



**Terms and Conditions for the Promotion Offers of Home Care Plus Home Insurance Plan ("Promotion Offers"):**

1. 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.
2. Different promotion offers may be provided for the application of the same insurance plan through different application methods. Hang Seng Bank Limited ("Hang Seng Bank") and QBE General Insurance (Hong Kong) Limited ("QBE GIHK") reserve the right to amend or terminate the terms and conditions for relevant promotion offers at any time without prior notice to customers. In case of any disputes, the decision of Hang Seng Bank and QBE GIHK shall be final.
3. 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 yearly premium payment method).
4. The offers are not applicable to anyone who is entitled to staff offers of Hang Seng Bank and staff of Hang Seng Bank and its subsidiaries.
5. No person other than the customers, Hang Seng Bank (which includes its successors and assigns) 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.
6. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
7. These Terms and Conditions are subject to prevailing regulatory requirements.

**Terms and Conditions of the Premium Discount Offer:**

1. The promotion period is from 1 January 2020 to 31 December 2020 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, customers can enjoy a 26% first-year premium discount which consists of 20% first-year premium discount and one-month premium waiver in the first policy year (applicable to both yearly and monthly premium payment method; the third month's premium will be waived for the monthly premium payment method) ("Premium Discount"). The Premium Discount is only available to customers who have successfully applied for Home Care Plus Home Insurance Plan via [hangseng.com](http://hangseng.com), Hang Seng Personal e-Banking or 24-hour Application Hotline 2998 9888.

**Terms and Conditions of the e-Gift Voucher Offer:**

1. The promotion period is from 15 Oct 2020 to 31 December 2020 (both days inclusive) ("Promotion Period").
2. During the Promotion Period, customers can enjoy the following HKTVmall e-Gift voucher ("e-Gift voucher") upon successful application of Home Care Plus Home Insurance Plan in the capacity of the policyholder via [hangseng.com](http://hangseng.com), Hang Seng Personal e-Banking or 24-hour Application Hotline 2998 9888 and settle the premium with yearly payment method with Hang Seng Credit Card or Hang Seng Bank Account.
  - a. A HKD250 e-Gift voucher for a new policy with a net premium of HKD999.99 or below;
  - b. A of HKD550 e-Gift voucher for a new policy with a net premium of HKD1,000 or above.
3. Customers must provide a valid email address during the application of Home Care Plus Home Insurance Plan. Customers who provide an invalid or incorrect email address will not be eligible for the e-Gift voucher.
4. The e-Gift voucher will be sent to the email address provided by the customer during the application on or before 30 April 2021. The policy must be effective and there must be no outstanding premium under the policy at the time when the e-Gift voucher is sent out.
5. In any condition, the e-Gift voucher is non-exchangeable for other gifts, non-redeemable for cash and no change will be given. The e-Gift voucher will not be re-issued if lost or unused after expiry date.
6. The e-Gift voucher is only available while stocks last. In case the e-Gift voucher is out of stock, Hang Seng Bank and QBE GIHK reserve the right to replace the e-Gift voucher with another gift of which the value and nature may differ from those of the e-Gift voucher offered in this promotion. In case of any disputes, the decision of Hang Seng Bank and QBE GIHK shall be final.
7. Hang Seng Bank and QBE GIHK are not the suppliers of the e-Gift voucher and will not assume any liability in relation to the e-Gift voucher. The supplier of the e-Gift voucher shall be solely responsible for all issues related to the quality and availability of the relevant products and services. Any disputes arising in relation to the e-Gift voucher shall be resolved between customers and the relevant supplier. For details of how to use the e-Gift voucher, please refer to the relevant terms and conditions from the supplier of the e-Gift voucher.
8. Should the policy be cancelled within the first policy year, Hang Seng Bank reserves the right to deduct the amount equivalent to the value of the e-Gift voucher from any credit card or bank account of the customers maintained with Hang Seng Bank without giving any prior notice.

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 above general insurance plan ("Plan") is underwritten by QBE General Insurance (Hong Kong) Limited ("QBE GIHK") which is authorised and regulated in Hong Kong by the Insurance Authority. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorised by QBE GIHK for the distribution of this Plan. Premiums will be payable to QBE GIHK upon application of this Plan. QBE GIHK would provide Hang Seng Bank with commission and performance bonus as remuneration for distribution 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 and the customer out of the selling process or processing of the related transaction, Hang Seng Bank 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 directly between QBE GIHK and the customer.