

**Terms and Conditions**

1. This campaign is offered by HSBC Life (Singapore) Pte. Ltd. ("HSBC Life") to customers, ("Eligible Customers") and is valid from **27 June 2022 to 31 March 2023** (both dates inclusive) or such other date(s) as may be determined by HSBC Life at its discretion ("Promotional Period").
2. Eligible Customers who purchase any HSBC Life Sapphire Prestige Income (SGD/USD) ("Relevant Policy") shall be entitled for a discount which will be directly deducted from the first premium paid (the "Premium Discount"). The Premium Discount is only applicable to the original premium based on single premium of base plan include any attaching rider (if applicable).

**Details of the campaign**

<b>Relevant Policy</b>	<b>Single Premium</b>	<b>Premium Discount</b>
HSBC Life Sapphire Prestige Income ( SGD / USD )	All Cases	2.50%

3. HSBC Life reserves the right to deduct an amount equivalent to the value of the Premium Discount extended to an Eligible Customer in the event that such Eligible Customer surrenders the Relevant Policy within the 30-day service pledge period of the Relevant Policy, or HSBC Life determines that there is fraud on the part of such Eligible Customer.
4. To qualify for this campaign, all insurance policy application(s) in respect of the Relevant Policies must be submitted during the Promotional Period, and the Relevant Policy(ies) must be issued by **28 April 2023**.
5. This campaign is strictly non-transferable and is not valid in conjunction with other premium discount campaigns, unless otherwise specified.
6. HSBC Life reserves the right to determine at its discretion whether any given customer is eligible for this campaign and/or whether such customer has met all of the relevant requirements under these terms and conditions.
7. HSBC Life may, at its discretion, revise any of these terms and conditions, including but not limited to varying the Promotional Period and/or any other date(s) specified above, or withdraw this campaign at any time without prior notice or assuming any liability to any customer.
8. This material is not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment or securities nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The specific investment objectives, personal situation and particular needs of any person have not been taken into consideration.
9. HSBC Life's decision on all matters relating to this campaign including determining the eligibility of the eligible customers shall be final and binding. HSBC Life shall have no obligation to answer any queries or claims arising.
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.