Customer. For the purposes of this promotion, HSBC Life will consider the Eligible Policy with the earliest inception date during the Promotion Period. Where an Eligible Customer has two (2) or more Eligible Policies incepted on the same date, HSBC Life will consider the Eligible Policy with the higher Qualifying Annualised Premiums.
c) The Purchase Gifts offered are provided by third-party vendors and not by HSBC Life. HSBC Life assumes no liability or responsibility whatsoever in respect of the Purchase Gifts. The Purchase Gifts may also be subject to the applicable terms and conditions of the respective third-party vendors. Any claims, complaints or disputes arising from or in connection with the Purchase Gifts shall be directed to and resolved with the respective vendors.

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 Eligible Customer in the form of a voucher included in the HSBC Life Prestige Circle welcome pack sent by HSBC Life. Eligible Customers will receive the welcome pack within 60 days after the Freelook period. The welcome pack will be sent to the

mailing address as per the policy application. After the Eligible Customer has received his/her welcome pack which contains a unique redemption code on the voucher, the Eligible Customer may follow the steps on the voucher to redeem his/her Purchase Gift. The Purchase Gift may be transferable to another individual who must redeem the Purchase Gift directly from the third-party service vendors, subject to applicable terms and conditions of the third-party vendors. The Purchase Gift must be redeemed by the date set in the voucher. 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 Purchase Gift shall be given to such Eligible Customer.

9. No voluntary policy cancellation or premium reduction is allowed within the first two policy years of the Eligible Policy. Should the Eligible Policy be voluntarily cancelled or altered by way of premium reduction within the first two years, we reserve the right to claw back the Purchase Gift from such Eligible Customer. Where the Purchase Gift has been redeemed/ used, we reserve the right to claw back an equivalent amount in cash.

10. By participating in this promotion, each Eligible Customer undertakes to immediately upon HSBC Life's request pay HSBC Life the full amount of the Purchase Gift given to such Eligible Customer under this promotion in the event if he/she is no longer eligible to receive or retain the Purchase Gift for whatever reason. Each Eligible Customer further agrees that HSBC Life may, at its sole discretion, recover or claw back the Purchase Gift and/or set off/deduct such amount against any sums that may be due and payable by HSBC Life under the Eligible Policy.

11. 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 shall be entertained.

12. 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 any 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 (and/or other relevant documents) of an Eligible Policy is available and may be obtained from a Financial Planner representing HSBC Life.

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 July 2026.