



Terms and Conditions of the Premium Discount Offer of Home Care Plus Home Insurance Plan:

- The promotional period of the Premium Discount Offer is from 1 March to 31 May 2017 (both days inclusive) (“Promotional Period”).
- During the Promotional Period, perpetual 20% premium discount and one-month premium waiver in the first policy year (Applicable to both annual and monthly premium payment mode; the third month’s premium will be waived for the monthly premium payment mode) are offered to customers who successfully applied for Home Care Plus Home Insurance Plan via hangseng.com, Hang Seng Personal e-Banking or Call Center Hotline.
- The offers are only applicable to customers who have not held/ renewed or cancelled any Home Care Plus Home Insurance Plan in the capacity of the policyholder at the same insured property in the past 6 months.
- If customers cancel the Home Care Plus Home Insurance Plan after 15 days from receiving the policy, QBE GIHK will apply the customary short period rate to the premium for the time the policy has been in force according to the policy provision (e.g. QBE GIHK may refund the paid premium for the uninsured months under the annual premium payment mode).
- Different promotional offers may be provided for the application of same insurance plan through different application methods. Hang Seng Bank and QBE GIHK reserve the right to amend or terminate the terms and conditions for relevant promotional offers without prior notice to customers. In case of any disputes, the decision of Hang Seng Bank and QBE GIHK shall be final.

Terms and Conditions of the Offers of Cash Dollars and Cash Rebates:

- The promotional period is from 1 March to 31 May 2017 (both days inclusive) (“Promotional Period”).
- Customers can enjoy the following offers upon successful application of Home Care Plus Home Insurance Plan via hangseng.com, Hang Seng Personal e-Banking or Call Center Hotline, and make yearly payment mode with Hang Seng Credit Card or Hang Seng Bank Account during the Promotional Period:
 - (a) For customers who pay the premium with Hang Seng enjoy Card, they will enjoy 50x Cash Dollars for Home Care Plus Home Insurance Plan with Net Premium Amount (“Net Premium Amount”) of HKD250 or above, i.e. for each HKD250 Net Premium Amount paid, customers can enjoy basic \$1.25 Cash Dollars and an extra \$61.25 Cash Dollars, so total rewards will be \$62.50 Cash Dollars. Customers can enjoy a maximum of \$300 Cash Dollars during the promotional period including the 1x Cash Dollars basic reward.
 - (b) For customers who pay the premium with other Hang Seng Credit Cards, customers will enjoy 50x Cash Dollars for Home Care Plus Home Insurance Plan with Net Premium Amount (“Net Premium Amount”) of HKD250 or above, i.e. for each HKD250 Net Premium Amount paid, they will enjoy basic \$1 Cash Dollar and an extra \$49 Cash Dollars, so total rewards will be \$50 Cash Dollars. Customers can enjoy a maximum of \$300 Cash Dollars during the promotional period including the 1x Cash Dollars basic reward.
 - (c) For customers who pay the premium with Hang Seng Bank Account, customers will enjoy HKD50 Cash Rebates for each HKD250 Net Premium Amount (“Net Premium Amount”) paid. Customers can enjoy HKD300 Cash Rebates at maximum during the promotional period.
 - (d) The reward table of Cash Dollars and Cash Rebates:

Range of Net Premium Amount (HKD)	Amount of Cash Dollars rewards upon paying the premium with Hang Seng Credit Cards by yearly payment mode (Cash Dollars)		Amount of Cash Rebates upon paying the premium with Hang Seng Bank Account by yearly payment mode (HKD)
	Hang Seng enjoy Card	Other Hang Seng Credit Cards	
500 - 749	125	100	100
750 - 999	187	150	150
1000 - 1249	250	200	200
1250 - 1499	300	250	250
1500 or above	300	300	300

- “Net Premium Amount” refers to the payable premium amount after applying premium discount and any applicable gift voucher(s).
- The Offers of Cash Dollars and Cash Rebates is eligible for the customers paid the premium by yearly payment mode only.
- If the principal card and its supplementary card / Hang Seng Mobile Card share the same credit limit, the total reward will be combined and credited to the principal card account, i.e. a total of \$300 Cash Dollars can be earned including the 1x Cash Dollars basic reward. The extra Cash Dollars will be credited to the Hang Seng Credit Card account which is used for paying the Plan’s premium in September 2017. Upon the crediting of the Cash Dollars, the relevant Credit Card account must still be valid and with a good credit record. Customers can log in to Hang Seng Personal e-Banking (if applicable) or call 24-Hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details.
- The Cash Rebates will be credited to the Hang Seng Bank Account which is used for paying the Plan’s premium in September 2017. Upon the crediting of the Cash Rebates, the relevant bank account must still be effective.
- The offer is not applicable to Hang Seng Business Card, Commercial Card, USD Visa Gold Card, Hang Seng UnionPay RMB Diamond Commercial Card, Renminbi Credit Card, Spending Card, e-shopping MasterCard, or Private Label Card.
- The Cash Dollars cannot be transferred or converted into cash.
- The Cash Dollars earned by customers will be calculated using the prevailing Cash Dollars earning ratio of the relevant cards. The Cash Dollars reward will be rounded down to the nearest dollar.

- Hang Seng will determine the eligibility of all Cash Dollars and Cash Rebates rewards based on transaction records held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive.
- The use of Cash Dollars is subject to the terms and conditions of the Hang Seng Credit Card Membership Rewards Programme. For details, please call the 24-hour Hang Seng Credit Card Marketing Enquiry Hotline at 2998 6899.
- Should the Home Care Plus Home Insurance Plan be cancelled within 12 months after receiving the Cash Dollars or Cash Rebates, Hang Seng Bank reserves the right to deduct the amount equivalent to the value of the above Cash Dollars or Cash Rebates offers from any credit card or bank accounts of the customer maintained with Hang Seng Bank without giving any prior notice.
- The offers are only applicable to customers who have not held/ renewed or cancelled any Home Care Plus Home Insurance Plan in the capacity of the policyholder at the same insured property in the past 6 months.
- Employees of Hang Seng Bank Limited ("Hang Seng Bank") are not eligible for the offer.
- No person other than the Customer, Hang Seng Bank and QBE GIHK (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
- These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- These Terms and Conditions are subject to prevailing regulatory requirements.
- Different promotional offers may be provided for the application of same insurance plan through different application methods. Hang Seng Bank and QBE GIHK reserve the right to amend or terminate the terms and conditions for relevant promotional offers without prior notice to customers. In case of any disputes, the decision of Hang Seng Bank and QBE GIHK shall be final.

In the event of any discrepancy or inconsistency between the English version and the Chinese version of the above information, the English version shall apply and prevail.

The above is intended as a general summary of information for reference only. Please refer to the English version of the policy for the plan coverage, exact terms and conditions and exclusions.

The Home Care Plus Home Insurance Plan ("The Plan") is underwritten by QBE General Insurance (Hong Kong) Limited which is authorised and regulated by the Commissioner of Insurance of the HKSAR. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorised by QBE General Insurance (Hong Kong) Limited for the distribution of this Plan. Premiums will be payable to QBE General Insurance (Hong Kong) Limited upon application of this Plan. QBE General Insurance (Hong Kong) Limited would provide Hang Seng Bank commission and performance bonus accordingly in respect of the selling of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute arising between the Hang Seng Bank Limited and the customer out of the selling process or processing of the related transaction, Hang Seng Bank Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between directly QBE General Insurance (Hong Kong) Limited and the customer.