

**HSBC Life Term Protector Perpetual Premium Discount 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 ("Eligible Riders") between 1 January 2026 and 31 March 2026 (both dates inclusive) or such other date(s) as may be determined by HSBC Life at its discretion ("Promotion Period"):

<b>Eligible basic plans:</b>	<b>Eligible Riders:</b>
1. HSBC Life Term Protector (To-Age) 2. HSBC Life Term Protector Prime (To-Age)	1. Advance Total and Permanent Disability Payout II ("Advance TPD II") rider 2. Advance Critical Illness Payout ("Advance CI") rider

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 March 2026; and
  - iii. the Eligible Policies must not be cancelled within the free-look period of such Eligible Policies.
3. The applicable promotion during the Promotion Period is as set out below:

<b>Eligible Basic Plans &amp; Riders</b>	<b>Coverage Term</b>	<b>Perpetual Premium Discount ("Promotion")</b>
Basic plans: 1. HSBC Life Term Protector (To-Age) 2. HSBC Life Term Protector Prime (To-Age)	To age 50 to 85	35%
Riders: 1. Advance Total and Permanent Disability Payout II ("Advance TPD II") rider 2. Advance Critical Illness Payout ("Advance CI") rider	To age 99	20%

- i. The Promotion will only apply to the Basic Plan if an Advance TPD II rider or Advance CI rider, or both riders is/are attached to the Basic Plan at the time of policy application.

ii. For the avoidance of doubt, the following plans and riders are not eligible for the Promotion:

Renewable basic plans and riders
Purchase of basic plan without attaching Advance TPD II or Advance CI rider
Riders other than Advanced TPD II or Advance CI rider

4. If an Eligible Rider is removed throughout the duration of policy term, the premium discount will cease to be applied for the Eligible Policy from the next premium due date.
5. 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.
6. 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 premium discount from such Eligible Customer.
7. By participating in this promotion, each Eligible Customer undertakes to pay HSBC Life the full amount of the premium discount 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 premium discount for whatever reason. Each Eligible Customer further agrees that HSBC Life may, at its sole discretion, recover or claw back the premium discount and/or set off/deduct such amount against any sums that may be due and payable by HSBC Life under the Eligible Policy.
8. 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.
9. 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 1 Jan 2026.