Welcome Offer for HSBC Customers – ResidenceSurance Plan 3 or Plan 4 Premium Discount on First Two Years and OTO Nectonic+ Wireless Intelligent Stimulator Offers ("Offers")

General Terms and Conditions

1. The Offers (as set out in Clause 3 below) are provided by AXA General Insurance Hong Kong Limited ("AXA").

2. The Offers are applicable to customers who meet all of the following criteria ("Eligible Customer*"):
   a) Submit a completed application for ResidenceSurance choosing Plan 3 or Plan 4 ("Eligible Plan") for Owner (non-renting out), Occupier or Tenant, with annual payment mode through The Hongkong and Shanghai Banking Corporation Limited ("HSBC") between 18 March 2024 and 17 May 2024 (both days inclusive);

   b) Such policy of Eligible Plan must be successfully issued by AXA to the Eligible Customer* on or before 16 June 2024; and

   c) Such policy of Eligible Plan must be effective on or before 16 August 2024 ("Eligible Policy").

3. Subject to all the terms and conditions herein, Offers include:
   Offer 1: Each Eligible Policy will be entitled to 20% discount on the first year premium and 15% discount on the second year premium; and
   Offer 2: Each Eligible Policy will be entitled to an OTO Nectonic+ Wireless Intelligent Stimulator ("OTO Wireless Intelligent Stimulator").

4. A redemption letter for the OTO Wireless Intelligent Stimulator ("Redemption Letter") will be mailed to the Eligible Customer's* last known correspondence address of the relevant policy in AXA's record by 30 September 2024 provided that the relevant ResidenceSurance policy must remain in force and effect at the time of mailing the Redemption Letter.

5. The Redemption Letter will not be replaced if lost or damaged.

6. The OTO Wireless Intelligent Stimulator are provided by OTO Bodycare (H.K.) Limited ("OTO") and must be redeemed within 2 months of the Redemption Letter issue date.

7. The redemption is subject to the terms and conditions stated in the Redemption Letter. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to any goods and/or service(s) provided by OTO.

8. HSBC and AXA reserve the right to provide alternative gifts (such gifts at the discretion of HSBC and AXA) to Eligible Customer* should the OTO Wireless Intelligent Stimulator run out of stock, without any other compensation to Eligible Customer*.

9. Customers who have withdrawn a previous application or cancelled an existing policy for the same ResidenceSurance within six months before the submission date of policy application will not be entitled to the Offers. The date appearing in AXA's records will be conclusive as to the date on which the policy application was submitted, the previous application was withdrawn or the existing policy was cancelled.

10. The Offers are not exchangeable for cash and are not transferrable.

11. If the Eligible Customer* is also entitled to the preferential offer(s) for HSBC staff in respect of the same insurance policy, HSBC and AXA reserve the right to provide only one of such offers to the customer, at HSBC's and AXA's discretion.

12. In case of any dispute arising from the Offers, the decision of HSBC and AXA shall be final and conclusive.

13. No person other than the Eligible Customer*, HSBC and AXA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong SAR) to enforce or enjoy the benefit of any of the provisions of these general terms and conditions.

14. HSBC and AXA reserve the right to alter or terminate the Offers (in whole or in part) and/or amend the general terms and conditions at any time without prior notice.

15. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.

16. If there is any inconsistency or conflict between the English version and the Chinese version of these general terms and conditions, the English version shall prevail.

* For online application, the customer means the person specified under “Policyholder Information” section of the online application form, and the customer must be in Hong Kong at the time of application. For paper application form, the customer means the person specified under “Personal data” section of the paper application form. The customer must be aged 18 or above.

For product details and related charges (if applicable), please refer to the relevant factsheets, brochures and policy wordings or contact our HSBC staff.

The general insurance policies are underwritten by **AXA General Insurance Hong Kong Limited (“AXA”)**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong SAR) as an insurance agency of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Issued by The Hongkong and Shanghai Banking Corporation Limited and AXA General Insurance Hong Kong Limited

Welcome Offer for HSBC Customers – ResidenceSurance Premium Discount on First Two Years ("Offer")

General Terms and Conditions

1. The Offer (as set out in Clause 3 below) is provided by AXA General Insurance Hong Kong Limited ("AXA").

2. The Offer is applicable to customers who submit a completed application for ResidenceSurance choosing annual payment mode through The Hongkong and Shanghai Banking Corporation Limited ("HSBC") between 1 January 2024 and 31 December 2024 (both days inclusive) ("Eligible Customer*") and such policy must be successfully issued by AXA to the Eligible Customer* on or before 31 January 2025 ("Eligible Policy").

3. Each Eligible Policy will be entitled to 20% discount on the first year premium and 15% discount on the second year premium.

4. Customers who have withdrawn a previous application or cancelled an existing policy for the same ResidenceSurance within six months before the submission date of policy application will not be entitled to the Offer. The date appearing in AXA's records will be conclusive as to the date on which the policy application was submitted, the previous application was withdrawn or the existing policy was cancelled.

5. The Offer is not exchangeable for cash and is not transferrable.

6. If the Eligible Customer* is also entitled to the preferential offer(s) for HSBC staff in respect of the same insurance policy, HSBC and AXA reserve the right to provide only one of such offers to the customer, at HSBC's and AXA's discretion.

7. In case of any dispute arising from the Offer, the decision of HSBC and AXA shall be final and conclusive.

8. No person other than the Eligible Customer*, HSBC and AXA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong SAR) to enforce or enjoy the benefit of any of the provisions of these general terms and conditions.

9. HSBC and AXA reserve the right to alter or terminate the Offer (in whole or in part) and / or amend the general terms and conditions at any time without prior notice.

10. These general terms and conditions are governed by and construed in accordance with the Laws of Hong Kong SAR.

11. If there is any inconsistency or conflict between the English version and the Chinese version of these general terms and conditions, the English version shall prevail.

* Eligible customer means the person specified under "Policyholder Information" section of the online application form, and the customer must be in Hong Kong at the time of application. For paper application form, the customer means the person specified under "Personal data" section of the paper application form. The customer must be aged 18 or above.

For product details and related charges (if applicable), please refer to the relevant factsheets, brochures and policy wordings or contact our HSBC staff.

The general insurance policies are underwritten by **AXA General Insurance Hong Kong Limited ("AXA")**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of

the Laws of Hong Kong SAR) as an insurance agency of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Issued by The Hongkong and Shanghai Banking Corporation Limited and AXA General Insurance Hong Kong Limited