

1. This Promotion is applicable for all new applications of eligible regular premium plans, ("Eligible Plans") submitted and received by HSBC Life (Singapore) Pte. Ltd. between 26 February and 31 May 2024 and incepted by 30 June 2024.

2. Eligible Plans are as such: This includes all attaching riders to the basic plan.

HSBC Life Wealth Voyage
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3. This Promotion is applicable for all premium modes (monthly, quarterly, semi-annual, or annual) of the Eligible Plan(s).

Mode of Premium Payment	First Premium Payment
Monthly	2x monthly premiums paid
Quarterly	1x quarterly premiums paid
Semi-Annual	1x semi-annual premiums paid
Annual	1x annual premiums paid

4. The Premium Cash Rebates amount is calculated as a % of the First Premium Paid. Refer to below table:

Annualised Premium (Per Policy)	6,000 to 11,999	12,000 to 23,999	24,000 and above
Minimum Investment Period of 15 years	2%	3%	4%
Minimum Investment Period of 20 years	3%	4%	5%
Minimum Investment Period of 25 years	4%	5%	6%

5. Policies purchased from SingPost distribution channel is not eligible for this campaign.

6. The Premium Cash Rebates will be capped at S\$3,000 per policyholder.

7. First 40 Eligible Policyholders who submit combined Annualised Premium of S\$30,000 and above are eligible for iPhone 15 in 128GB (Black colour) ("Early Bird Gift") worth S\$1,299. Cases must be incepted by **30 June 2024** to be eligible for the Gift.

8. Only policies under annual payment mode are eligible for the Early Bird Gift. Policies under other payment modes (monthly, quarterly and semi-annual) are not eligible.

9. HSBC Life Staff, HSBC Life Sales Representatives and/or the spouse of a HSBC Life Sales Representative or HSBC Life's authorised distributor parties are not eligible for this Early Bird Gift.

10. The Early Bird Gift is in addition to the Premium Cash Rebates.

11. The date of submission is determined by the application received date by HSBC Life.

12. Each policyholder can combine multiple policies (can be different life assured) to meet this minimum combined Annualised Premium of S\$30,000 for the Early Bird Gift.

13. The Early Bird Gift is limited to **ONE** per policyholder.

14. Policyholders must not cancel their Eligible Plans during the fourteen-day (14-day) free look period to be eligible for the Premium Cash Rebates and Early Bird Gift.

15. The Eligible Plan must remain in force for at least 12 months from its inception date.

16. Fulfilment of Premium Cash Rebates and Early Bird Gift will commence 60 days after free look.

17. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately upon HSBC Life's request pay HSBC Life the full amount of the Premium Cash Rebates/Early Bird Gift given to the policyholder under this Promotion, if he/she may no longer be eligible to receive or retain the Premium Cash Rebates/Early Bird Gift. The Eligible Customer further consents and authorises HSBC Life to recover/claw back the Premium Cash Rebates/Early Bird Gift and/or set off/deduct such amount against any sums that may be due and payable by HSBC Life under the relevant Eligible Plan, at HSBC Life's discretion.

18. Under policy assignment, the new policyholder would be the one who is eligible for the Premium Cash Rebates and Early Bird Gift.

19. HSBC Life reserves the right to vary the terms and conditions, withdraw or add any HSBC Life plans to this Promotion at any time without prior notice. All decisions made by HSBC Life in conjunction with this Promotion (including the interpretation of these Terms and Conditions) shall be final and binding on all participants of the Promotion. Appeals will not be entertained.

20. HSBC Life shall not be liable for any liabilities, losses, damages, costs and expenses in conjunction with or resulting from this Promotion.

#### Important Information

The Eligible Plans 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. 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 is available and may be obtained from a Financial Planner representing HSBC Life. You should read it before deciding whether to purchase the 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 26 February 2024.

HSBC Life (Singapore) Pte. Ltd. (Company Reg No. 199903512M)  
Mailing Address: Robinson Road Post Office P.O. Box 1094 Singapore 902144