

1. This campaign is applicable for all new applications of Eligible Plan ("Eligible Customers"), submitted and received by HSBC Life (Singapore) Pte. Ltd. between 8 July and 30 September 2024 and incepted by 31 October 2024.
2. Eligible Customers who purchase HSBC Life Wealth Voyage, that includes all attached riders to the basic plan ("Eligible Plan"), shall be entitled to get the additional Start-up Bonus ("Start-up Bonus").
3. For cases with annualised premium between \$12,000 to \$23,999, we offer additional 20% Start-up Bonus for the first policy year. For cases with annualised premium \$24,000 and above, we offer additional 30% Start-up Bonus for the first policy year. The Start-up Bonus is calculated as a percentage of the Regular Premium(s) paid depending on the Minimum Investment Period ("MIP") selected as set out in the table below. The Start-up Bonus during the campaign period is represented in Table B.

Annualized Regular Premium (SGD/USD)	Start-up Bonus Rate (% of Regular Premium paid)											
	Non-Campaign Period (Table A)						Campaign Period (Table B)					
	MIP 15		MIP 20		MIP 25		MIP 15		MIP 20		MIP 25	
	Year 1	Year 2	Year 1	Year 2	Year 1	Year 2	Year 1	Year 2	Year 1	Year 2	Year 1	Year 2
\$3,600 to \$11,999	15%	15%	20%	25%	25%	45%	15%	15%	20%	25%	25%	45%
\$12,000 to \$23,999	20%	20%	20%	40%	30%	50%	40%	20%	40%	40%	50%	50%
\$24,000 and above	20%	20%	20%	40%	30%	50%	50%	20%	50%	40%	60%	50%

4. The Start-up Bonus is notwithstanding what is stated in the General Provisions of the policy and is in addition to the Start-up Bonus provided in the Policy and is only offered for policies applied during the specified campaign period.
5. The aggregate amount of Start-up Bonus which includes the additional Start-up Bonus will be allocated to the Regular Premium Account in the form of additional Units in the ILP Sub-Fund(s) chosen based on the prevailing ILP Sub-Fund allocation instructions and selected premium payment frequency. The Units will be allocated on the Dealing Days of the relevant ILP Sub-Funds as soon as practicable following the date the Start-up Bonus is payable.
6. Upon premium reduction, the additional Start-Up Bonus is considered part of the Start-Up Bonus and is subjected to the Terms and Conditions stipulated in the General Provisions related to the Start-Up Bonus.
7. The date of submission is determined by the application received date by HSBC Life.
8. The Eligible Plan must remain in force for at least 12 months from its inception date.
9. HSBC Life reserves the right to vary the Terms and Conditions, withdraw or add any HSBC Life plans to this Campaign at any time without prior notice. All decisions made by HSBC Life in conjunction with this Campaign (including the interpretation of these Terms and Conditions) shall be final and binding on all participants of the Campaign. Appeals will not be entertained.
10. HSBC Life shall not be liable for any liabilities, losses, damages, costs and expenses in conjunction with or resulting from this Campaign.

#### 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 8 July 2024.

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