- 1. This campaign is applicable for all new applications of eligible regular premium plans, ("Eligible Plans") submitted and received by HSBC Life (Singapore) Pte. Ltd. between 2 April and 30 June 2024 and incepted by 30 September 2024.
- 2. Eligible Basic plans and riders are as such:

Eligible Basic plans:	Eligible riders attachable to Basic plans:	
HSBC Life Term Protector (To-Age)	Advance Total and Permanent Disability Payout	
	("Advanced TPD") rider	
HSBC Life Term Protector Prime (To-Age)	Advance Critical Illness Payout ("Advanced CI")	
	rider	

- 3. This campaign is applicable for all premium modes (monthly, quarterly, semi-annual or annual) of the Eligible Plan(s).
- 4. Campaign Mechanics:

Eligible plans:	Coverage Term:	Perpetual Premium Discount
 HSBC Life Term Protector (To-Age)/HSBC Life Term Protector Prime (To-Age) Advance Total and Permanent Disability Payout rider 	To age 50 and 75	40%
 Advance Critical Illness Payout ("Advanced CI") rider 	To age 50 and 75	25%
 HSBC Life Term Protector (To-Age)/HSBC Life Term Protector Prime (To-Age) Advance Total and Permanent Disability Payout rider Advance Critical Illness Payout ("Advanced CI") rider 		20%

- 5. The perpetual premium discount is applicable on the Basic Plan, when attached with either Advanced TPD or Advanced CI rider, or both.
- 6. Kindly note that the following is not eligible for the perpetual premium discount:

Linned r dy basic plans and nders
Renewable Basic plans and riders
Purchase of Basic Plan without attaching Advance TPD or Advance CI rider
Riders other than Advance TPD or Advance CI rider

- 7. All decisions made by HSBC Life in connection with this campaign (including the interpretation of terms and conditions of this campaign) shall be final and binding on all participants of the campaign. Appeals will not be entertained.
- 8. HSBC Life shall not be liable for any liabilities, losses, damages, costs and expenses in connection with or resulting from this campaign.
- 9. HSBC Life may at its sole and absolute discretion and without prior notice, withdraw or terminate this campaign or vary the terms and conditions of this campaign.
- 10. In any dispute, HSBC Life's decision will be absolute and final.

Important Information

Term Protector and Term Protector Prime are plans underwritten by HSBC Life (Singapore) Pte. Ltd. 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 2 April 2024.

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