

1. This Campaign is applicable for Eligible Customers who purchase any HSBC Life Shield or HSBC Life Shield and Enhanced Care (“Eligible Plans”), submitted, and received by HSBC Life (Singapore) Pte. Ltd. between 15 April 2024 to 31 July 2024 and Eligible Plans incepted by 31 October 2024.

2. This Campaign is only valid if the customer as life assured of the Eligible Plans satisfies the following criteria (“Eligible Customers”):

Qualifying Criteria
<ol style="list-style-type: none"> 1. Has an existing in-force Integrated Shield Plan (IP) insured with other insurer as life assured. 2. Has not had an IP rejected by other insurers for whatever reason(s). 3. Has an existing in-force non-Shield policy with HSBC Life as the life assured. 4. Is aged 1 to 40 Age Next Birthday (ANB). 5. If the proposed life assured is aged 1 to 18 (ANB) (“Minor Life Assured”), the following criteria must be met: <ol style="list-style-type: none"> i. one parent must be the policyholder for the proposed HSBC Life Shield or HSBC Life Shield and Enhanced Care of the Minor Life Assured; and ii. the parent must (a) be an existing policyholder of HSBC Life Shield or (b) applying for a HSBC Life Shield or HSBC Life Shield and Enhanced Care at the time the parent submits the Minor Life Assured’s application under this campaign. 6. is not pregnant at time of application. 7. Must answer fully, truthfully, and faithfully all 5 health questions in the hardcopy Simplified Issuance Offering (SIO) application form.

3. Eligible Customers can only purchase HSBC Life Shield plan which is corresponding to their existing IP with other insurer, or a lower plan type based on hospital ward class as compared to their existing IP with other insurer.

4. Eligible Customers must provide the following documents together with HSBC Life Shield policy application form:

- a. The latest Certificate of Insurance of Life Assured issued by their existing insurer; and
- b. All supplementary agreement or endorsement issued by their existing insurer in respect of exclusions.

5. Eligible customers who have completed the Hardcopy Simplified Issuance Offering (SIO) application form which is approved by HSBC Life will be entitled to

- a. a 5% discount for their first year premium (“Premium Discount”); and
- b. have their Waiting Period in the new HSBC Life Shield policy commenced from the effective date/commencement date/start date of their last Shield policy with other insurer.

6. Any exclusions imposed by other insurer on the Eligible Customer’s last Shield policy immediately before issuance of the new HSBC Life’s Shield policy will apply to such new HSBC Life Shield policy. HSBC Life will issue an endorsement for setting out the exclusions.

7. Any medical conditions that were asked in the SIO application form but was not disclosed to HSBC Life will be excluded and no claims will be payable for such condition.

8. HSBC Life reserves the right to determine at its discretion whether any customer is eligible for this Campaign and/or whether such customer has met all of the relevant requirements under these terms and conditions.

9. HSBC Life reserves the right to deduct from the refundable premiums an amount equivalent to the value of the Premium Discount extended to an Eligible Customer in the event such Eligible Customer cancels their HSBC Life Shield policy within the 21-day free-look period.

10. 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.

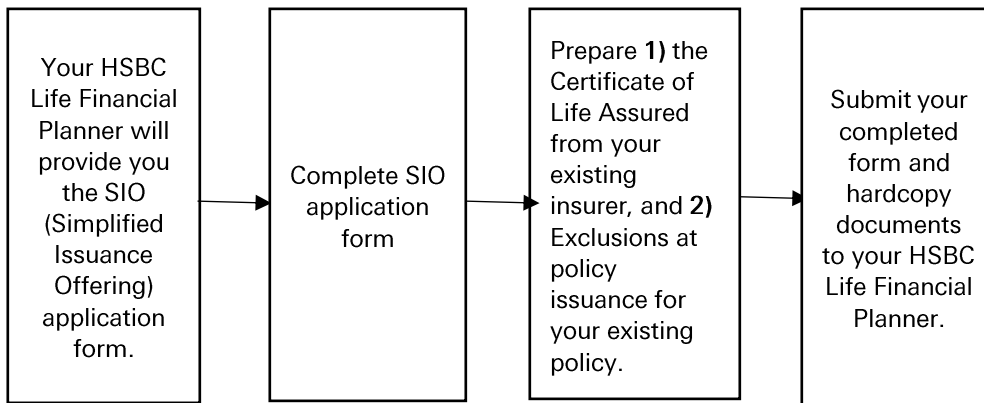
11. HSBC Life shall not be liable for any liabilities, losses, damages, costs and expenses in conjunction with or resulting from this Campaign.

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 1 April 2024.

HSBC Life (Singapore) Pte. Ltd. (Company Reg No. 199903512M)
 Mailing Address: Robinson Road Post Office P.O. Box 1094 Singapore 902144

1. How do I apply for an HSBC Life Shield policy under the 'Shield you deserve for the life you created' campaign?



2. When will the effective date of my new HSBC Life Shield Plan be?

The effective date is based on the inception date of the new Shield Plan under HSBC Life from the application of this campaign.

3. How long is the application process until the policy is inception?

The application process will take between 10 to 17 working days.

4. What happens if the SIO application is not fulfilled?

If the SIO application is not fulfilled, your application will be rejected. You may still apply for coverage under HSBC Life through the standard Full Medical Underwriting Application process.

If your Shield application is not accepted by HSBC Life, your existing Shield policy will not be impacted.

5. Can I still be covered if I have pre-existing conditions?

If your SIO application is accepted, exclusions on pre-existing conditions applied by your current insurer on your existing Integrated Shield policy and/or rider will continue to apply to the HSBC Life Shield policy.

For pre-existing conditions that were developed after the previous Integrated Shield policy was inception, but was not disclosed to us through the 5 health questions in the SIO application, they will be covered.

For pre-existing conditions that were explicitly asked in the SIO application form but customer failed to disclose information on the pre-existing condition in the application form, they will be excluded and no claims will be payable for such condition.

6. Why do I need to apply with my child who is less than 18 years old?

This campaign is only available to applicants 18 years old and above, and family applications at this time.

7. What is a 'Waiting Period'?

"Waiting Period" is the period of time that applies to specific Benefits under the Policy as set out in the Benefits Schedule. This means specific Benefits may commence only after a specified period of time.

8. How will the Waiting Period be calculated if I apply for an HSBC Life Shield plan?

The Waiting Period will start from the effective date of your existing Shield policy (with the current insurer). The duration of the Waiting Period is based on HSBC Life Shield policy terms & conditions.

HSBC Life Shield

Benefit	Waiting Period
Inpatient Pregnancy Complications	300 days
Inpatient Congenital Abnormalities for Life Assured	365 days
Living Donor Organ Transplant (Life Assured as the Living Donor donating an organ)	730 days
Living Donor Organ Transplant (Non-Life Assured donating an organ to Life Assured recipient)	730 days

HSBC Life – Enhanced Care

Benefit	Waiting Period
Planned Overseas Medical Treatment	90 days

9. Where can I find a comparison of HSBC Life Shield Policy benefits and premiums against other insurers?

You can find the detailed comparison of Integrated Shield Plans on the [MOH website](#).