



### 1 July 2025 – 30 September 2025 Special Group Discount Offer

**Eligible HSBC Customers<sup>+</sup> who successfully enroll in the selected life insurance plans during the Promotional Period below can enjoy the following offers:**

<sup>+</sup> If customers cancelled any applications which were submitted or effected on or before the start date of Promotional Period and apply for below selected life insurance plans during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.

#### Promotional Period: 1 July 2025 – 30 September 2025

Eligible Life Insurance Plans	Premium Payment Term	Accumulated Single Premium Amount (SP) / Accumulated Annualized New Premium (ANP) #	First-Year Premium Discount Offer
HSBC Eminent Goal Multi-Currency Insurance Plan (EGIP)	Single Premium	>= USD 3,000,000 OR MOP 24,000,000 OR HKD 24,000,000 OR RMB 19,800,000 OR AUD 4,200,000 OR CAD 3,900,000 OR EUR 2,700,000 OR GBP 2,400,000 OR SGD 3,900,000	6.5%
		>= USD 1,500,000 OR MOP 12,000,000 OR HKD 12,000,000 OR RMB 9,900,000 OR AUD 2,100,000 OR CAD 1,950,000 OR EUR 1,350,000 OR GBP 1,200,000 OR SGD 1,950,000	5.5%
		>= USD 750,000 OR MOP 6,000,000 OR HKD 6,000,000 OR RMB 4,950,000 OR AUD 1,050,000 OR CAD 975,000 OR EUR 675,000 OR GBP 600,000 OR SGD 975,000	4.5%
		>= USD 250,000 OR MOP 2,000,000 OR HKD 2,000,000 OR RMB 1,650,000 OR AUD 350,000 OR CAD 325,000 OR EUR 225,000 OR GBP 200,000 OR SGD 325,000	3.5%
		< USD 250,000 OR MOP 2,000,000 OR HKD 2,000,000 OR RMB 1,650,000 OR AUD 350,000 OR CAD 325,000 OR EUR 225,000 OR GBP 200,000 OR SGD 325,000	2.5%
	3-Year	>= USD 500,000 OR MOP 4,000,000 OR HKD 4,000,000 OR GBP 400,000 OR RMB 3,300,000 OR AUD 700,000 OR CAD 650,000 OR EUR 450,000 OR GBP 400,000 OR SGD 650,000	17%
		>= USD 150,000 OR MOP 1,200,000 OR HKD 1,200,000 OR RMB 990,000 OR AUD 210,000 OR CAD 195,000	15%

		OR EUR 135,000 OR GBP 120,000 OR SGD 195,000	
		>= USD 32,000 OR MOP 250,000 OR HKD 250,000 OR RMB 211,200 OR AUD 44,800 OR CAD 41,600 OR EUR 28,800 OR GBP 25,600 OR SGD 41,600	14%
		< USD 32,000 OR MOP 250,000 OR HKD 250,000 OR RMB 211,200 OR AUD 44,800 OR CAD 41,600 OR EUR 28,800 OR GBP 25,600 OR SGD 41,600	13%
	5-Year	Any	22%
HSBC Family Goal Insurance Plan (FGIP)	5 / 10-Year	Any	12%
	15 / 20-Year		16%
HSBC Flourish Income Annuity Plan (FIAP)	Aggregate Premium	>= USD 300,000 OR MOP 2,340,000	13%
		>= USD 96,000 OR MOP 750,000	12%
		< USD 96,000 OR MOP 750,000	11%
	Annual Premium	>= USD 100,000 OR MOP 780,000	13%
		>= USD 32,000 OR MOP 250,000	12%
		< USD 32,000 OR MOP 250,000	11%
HSBC Flexi Medical Insurance Plan (FMIP)	Any	Any	40%
HSBC Health Goal Insurance Plan (HGIP)	Annual Premium	Any	21%
HSBC Paramount Global Life Insurance Plan (PGIP)	Single Premium	Any	2.6%
	2 / 3-Year		15%
	5-Year		21%
	10-Year		24%
HSBC Wealth Goal Insurance Plan III (WGIP 3)	Single Premium	>= USD 3,000,000 OR MOP 24,000,000	5.5%
		>= USD 1,500,000 OR MOP 12,000,000	4.5%
		>= USD 250,000 OR MOP 2,000,000	3.5%
		< USD 250,000 OR MOP 2,000,000	2.5%
	3-Year	>= USD 100,000 OR MOP 780,000	17%
		>= USD 32,000 OR MOP 250,000	13%
		< USD 32,000 OR MOP 250,000	12%
	5 / 10-Year	Any	21%
	15 / 20-Year		23%
	10 -Year	Any	20%
HSBC Swift Guard Critical Illness Plan (SCIP)			
[Effective from 7 July 2025 till 6 August 2025]			





Eligible HSBC Customers	
Group 1:	Customers who are staff of the eligible companies / organisations (" <b>Eligible Companies</b> "). For the detailed list of Eligible Companies, please check with staff of HSBC Life (International) Limited, Macau Branch.
Group 2:	Customers who have any in-force life insurance policy issued by HSBC Life (International) Limited at point of new application
Group 3:	Customer who has received direct communications via HSBC Life WPS for this offer and the condition will determine by HSBC Life (as defined below) from time to time
Group 4:	Customers who sign the insurance application during Expo event and/or customers who make an appointment booking with HSBC Life Wealth Planning Specialists (WPS) during the Expo and sign the insurance application within one month counting from the end date of the Expo event

# Accumulated ANP / SP refers to the ANP/ SP of all individual policies of the Eligible Life Insurance Plans applied within a month, counting from the date of submission of the first policy, and during the Promotional Period (both dates inclusive).

Remarks: Please refer to the below "Terms and Conditions" for details of the offer and the specific product brochures and terms and conditions for details of the products, including any related charges.

### General Terms and Conditions

- The promotional offer (the "**Promotion**") is only applicable to applications successfully submitted by Eligible HSBC Customers (as defined above) (collectively referred to as "**Eligible HSBC Customers**") to HSBC Life (International) Limited, Macau Branch (the "**Company**") in respect of a new purchase of the abovementioned Eligible Life Insurance Plans (both dates inclusive), within the Promotional period mentioned above (both dates inclusive), with policy being issued by the Company within the period of 1 July 2025 to 30 November 2025 (both dates inclusive). The Promotion shall at all times be subject to these Terms and Conditions.
- Except as set out in clause 4 below, if an Eligible HSBC Customer who is entitled to receive the Promotion is also entitled to other offer(s) under another concurrent promotion run by the Company in the Macau Special Administrative Region ("**Macau**") in respect of the same type of designated product or service (such as Staff Discount offer or Discount Offers for Existing HSBC Bank Account or HSBC Life Policy Holder), such customer is only entitled to receive the offer of the highest value at the Company's discretion.
- In the event of partial / full surrender, lapse or policy termination within the first policy year (applicable to single premium) or prior to the full payment of premium payable for the second policy year (applicable to other premium payment term), the customer will not be entitled to first year premium discount, which amount will be clawed back by HSBC Life at HSBC Life's discretion.  
Death Benefit payment / Partial Surrender payment / Full Surrender payment equals to Death Benefit / Partial Surrender Value / Policy Value minus first year premium discount amount minus indebtedness (if any) minus surrender charges (if any). In the event of Partial Surrender, the first year discount amount being clawed back will be prorated based on the proportion of Partial Surrender Value to policy value.  
If the full surrender value is lower than or equal to the first year premium discount amount, there will be no payout upon the full surrender. In the event of termination due to the death of the life insured in the first policy year, the claw back of first year premium discount will be only exercised on policy issued under guaranteed approval.
- Eligible HSBC Customers who are also eligible for the HSBC Flexi Medical Insurance Plan Family Discount can enjoy a 10% premium discount on top of the Promotion stated in these Terms and Conditions. Both the 10% Family Discount and the Promotion will be calculated based on the original premium (e.g. total premium discount amount = ((10% Family Discount + 40% prevailing premium discount) x first year premium)). Please see the terms and conditions of the 10% Family Discount under "Key Features" section in "Product Brochure" of the FMIP.
- If customers cancelled any applications which were submitted or effected on or before the start date of the Promotional Period and apply for below selected life insurance plans during the Promotional Period, the new life insurance application is ineligible for enjoying this discount offer.
- This offer cannot be used in conjunction with 15% / 17% EGIP 3-year premium payment period option or 17% WGIP3 3-year premium payment period option applications submitted during 1 July 2025 to 30 September 2025 concurrently run by HSBC Life during the above Promotional Period.
- Offers under the Promotion are not applicable to policies applied in a company's name.

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8. The offers under the Promotion are not exchangeable for cash and are not transferable.
9. The amount of total premiums payable under the policy may differ slightly from the total premium(s) payable as shown in Application form due to rounding differences.
10. Copy of staff ID must be submitted with application by Eligible HSBC Customers under Group 1.
11. The Company reserves the right to accept or reject any application for any plan based on the information provided by applicant as the potential policyholder and/or the potential insured/life insured during the application.
12. The Company reserve the right to change these Terms and Conditions at any time, and the offer may be withdrawn and/or terminated by the Company at its discretion without prior notice to the Eligible HSBC Customers or to anyone. The Company do not accept any liability for any such change, withdrawal and/or termination. The Company shall not be liable for any loss, damages, costs or expenses which may arise (directly or indirectly) from any change of these Terms and Conditions, or any exercise of the Company's discretion in respect of the Promotion.
13. All offers under the Promotion are provided subject to prevailing regulatory requirements.
14. No person other than the Eligible HSBC Customer and the Company will have any rights to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
15. In the event of dispute, the decision of the Company shall be final and conclusive. Based on Company internal criteria, the Company may consider some special cases on exceptional basis at the absolute discretion of the Company.
16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
17. These Terms and Conditions are governed by and construed in accordance with the laws of Macau SAR.
18. Each of the Company and the Eligible HSBC Customer submits to the non-exclusive jurisdiction of the courts of Macau, but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

#### **Specific Terms and Conditions**

19. The 2.5%, 3.5%, 4.5%, 5.5% or 6.5% Single Premium Discount (as the case may be) is only applicable to successful applications in respect of a new purchase of EGIP from "Eligible HSBC Customers" mentioned above.
20. The 13%, 14%, 15% or 17% First-year Premium Discount (as the case may be) is only applicable to successful applications in respect of a new purchase of EGIP with a 3-year premium payment period option from "Eligible HSBC Customers" mentioned above.
21. The 22% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of EGIP with a 5-year premium payment period option from "Eligible HSBC Customers" mentioned above.
22. The 12% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of FGIP with a 5/10-year premium payment period option from "Eligible HSBC Customers" mentioned above.
23. The 16% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of FGIP with a 15/20-year premium payment period option from "Eligible HSBC Customers" mentioned above.
24. The 11%, 12%, 13% First-year Premium Discount (as the case may be) is only applicable to successful applications in respect of a new purchase of FIAP with aggregate premium payment option from "Eligible HSBC Customers" mentioned above.
25. The 11%, 12% or 13% First-year Premium Discount (as the case may be) is only applicable to successful applications in respect of a new purchase of FIAP with annual premium payment option from "Eligible HSBC Customers" mentioned above.
26. The 40% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of FMIP from "Eligible HSBC Customers" mentioned above.
27. The 21% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of HGIP from "Eligible HSBC Customers" mentioned above.
28. The 2.6% Single Premium Discount is only applicable to successful applications in respect of a new purchase of PGIP from "Eligible HSBC Customers" mentioned above.
29. The 15% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of PGIP with a 2/3-year premium payment period option from "Eligible HSBC Customers" mentioned above.
30. The 21% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of PGIP

with a 5-year premium payment period option from "Eligible HSBC Customers" mentioned above.

31. The 24% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of PGIP with a 10-year premium payment period option from "Eligible HSBC Customers" mentioned above.
32. The 2.5%, 3.5%, 4.5% or 5.5% Single Premium Discount (as the case may be) is only applicable to successful applications in respect of a new purchase of WGIP3 from "Eligible HSBC Customers" mentioned above.
33. The 12%, 13% or 17% First-year Premium Discount (as the case may be) is only applicable to successful applications in respect of a new purchase of WGIP3 with a 3-year premium payment period option from "Eligible HSBC Customers" mentioned above.
34. The 21% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP3 with a 5 / 10 -year premium payment period option from "Eligible HSBC Customers" mentioned above.
35. The 23% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of WGIP3 with a 15 / 20-year premium payment period option from "Eligible HSBC Customers" mentioned above.
36. The 20% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of SCIP with a 10-year premium payment period option from "Eligible HSBC Customers" mentioned above.
37. For monthly payment of premium, customers are required to
  - Pay the first four/five months' premium upfront with the discount deducted from the initial upfront payment (applicable to EGIP 3-year payment option)
  - Pay the first five months' premium upfront with the discount deducted from the initial upfront payment (applicable to EGIP 5-year payment option or above)
  - Pay the first four months' premium upfront with the discount deducted from the initial upfront payment (applicable to FGIP)
  - Pay the first four months' premium upfront with the discount deducted from the initial upfront payment (applicable to FIAP)
  - Pay the first seven months' premium upfront with the discount deducted from the initial upfront payment (applicable to FMIP)
  - Pay the first five months' premium upfront with the discount deducted from the initial upfront payment (applicable to HGIP)
  - Pay the first four months' premium upfront with the discount deducted from the initial upfront payment (applicable to PGIP 2/3-year payment option)
  - Pay the first five months' premium upfront with the discount deducted from the initial upfront payment (applicable to PGIP 5/10-year payment option or above)
  - Pay the first four/five months' premium upfront with the discount deducted from the initial upfront payment (applicable to WGIP3 3-year payment option)
  - Pay the first five months' premium upfront with the discount deducted from the initial upfront payment (applicable to WGIP3 5-year payment option or above)
  - Pay the first five months' premium upfront with the discount deducted from the initial upfront payment (applicable to SCIP 10-year payment term option)
38. For premium paid on an annual basis, the amount of premium payable in the first year will be calculated as:
  - Full annual premium X 0.87, 0.86, 0.85, or 0.83 (as the case may be) (applicable to EGIP 3-year payment term)
  - Full annual premium X 0.78 (applicable to EGIP 5-year payment term)
  - Full annual premium X 0.88 (applicable to FGIP 5/10-year payment term)
  - Full annual premium X 0.84 (applicable to FGIP 15/20-year payment term)
  - Full annual premium X 0.89, 0.88 or 0.87 (as the case may be) (applicable to FIAP)
  - Full annual premium X 0.6 (applicable to FMIP)
  - Full annual premium X 0.79 (applicable to HGIP)
  - Full annual premium X 0.85 (applicable to PGIP 2/3-year payment term)
  - Full annual premium X 0.79 (applicable to PGIP 5-year payment term)
  - Full annual premium X 0.76 (applicable to PGIP 10-year payment term)
  - Full annual premium X 0.88, 0.87 or 0.83 (as the case may be) (applicable to WGIP3 3-year payment term)





- Full annual premium X 0.79 (applicable to WGIP3 5/10-year payment term)
  - Full annual premium X 0.77 (applicable to WGIP3 15/20-year payment term)
  - Full annual premium X 0.8 (applicable to SCIP 10-year payment term)
39. For single premium, the premium discount provided will be calculated as:
- Single premium x 0.025, 0.035, 0.045, 0.055 or 0.065 (as the case may be) (applicable to EGIP)
  - Single premium x 0.026 (applicable to PGIP)
  - Single premium x 0.025, 0.035, 0.045 or 0.055 (as the case may be) (applicable to WGIP3)
40. For aggregate premium, the premium discount provided will be calculated as follows:
- Full annual premium x 0.11, 0.12 or 0.13 (as the case may be) (applicable to FIAP)
  - Full annual premium x 0.2 (applicable to SCIP)

The above insurance plans are underwritten by HSBC Life (International) Limited, Macau Branch ("the Company"), which is authorised and regulated by the Autoridade Monetária de Macau ("AMCM") to carry on long-term insurance business in the Macau Special Administrative Region. The Company incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries. This product is a product of the Company but not The Hongkong and Shanghai Banking Corporation Limited and it is intended only for sale in the Macau SAR. Your benefit is subject to the credit risk of the Company. Your premiums paid will form part of the Company's assets. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only. In respect of an eligible dispute (as defined in the admissibility scope in the Mediation Scheme for Financial Consumption Disputes) arising between the HSBC Life (International) Limited ("HSBC Life") and you out of the selling process or processing of the related transaction, HSBC Life is required to enter into a Financial Consumption Dispute Mediation process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between the Company and you directly. For product details and related charges, please refer to the relevant brochures and policy provisions.

Issued by HSBC Life (International) Limited, Macau Branch (Incorporated in Bermuda with limited liability)



**2025 年 7 月 1 日至 2025 年 9 月 30 日-特選客戶之折扣優惠:**

合資格滙豐客戶<sup>+</sup>於以下推廣期間成功投保指定人壽保險計劃可享以下優惠:

<sup>+</sup> 如客人取消任何於推廣期開始日或之前遞交/已生效的申請，並於推廣期間申請下列的指定人壽保險計劃，新的人壽保險計劃申請並不符合此保費折扣優惠的資格。

推廣期: 2025 年 7 月 1 日至 2025 年 9 月 30 日

合資格計劃	保費繳付年期	躉繳累積金額保費/年度化新保費累積金額#	首年保費折扣優惠
滙豐多元貨幣保險計劃	躉繳	>= 3,000,000 美元 或 24,000,000 澳門幣 或 24,000,000 港元 或 19,800,000 人民幣 或 4,200,000 澳元 或 3,900,000 加拿大元 或 2,700,000 歐羅 或 2,400,000 英鎊 或 3,900,000 新加坡元	6.5%
		>= 1,500,000 美元 或 12,000,000 澳門幣 或 12,000,000 港元 或 9,900,000 人民幣 或 2,100,000 澳元 或 1,950,000 加拿大元 或 1,350,000 歐羅 或 1,200,000 英鎊 或 1,950,000 新加坡元	5.5%
		>= 750,000 美元 或 6,000,000 澳門幣 或 6,000,000 港元 或 4,950,000 人民幣 或 1,050,000 澳元 或 975,000 加拿大元 或 675,000 歐羅 或 600,000 英鎊 或 975,000 新加坡元	4.5%
		>= 250,000 美元 或 2,000,000 澳門幣 或 2,000,000 港元 或 1,650,000 人民幣 或 350,000 澳元 或 325,000 加拿大元 或 225,000 歐羅 或 200,000 英鎊 或 325,000 新加坡元	3.5%
		< 250,000 美元 或 2,000,000 澳門幣 或 2,000,000 港元 或 1,650,000 人民幣 或 350,000 澳元 或 325,000 加拿大元 或 225,000 歐羅 或 200,000 英鎊 或 325,000 新加坡元	2.5%
	3 年	>= 500,000 美元 或 4,000,000 澳門幣 或 4,000,000 港元 或 3,300,000 人民幣 或 700,000 澳元 或 650,000 加拿大元 或 450,000 歐羅 或 400,000 英鎊 或 650,000 新加坡元	17%
		>= 150,000 美元 或 1,200,000 澳門幣 或 1,200,000 港元 或 990,000 人民幣 或 210,000 澳元 或 195,000 加拿大元 或 135,000 歐羅 或 120,000 英鎊 或 195,000 新加坡元	15%

		>= 32,000 美元 或 256,000 澳門幣 或 256,000 港元 或 211,200 人民幣 或 44,800 澳元 或 41,600 加拿大元 或 28,800 歐羅 或 25,600 英鎊 或 41,600 新加坡元	14%
		< 32,000 美元 或 256,000 澳門幣 或 256,000 港元 或 211,200 人民幣 或 44,800 澳元 或 41,600 加拿大元 或 28,800 歐羅 或 25,600 英鎊 或 41,600 新加坡元	13%
	5 年	任何	22%
滙盛人生保險計劃	5 / 10 年	任何	12%
	15 / 20 年		16%
滙豐裕達年金計劃	合計保費	>= 300,000 美元 或 2,340,000 澳門幣	13%
		>= 96,000 美元 或 750,000 澳門幣	12%
		< 96,000 美元 或 750,000 澳門幣	11%
	年繳	>= 100,000 美元 或 780,000 澳門幣	13%
		>= 32,000 美元 或 250,000 澳門幣	12%
		< 32,000 美元 或 250,000 澳門幣	11%
滙健優越醫療保險計劃	任何	任何	40%
滙康保險計劃	年繳	任何	21%
滙瓏環球壽險計劃	躉繳	任何	2.6%
	2 / 3 年		15%
	5 年		21%
	10 年		24%
滙溢保險計劃 III	躉繳	>= 3,000,000 美元 或 24,000,000 澳門幣	5.5%
		>= 1,500,000 美元 或 12,000,000 澳門幣	4.5%
		>= 250,000 美元 或 2,000,000 澳門幣	3.5%
		< 250,000 美元 或 2,000,000 澳門幣	2.5%
	3 年	>= 100,000 美元 或 780,000 澳門幣	17%



		>= 32,000 美元 或 250,000 澳門幣	13%
		< 32,000 美元 或 250,000 澳門幣	12%
	5/10 年	任何	21%
	15/20 年		23%
滙達保危疾保障計劃 [2025 年 7 月 7 日起至 2025 年 8 月 6 日生效]	10 年	任何	20%

合資格滙豐客戶	
組別一:	合資格公司/機構（「合資格公司」）之員工。有關「合資格公司」的詳細資料，請向滙豐人壽保險（國際）有限公司澳門分公司的員工查詢
組別二:	在申請新保單時，持有任何由滙豐人壽保險（國際）有限公司批核發出之生效的人壽保單的客戶
組別三:	指直接通過本公司的顧問收到此優惠詳情的客戶，合資格客戶條件將由本公司（見下述定義）決定
組別四:	於滙豐人壽保險（國際）有限公司澳門分公司舉辦的展覽或路演活動（「活動」）期間投保的客戶及/或於活動期間與滙豐保險理財顧問預約並在活動結束之日起計 1 個月內投保的客戶

#年度化保費累積金額或躉繳累積保費金額是指在推廣期間(包括首尾兩天)及一個月內(由第一個申請的人壽保險計劃計起)申請的人壽保險計劃的年度化保費或躉繳保費之總和。

備註：優惠詳情請參閱以下條款及細則及指定產品的及宣傳冊子及保單條款及細則，包括收費。

#### 一般條款及細則

- 是次活動之優惠（「優惠」）只適用於合資格滙豐客戶（見上述定義）（統稱為「合資格滙豐客戶」）於上述推廣期間(包括首尾兩天)成功遞交上述合資格人壽保險計劃申請至滙豐人壽保險（國際）有限公司澳門分公司（「本公司」），同時其保單於 2025 年 7 月 1 日至 2025 年 11 月 30 日（包括首尾兩天）成功由本公司批核發出。本優惠受此等條款及細則約束。
- 除下列第 4 項條款提及的情況外，若合資格客戶同時享有以上優惠及本公司於澳門特別行政區（「澳門」）所提供適用於同一類別產品/服務的其他優惠(如員工保費折扣優惠或現有銀行戶口或人壽保單客戶保費折扣優惠)，滙豐保險保留權利，只向該客戶提供價值最高的一項優惠。
- 如在首個保單年度內（適用於躉繳保費）或在已繳清第二個保單年度的保費（適用於其他保費供款年期）之前部分/全數退保、失效或終止保單的情況下，客戶將無法享有首年保費折扣，滙豐保險可能向客戶追回首年保費折扣金額。  
身故賠償金額 / 部分退保價值金額 / 全數退保價值金額 等於 身故賠償 / 部分退保價值 / 本計劃保單價值扣除首年保費折扣金額，再扣除任何債務（如有），再扣除退保費用（如有）。如部分退保，首年保費折扣金額將按部分退保價值與保單價值的比例按比例追回。  
如全數退保價值低於或等於首年保費折扣金額，全數退保時將不予支付。如保單首年因受保人身故而終止，追回的首年保費折扣僅適用於在保證核保下簽發的保單。
- 符合「滙豐優越醫療保險計劃」家庭折扣優惠資格的合資格滙豐客戶，除本條款和條件中所述的優惠外，可獲 10% 保費折扣優惠。而該 10% 家庭保費折扣優惠及本優惠將基於原保費計算（例：總保費折扣 = ((10% 家庭折扣 + 40% 現有保費折扣) x 首年保費)。10% 家庭折扣的詳情及條款及細則可於「滙豐優越醫療保險計劃」的產品冊子中「計劃特點」部分中找到。
- 如客人取消任何於推廣期開始日或之前遞交/已生效的申請，並於推廣期間申請下列的指定人壽保險計劃，新的人壽保險計劃申請並不符合此保費折扣優惠的資格。

6. 於上述推廣期間，本優惠不可與滙豐保險同時所提供的於 2025 年 7 月 1 日至 2025 年 9 月 30 日期間申請的滙豐多元貨幣保險計劃之 3 年保費供款年期 15%/17% 或滙豐保險計劃 III 之 3 年保費供款年期 17% 保費折扣優惠同時使用。
7. 是次推廣活動之優惠不適用於以公司名義投保的保單。
8. 優惠不可轉讓或兌換現金。
9. 由於金額需要作捨入調整，您最後繳交的總保費或會與申請表所列的總保費稍有出入。
10. 組別一之合資格滙豐客戶提交申請時必需附上員工證副本。
11. 本公司將因應可能的保單持有人及／或可能的受保人／受保人於申請期間所提供的資料保留接受或拒絕任何有關計劃之申請的權利。
12. 本公司保留於任何情況下更改條款及細則的權利。本公司亦可能運用酌情權取消及／或終止優惠而毋須事前通知合資格客戶或任何人。本公司不會為相關改變、終止及／或取消決定所引致之影響負上任何責任。因本條款及細則的任何更改而可能造成的任何(直接或間接)損失、損害或支出或任何行使本公司對此推廣的酌情權，本公司概不負責。
13. 是次優惠均受有關的監管條例約束。
14. 除有關合資格滙豐客戶及本公司以外，並無其他人士有權強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
15. 若有任何爭議，本公司保留最終決定權。根據本公司的內部準則，本公司留最終權利特別檢視個別個案。
16. 如英文譯本與中文譯本在文義上出現分歧，概以英文為準。
17. 以上推廣條款及細則受澳門法律所管轄，並按照澳門法律詮釋。
18. 本公司及合資格滙豐客戶受澳門法院之非專屬司法管轄權管轄。本條款及細則可由任何具司法管轄權之法院執行。

#### 特定條款及細則

19. 2.5% / 3.5% / 4.5% / 5.5% / 6.5% 躉繳保費折扣優惠(視乎可享之優惠)適用於上述提及的合資格滙豐客戶成功申請「滙豐多元貨幣保險計劃」的保單。
20. 13% / 14% / 15% / 17% 首年保費折扣優惠(視乎可享之優惠)適用於上述提及的合資格滙豐客戶成功申請「滙豐多元貨幣保險計劃」3 年保費繳付年期的保單。
21. 22% 首年保費折扣優惠適用於上述提及的合資格滙豐客戶成功申請「滙豐多元貨幣保險計劃」5 年保費繳付年期的保單。
22. 12% 首年保費折扣優惠適用於上述提及的合資格滙豐客戶成功申請「滙豐人生保險計劃」5/10 年保費繳付年期的保單。
23. 16% 首年保費折扣優惠適用於上述提及的合資格滙豐客戶成功申請「滙豐人生保險計劃」15/20 年保費繳付年期的保單。
24. 11% / 12% / 13% 首年保費折扣優惠(視乎可享之優惠)適用於上述提及的合資格滙豐客戶成功申請合計保費的「滙豐裕達年金計劃」的保單。
25. 11% / 12% / 13% 首年保費折扣優惠(視乎可享之優惠)適用於上述提及的合資格滙豐客戶成功申請年繳的「滙豐裕達年金計劃」的保單。
26. 40% 首年保費折扣優惠適用於上述提及的合資格滙豐客戶成功申請「滙豐優越醫療保險計劃」的保單。
27. 21% 首年保費折扣優惠適用於上述提及的合資格滙豐客戶成功申請「滙豐康保險計劃」的保單。
28. 2.6% 躉繳保費折扣優惠適用於上述提及的合資格滙豐客戶成功申請「滙豐環球壽險計劃」的保單。
29. 15% 首年保費折扣優惠適用於上述提及的合資格滙豐客戶成功申請「滙豐環球壽險計劃」2/3 年保費繳付年期的保單。
30. 21% 首年保費折扣優惠適用於上述提及的合資格滙豐客戶成功申請「滙豐環球壽險計劃」5 年保費繳付年期的保單。



31. 24% 首年保費折扣優惠適用於上述提及的合資格滙豐客戶成功申請「滙璣環球壽險計劃」10 年保費繳付年期的保單。
32. 2.5% / 3.5% / 4.5% / 5.5% 躉繳保費折扣優惠(視乎可享之優惠)適用於上述提及的合資格滙豐客戶成功申請「滙溢保險計劃 III」的保單。
33. 12% / 13% / 17% 首年保費折扣優惠(視乎可享之優惠)適用於上述提及的合資格滙豐客戶成功申請「滙溢保險計劃 III」3 年保費繳付年期的保單。
34. 21% 首年保費折扣優惠適用於上述提及的合資格滙豐客戶成功申請「滙溢保險計劃 III」5/10 年保費繳付年期的保單。
35. 23% 首年保費折扣優惠適用於上述提及的合資格滙豐客戶成功申請「滙溢保險計劃 III」15/20 年保費繳付年期的保單。
36. 20% 首年保費折扣優惠適用於第 5 項條款提及的合資格滙豐客戶成功申請「滙達保危疾保障計劃」10 年保費繳付年期的保單。
37. 選擇月繳保費的客戶須先
  - 繳付首 4/5 個月保費，而保費折扣將於預繳保費中扣除（適用於 3 年保費繳付年期「滙圖多元貨幣保險計劃」）
  - 繳付首 5 個月保費，而保費折扣將於預繳保費中扣除（適用於 5 年保費繳付年期「滙圖多元貨幣保險計劃」）
  - 繳付首 4 個月保費，而保費折扣將於預繳保費中扣除（適用於「滙盛人生保險計劃」）
  - 繳付首 4 個月保費，而保費折扣將於預繳保費中扣除（適用於「滙豐裕達年金計劃」）
  - 繳付首 7 個月保費，而保費折扣將於預繳保費中扣除（適用於「滙健優越醫療保險計劃」）
  - 繳付首 5 個月保費，而保費折扣將於預繳保費中扣除（適用於「滙康保險計劃」）
  - 繳付首 4 個月保費，而保費折扣將於預繳保費中扣除（適用於 2/3 年保費繳付年期「滙璣環球壽險計劃」）
  - 繳付首 5 個月保費，而保費折扣將於預繳保費中扣除（適用於 5/10 年保費繳付年期「滙璣環球壽險計劃」）
  - 繳付首 4/5 個月保費，而保費折扣將於預繳保費中扣除（適用於 3 年保費繳付年期「滙溢保險計劃 III」）
  - 繳付首 5 個月保費，而保費折扣將於預繳保費中扣除（適用於 5 年或以上保費繳付年期「滙溢保險計劃 III」）
  - 繳付首 5 個月保費，而保費折扣將於預繳保費中扣除（適用於 10 年保費繳付年期「滙達保危疾保障計劃」）
38. 選擇年繳保費的客戶所繳付的首年保費的計算方法為：
  - 原定全年應繳保費額 X 0.87 / 0.86 / 0.85 / 0.83 (視乎可享之優惠)（適用於 3 年保費繳付年期「滙圖多元貨幣保險計劃」）
  - 原定全年應繳保費額 X 0.78（適用於 5 年保費繳付年期「滙圖多元貨幣保險計劃」）
  - 原定全年應繳保費額 X 0.88（適用於 5/10 年保費繳付年期「滙盛人生保險計劃」）
  - 原定全年應繳保費額 X 0.84（適用於 15/20 年保費繳付年期「滙盛人生保險計劃」）
  - 原定全年應繳保費額 X 0.89 / 0.88 / 0.87 (視乎可享之優惠)（適用於「滙豐裕達年金計劃」）
  - 原定全年應繳保費額 X 0.6（適用於「滙健優越醫療保險計劃」）
  - 原定全年應繳保費額 X 0.79（適用於「滙康保險計劃」）
  - 原定全年應繳保費額 X 0.85（適用於 2/3 年保費繳付年期「滙璣環球壽險計劃」）
  - 原定全年應繳保費額 X 0.79（適用於 5 年保費繳付年期「滙璣環球壽險計劃」）
  - 原定全年應繳保費額 X 0.76（適用於 10 年保費繳付年期「滙璣環球壽險計劃」）
  - 原定全年應繳保費額 X 0.88 / 0.87 / 0.83 (視乎可享之優惠)（適用於 3 年保費繳付年期「滙溢保險計劃 III」）
  - 原定全年應繳保費額 X 0.79（適用於 5/10 年保費繳付年期「滙溢保險計劃 III」）



- 原定全年應繳保費額 X 0.77 (適用於 15/20 年或以上保費繳付年期「滙豐保險計劃 III」)
  - 原定全年應繳保費額 X 0.8 (適用於 10 保費繳付年期「滙豐保危疾保障計劃」)
39. 選擇躉繳保費的客戶所得保費折扣的計算方法為：
- 躉繳保費額 X 0.025 / 0.035 / 0.045 / 0.055 / 0.065 (視乎可享之優惠) (適用於「滙豐多元貨幣保險計劃」)
  - 躉繳保費額 X 0.026 (適用於「滙豐環球壽險計劃」)
  - 躉繳保費額 X 0.025 / 0.035 / 0.045 / 0.055 (視乎可享之優惠) (適用於「滙豐保險計劃 III」)
40. 選擇合計保費的客戶所得保費折扣的計算方法為：
- 原定全年應繳保費額 X 0.11 / 0.12 / 0.13 (視乎可享之優惠) (適用於「滙豐裕達年金計劃」)
  - 原定全年應繳保費額 X 0.2 (適用於「滙豐保危疾保障計劃」)

以上保險計劃乃由滙豐人壽保險（國際）有限公司澳門分公司（「本公司」）承保，本公司獲澳門金融管理局（「澳門金管局」）授權及受其監管，於澳門特別行政區經營長期保險業務。本公司是於百慕達註冊成立之有限公司。本公司為滙豐集團旗下從事承保業務的附屬公司之一。本計劃由本公司所承保而非香港上海滙豐銀行有限公司之產品，並只擬在澳門特別行政區銷售。你的利益受本公司的信貸風險所影響。支付的保費將成為本公司資產的一部分，你對任何該等資產均沒有任何權利或擁有權。如追討賠償，你只可向本公司追索。對於滙豐人壽保險（國際）有限公司（「滙豐保險」）與您之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融消費糾紛調解計劃的受理範圍），滙豐保險須與您進行金融消費糾紛調解計劃程序；此外，有關涉及您上述保單條款及細則的任何糾紛，將直接由本公司與您共同解決。有關產品細節及相關費用，請參閱有關之宣傳冊子及保單。

由滙豐人壽保險（國際）有限公司澳門分公司（註冊成立於百慕達之有限公司）刊發