



HSBC Life Dream boldly, live fully customer campaign Terms and 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 23 September 2024 and 31 December 2024 (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 – Life Treasure III
HSBC Life Term Protector
HSBC Life Term Protector Prime
HSBC Life Flexi Protector
HSBC Life Wealth Voyage
HSBC Life Wealth Accelerate
HSBC Life Wealth Harvest
HSBC Life Wealth Abundance

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 2025; and
 - iii. the Eligible Policies must not be cancelled within the free-look period of such Eligible Policies.
3. Customers will be considered as “Eligible Customers” when all of the criteria under paragraph 2 above are met. HSBC Life Staff, 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:

Product Category	Qualifying Annualized Premiums	Cashback on first premium paid** (up to \$5,000 per customer)	Loyalty Incentive* (Dairy Farm vouchers) (up to \$200 vouchers per customer)
<ul style="list-style-type: none"> • HSBC Life – Life Treasure III • HSBC Life Term Protector • HSBC Life Term Protector Prime • HSBC Life Flexi Protector 	S\$2,000 – S\$2,999	5%	\$100
	S\$3,000 - \$3,999	6%	\$125
	S\$4,000 – S\$4,999	7%	\$150
	>=S\$5,000	8%	\$200

Product Category	Qualifying Annualized Premiums	Cashback on first premium paid** (up to \$5,000 per customer)	Loyalty Incentive* (Dairy Farm vouchers) (up to \$200 vouchers per customer)
• HSBC Life Wealth Voyage	S\$12,000 - \$14,999	5%	\$100
• HSBC Life Wealth Accelerate	S\$15,000 - S\$19,999	6%	\$125
• HSBC Life Wealth Harvest	S\$20,000 - S\$29,999	7%	\$150
• HSBC Life Wealth Abundance	S\$30,000 & above	8%	\$200

* Loyalty Incentive is for Existing Customers only.

** For single premium policies, cashback on first premium paid will be based on your single premium divided by 10.

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 cash rebate will be paid to the Eligible Customer within 60 days after the Freelook 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 rebate 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.
8. The Dairy Farm Vouchers ("voucher") will be given to the Eligible Customer in the form of e-vouchers. Eligible Customers will receive a redemption email within 60 days after the Freelook period. The redemption email will be triggered to the email address as per the policy application. Any lost email containing the voucher will not be replaced. The vouchers are not exchangeable for cash or other rewards.
9. In the event the Eligible Customer cancels the Eligible Policy within 14 days from the policy issuance date, no payment of cash rebate and vouchers shall be payable to such Eligible Customer.
10. 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 cash rebate and vouchers from such Eligible Customer.

11. By participating in this promotion, each Eligible Customer undertakes to immediately upon HSBC Life's request pay HSBC Life the full amount of the cash rebate and vouchers given to such Eligible Customer under this promotion in the event if he/she is no longer eligible to receive or retain the cash rebates and vouchers for whatever reason. Each Eligible Customer further agrees that HSBC Life may, at its sole discretion, recover or claw back the cash rebate and vouchers and/or set off/deduct such amount against any sums that may be due and payable by HSBC Life under the Eligible Policy.
12. 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.
13. 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 September 2024.