



eCancerPro Insurance Plan

eCancerPro Insurance Plan ("eCancerPro" or "The Plan") is a cancer protection plan with no saving element or cash value. It is underwritten by Hang Seng Insurance Company Limited ("Hang Seng Insurance").

"Hang Seng Insurance" presents "eCancerPro", a cancer insurance plan designed to provide the Life Insured with a lump-sum cancer benefit, which you can use to obtain timely treatment, to cover living expenses or as compensation for the income lost during treatment and recovery. The Plan offers three levels of Sum Insured, from HKD500,000 to HKD1,500,000, to suit your budget and personal needs. Applying for "eCancerPro" is easy – simply submit your application online. Then you can rest assured knowing you are covered under the Plan's Carcinoma-in-situ⁽¹⁾ / Early Stage Cancer⁽²⁾ Benefit⁽³⁾ and Cancer⁽⁴⁾ Benefit⁽⁵⁾ at affordable premiums. The policy covers up to age 80 of the Life Insured and no additional health check-up is required.

Double Carcinoma-in-situ⁽¹⁾ / Early Stage Cancer⁽²⁾ Benefit⁽³⁾

If the Life Insured is diagnosed with Carcinoma-in-situ⁽¹⁾ or Early Stage Cancer⁽²⁾, a Carcinoma-in-situ⁽¹⁾ / Early Stage Cancer⁽²⁾ Benefit⁽³⁾ equivalent to 20% of the Sum Insured will be paid in advance, so you can seek early treatment for better chances of a speedy recovery. Up to two claims will be paid for different organs under the Plan.

Cancer⁽⁴⁾ Benefit⁽⁵⁾ plus Death Benefit

If the Life Insured is diagnosed with cancer⁽⁴⁾, a lump-sum benefit equal to the total or remaining balance of the Sum Insured will be paid under the Cancer⁽⁴⁾ Benefit⁽⁵⁾, helping you cover hospital and treatment expenses. Alternatively, upon the unfortunate passing away of the Life Insured, the beneficiary(ies) will receive the total or remaining balance of the Sum Insured as a Death Benefit instead, helping them weather difficult times.

No Waiting Period or Survival Period

You can make a claim as soon as your policy comes into effect. There are no waiting or survival period requirements under the Plan, so if the Life Insured is diagnosed with Carcinoma-in-situ⁽¹⁾ / Early Stage Cancer⁽²⁾ or Cancer⁽⁴⁾, he/she will not be required to wait for a specified period from the date of diagnosis before making a claim.

Covered Child⁽⁶⁾ could enjoy Free Benefits⁽⁷⁾ with No Underwriting Required

The Life Insured can share all the benefits⁽⁷⁾ of his / her "eCancerPro" plan with one Covered Child⁽⁶⁾ below the age of 18. No additional underwriting or premiums are required, and there are no waiting or survival periods.

Coverage up to Age 80 of the Life Insured with Fixed Premiums for a 10-year term⁽⁸⁾

The Plan covers up to age 80 regardless of the Life Insured's health status. Premiums are fixed for 10-year terms and will be adjusted every 10 years.

Three levels of Sum Insured for Flexible Personal Planning

You can choose a Sum Insured of HKD500,000, HKD1,000,000 or HKD1,500,000, whichever best suits your budget and personal needs, for prompt protection and timely treatment when you need it most.

Easy Online Application

Hang Seng Bank website (hangseng.com/apply-ecancerpro) handles your quotation, application and payment, freeing you from the hassle of medical examinations or producing additional documentation. You can also call our "eCancerPro" hotline at 2998 8038 for application or queries.

eCancerPro Insurance Plan – Plan at-a-glance

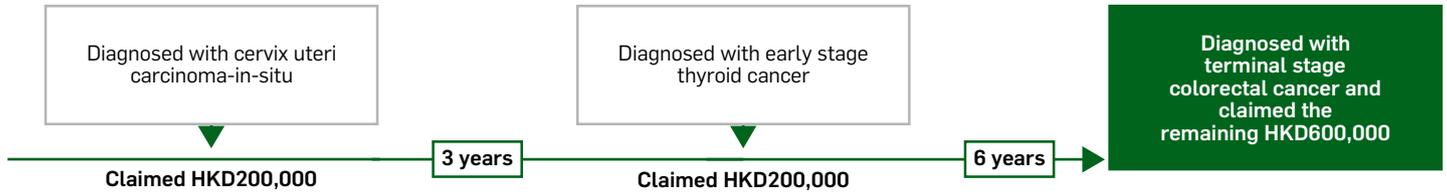
Policy Term	Up to age 80 of the Life Insured
Eligibility	Bank account holder of Hang Seng Bank Limited ("Hang Seng Bank")
Life Insured's Insurance Age⁽⁹⁾ at enrolment	Age 18 to 60
Sum Insured	HKD500,000 / HKD1,000,000 / HKD1,500,000
Payment Term	Up to age 80 of the Life Insured
Policy Currency	HKD
Features of Premium	<ul style="list-style-type: none"> • Monthly payment • Fixed premium during the 10-year policy term⁽⁸⁾
Coverage	<ul style="list-style-type: none"> • Death Benefit • Double Carcinoma-in-situ⁽¹⁾ / Early Stage Cancer⁽²⁾ Benefit⁽³⁾ • Cancer⁽⁴⁾ Benefit⁽⁵⁾ • Child Benefit⁽⁷⁾

Example

Career Starter:

Helen is a early career starter who also needs to support her parents. With a limited income, she is looking for a basic plan with cancer and life protection elements to provide herself and her family with adequate protection. She has enrolled in "eCancerPro" with a Sum Insured of HKD1,000,000. The Plan's affordable and fixed premium every 10 years means she can budget more effectively.

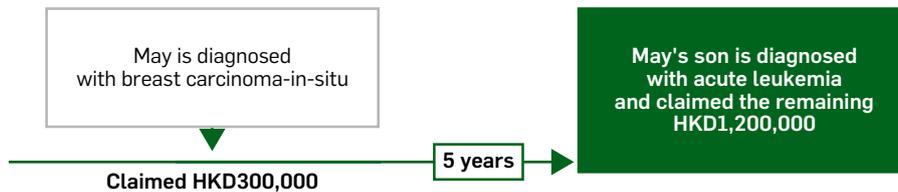
Helen is diagnosed with cancer later in life. She is entitled to three claims under Carcinoma-in-situ/ Early Stage Cancer Benefit⁽³⁾ (twice) and Cancer Benefit⁽⁵⁾ (once) which she could obtain timely treatments.



Young Parent:

May and Kenny are young parents with one son (aged 1). To secure cancer protection for both herself and her son, May enrolled in "eCancerPro" with a Sum Insured of HKD1,500,000. By naming her son in the policy, May can share all the benefits of the Plan with her beloved son.

May and her son are diagnosed with cancer later in life. They are entitled to two claims under Carcinoma-in-situ Benefit (May) and Cancer Benefit (May's son) respectively.



FAQ

Q: How is “eCancerPro” different from other insurance plans?

A: Designed specifically to meet cancer protection needs, “eCancerPro” provides the Life Insured with life protection, along with a total of two lump-sum claims under the Carcinoma-in-situ⁽¹⁾ / Early Stage Cancer⁽²⁾ Benefit⁽³⁾, Cancer⁽⁴⁾ Benefit⁽⁵⁾ and Child Benefit⁽⁷⁾ (where applicable), which can help cover medical treatment and daily expenses. You can apply for “eCancerPro” via “Hang Seng Insurance’s” specially designed online application platform. Through the platform, you can access your application anytime, anywhere, making the process simple and convenient.

Q: Can I apply for “eCancerPro” through channels other than the online platform?

A: Yes, you can also call our “eCancerPro” hotline at 2998 8038 for applications and queries.

Q: How will I know whether my application has been approved? How will the policy be delivered to me?

A: Once you complete the online application form, you will be asked to confirm and verify your details on a preview page. “Hang Seng Insurance” will send you a confirmation email on same day, assuring you that your application will be processed. We will notify you regarding the outcome by SMS after five to seven working days, and the policy will be delivered to your postal address once your application is approved. This simplified process frees you from the hassle of typical insurance applications. You can also call “eCancerPro” hotline at 2998 8038 for queries.

Q: Is the premium guaranteed to remain unchanged throughout the period of insurance? What are my payment options?

A: The premium is guaranteed to remain unchanged for each 10-year term⁽⁸⁾, and will be adjusted at the end of that term upon renewal according to the prevailing rate table applicable to this class of policies. Premiums for “eCancerPro” are payable monthly by direct transfer from your Hang Seng Bank account or by Hang Seng credit card, depending on your preference.

Q: How will the claims be paid?

A: If the Life Insured is diagnosed with Carcinoma-in-situ⁽¹⁾ or Early Stage Cancer⁽²⁾, a lump-sum payment equivalent to 20% of the Sum Insured will be paid in advance. A maximum of two claims under different organs can be paid under this benefit. If the Life Insured is diagnosed with Cancer⁽⁴⁾ or passes away, a lump-sum benefit equals to the total Sum Insured less any advance payment (if any) will be paid. All payments are made by check.

Q: What are the points to note when making a claim and what are the procedures? What should I do if I have queries relating to claims?

A: In general, a claim application together with supporting documents must be submitted to “Hang Seng Insurance” within 90 days after the Life Insured is diagnosed with an illness covered by the Plan by a Registered Doctor. Before submitting the form, please check the coverage and exclusions of the respective policy. Should you have any queries relating to claims, please call “Hang Seng Insurance” Claims Services Hotline at 2288 6992, and our customer service officer will be pleased to provide you with assistance.

Q: Would my claim under this policy be affected if I already claimed my cancer benefit from a critical illness (or cancer) insurance plan issued by another insurance company?

A: Claims you receive from other insurance companies will not affect the benefit amount payable to you through “eCancerPro”.

Q: Can I make a claim if I am diagnosed with cancer⁽⁴⁾ after I completed the application but before the policy is approved?

A: “eCancerPro” does not have waiting period or survival period requirements, meaning if the Life Insured is diagnosed with a covered illness, he/she can make a claim immediately after his/her policy becomes effective. The Life Insured does not need to survive for a specified period from the date of diagnosis for the claim to be paid, allowing him/her to obtain timely treatment. However, any covered illness diagnosed prior to the Issue Date of the policy is excluded from coverage. Please refer to the Key Exclusions section for details.

Q: How can I add my children to enjoy Child Benefit⁽⁷⁾? Is my children share the same benefits as mine?

A: You can share the benefits of your “eCancerPro” policy with one child by adding him/her to your policy as the Covered Child⁽⁶⁾ during the application process, or after the policy is issued, simply by providing your child’s personal information for processing. If you decide to add your child to your policy after the policy is issued, please contact “eCancerPro” hotline at 2998 8038 for details. Please note that only one child below age 18 can be added to each policy, and the Covered Child⁽⁶⁾ cannot be replaced once he/she is named in the policy. This Child Benefit⁽⁷⁾ does not require additional premiums, and the Covered Child⁽⁶⁾ will share all the benefits of “eCancerPro” with the Life Insured once the application is approved.

Q: How much will I get back if I cancel my policy?

A: You can surrender (i.e. cancel) your policy by written notice at any time, after which the policy will be terminated. As there is no savings element in the policy, no premiums paid will be refunded upon policy surrender.

Q: How can I manage my policy?

A: You can call our hotline at 2596 6262 for queries. If you are a Hang Seng Bank e-Banking customer, you can also manage your policy(ies), check policy information and submit your application 24/7 via the Hang Seng Bank e-Banking website.

Key Exclusions:

- (a) No benefit is payable under this Policy for any Carcinoma-in-situ⁽¹⁾, Early Stage Cancer⁽²⁾ or Cancer⁽⁴⁾, resulting (directly or indirectly) from, or caused or contributed by (in whole or in part), any of the following:
- (i) AIDS; or
 - (ii) Human Immunodeficiency Virus (HIV); or
 - (iii) any Pre-existing Condition; or
 - (iv) intoxication by alcohol or drugs not prescribed by a Registered Doctor.
- (b) No benefit is payable under this Policy for any Carcinoma-in-situ⁽¹⁾, Early Stage Cancer⁽²⁾ or Cancer⁽⁴⁾, resulting (directly or indirectly) from, or caused or contributed by (in whole or in part), any Congenital Conditions or genetic disorder or developmental conditions, which has manifested or was diagnosed before the Life Insured or the Covered Child⁽⁶⁾ (where applicable) attains 18 years of Insurance Age.
- (c) No benefit is payable under this Policy for the Life Insured or the Covered Child⁽⁶⁾ (where applicable) for any Carcinoma-in-situ⁽¹⁾, Early Stage Cancer⁽²⁾ or Cancer⁽⁴⁾ of which the signs or symptoms first occurred or diagnosed prior to the Issue Date or the Child Benefit⁽⁷⁾ Effective Date (where applicable) or the effective date of last reinstatement of the Policy, whichever is the latest.
- (d) No benefit is payable under this Policy for activities or diseases or illnesses excluded for the benefit(s) as shown in the Policy Endorsement(s) (if any) which forms part of this Policy.

The above are only the major exclusions. For details of the exclusions, please refer to the relevant policy provisions.

Notes:

- (1) "Carcinoma-in-situ" or "CIS" is defined as a histologically proven, localised pre-invasion lesion where cancer cells have not yet penetrated the basement membrane or invaded (in the sense of infiltrating and / or actively destroying) the surrounding tissues or stroma in any one of the following covered organ groups, and subject to any classification stated:
- Breast, where the tumour is classified as Tis according to the TNM Staging method;
 - Uterus, vagina, vulva or fallopian tubes where the tumour is classified as Tis according to the TNM Staging method or FIGO* Stage 0;
 - Cervix uteri, classified as cervical intraepithelial neoplasia grade III (CIN III) or as Tis according to the TNM Staging method or FIGO* Stage 0;
 - Ovary – include borderline ovarian tumours with intact capsule, no tumour on the ovarian surface, classified as T1aN0M0 (TNM Staging) or FIGO* 1A;
 - Colon and rectum;
 - Penis;
 - Testis;
 - Lung;
 - Liver;
 - Stomach and esophagus;
 - Urinary Bladder – Tis or Ta according to the TNM Staging method; or
 - Nasopharynx
- Carcinoma-in-situ must be confirmed by a biopsy.

* FIGO refers to the staging method of the Federation Internationale de Gynecologie et d'Obstetrique.

- (2) "Early Stage Cancer" is defined as the presence of one of the following malignant conditions:
- Any tumour of the thyroid histologically classified as T1N0M0 according to the TNM Classification;
 - Tumour of the prostate histologically classified as T1a or T1b according to the TNM Staging;
 - Chronic lymphocytic leukaemia classified as Rai Stage I or II; or
 - Metastatic Basal cell and Metastatic squamous skin cancer
- The diagnosis must be based on histopathological features and confirmed by a Registered Doctor. Pre-malignant lesions and conditions, unless listed above, are excluded. No benefit is payable under this Policy for any Carcinoma-in-situ⁽¹⁾ or Early Stage Cancer resulting (directly or indirectly) from, or caused or contributed by (in whole or in part), any Congenital Conditions or genetic disorder or developmental conditions, which has manifested or was diagnosed before the Life Insured or the Covered Child⁽⁶⁾ (where applicable) attains 18 years of Insurance Age.
- For the definition of Early Stage Cancer, please refer to the actual policy provision.
- (3) Carcinoma-in-situ / Early Stage Cancer Benefit
- (a) If the Life Insured or the Covered Child⁽⁶⁾ (where applicable), whichever is the earlier, is diagnosed by a Registered Doctor as suffering from Carcinoma-in-situ⁽¹⁾ or Early Stage Cancer⁽²⁾, "Hang Seng Insurance" will pay you an amount of this benefit equals to 20% of the Sum Insured as an advance payment under this Policy, provided that (i) no claims have been paid or are payable under the Death Benefit or the Cancer Benefit⁽⁵⁾; and (ii) not more than one claim has been paid or is payable on Carcinoma-in-situ or Early Stage Cancer Benefit.
- (b) A maximum of two claims in respect of the Life Insured and the Covered Child⁽⁶⁾ (where applicable) can be made for Carcinoma-in-situ or Early Stage Cancer Benefit under this Policy.
- (c) To be eligible for the second claim under this provision, the claim must be a Carcinoma-in-situ⁽¹⁾ or an Early Stage Cancer⁽²⁾ of one of the covered organs that is different from the organ(s) of the previous claim for the Carcinoma-in-situ⁽¹⁾ or Early Stage Cancer⁽²⁾ Benefit (for which benefit has been paid) and this is counted on an individual basis. For the avoidance of doubt, if an organ in the body has both a left and a right component (such as, but not limited to, the kidneys or the breasts), the left side and right side of the organ shall be considered as one and the same organ.
- (d) Diagnosis of a Carcinoma-in-situ⁽¹⁾ or an Early Stage Cancer⁽²⁾ for the purpose of claiming this benefit must fulfil the terms and conditions for Carcinoma-in-situ⁽¹⁾ or Early Stage Cancer⁽²⁾.
- (e) If the Life Insured is covered by more than one "eCancerPro" policies issued by "Hang Seng Insurance", the diagnosis of Carcinoma-in-situ or Early Stage Cancer at any one organ can be claimed once under each policy pursuant to the terms of the respective policies.
- For the definition of Carcinoma-in-situ / Early Stage Cancer Benefit, please refer to the actual policy provision.

- (4) "Cancer" is defined as a malignant tumour, characterised by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The cancer must be confirmed by histological evidence of malignancy on a pathology report. The term cancer includes leukaemia, lymphoma, and Hodgkin's disease. The following cancers are excluded:
- All tumours which are histologically described as benign, pre-malignant or dysplasia;
 - Any lesion described as Carcinoma-in-situ;
 - All skin cancers other than malignant Melanomas;
 - All tumours in the presence of HIV infection;
 - Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Squamous Intra-epithelial Lesion;
 - Tumours of the ovary classified as T1aNOMO or FIGO 1A;
 - Any tumour of the thyroid histologically classified as T1NOMO or of another equivalent or lesser classification according to the TNM Classification;
 - Prostate cancers which are histologically described as TNM Classification T1a or T1b or are of another equivalent or lesser classification;
 - Chronic Lymphocytic Leukaemia less than Rai Stage 3.
- No benefit is payable under this Policy for any Cancer resulting (directly or indirectly) from, or caused or contributed by (in whole or in part), any Congenital Conditions or genetic disorder or developmental conditions, which has manifested or was diagnosed before the Life Insured or the Covered Child⁽⁶⁾ (where applicable) attains 18 years of Insurance Age.
- (5) Cancer Benefit
- (a) If the Life Insured or the Covered Child⁽⁶⁾ (where applicable), whichever is the earlier, is diagnosed by a Registered Doctor as suffering from any Cancer as defined under Policy Schedule 2, "Hang Seng Insurance" will pay you an amount of Cancer Benefit equals to the Sum Insured less Total Claims Paid under Carcinoma-in-situ or Early Stage Cancer Benefit⁽³⁾ and Indebtedness, if any.
 - (b) Diagnosis of a Cancer for the purpose of claiming Cancer Benefit must fulfil the terms and conditions for the Cancer as stated in Policy Schedule 2.
 - (c) Upon the payment of the Cancer Benefit, this Policy will automatically terminate and "Hang Seng Insurance's" liability under this Policy shall be discharged. In no event shall "Hang Seng Insurance" pay both the Death Benefit and Cancer Benefit at the same time under this Policy.
- (6) "Covered Child" means, where applicable, the natural child or legally-adopted child in the Hong Kong SAR of the Policyholder, which is of Insurance Age below 18 at the time of the nomination by the Policyholder and such nomination is subject to "Hang Seng Insurance's" approval, to be covered under the Child Benefit pursuant to Provision.
- (7) While this Policy is in force and subject to "Hang Seng Insurance's" written approval, the Life Insured may request to nominate a Covered Child⁽⁶⁾ to be covered under this Child Benefit to share the same benefit amount of the Life Insured under this Policy in respect of the Death Benefit, Carcinoma-in-situ⁽¹⁾ or Early Stage Cancer⁽²⁾ Benefit and Cancer⁽⁴⁾ Benefit⁽⁵⁾ at no additional premiums during the period from the Child Benefit Effective Date to the Child Benefit Cessation Date based on the below terms and conditions:
- (a) For the nomination of a Covered Child⁽⁶⁾, the Policyholder must give us a written request in a form as specified by "Hang Seng Insurance". A written confirmation to effect the Child Benefit will be sent to the Policyholder once it is approved by "Hang Seng Insurance". "Hang Seng Insurance" reserves the right to accept or reject the nomination of the Covered Child⁽⁶⁾ for the Child Benefit under this Policy.
 - (b) Once the coverage of the Covered Child⁽⁶⁾ has taken effect, the Covered Child⁽⁶⁾ will be covered under the following benefits of this Policy: (i) Death Benefit; (ii) Carcinoma-in-situ⁽¹⁾ or Early Stage Cancer⁽²⁾ Benefit⁽³⁾; and (iii) Cancer⁽⁴⁾ Benefit⁽⁵⁾. The use of these benefits by the Covered Child⁽⁶⁾ shall be subject to the same terms, conditions and Exclusions that apply to the Life Insured, as appropriate. For the avoidance of doubt, the claim for Death Benefit or Cancer Benefit⁽⁵⁾ under this Policy is limited to once and for one person only, either the Life Insured or the Covered Child⁽⁶⁾ (whichever is the earlier).
 - (c) The Life Insured and the Covered Child⁽⁶⁾ shall share the same amount of the Sum Insured.
 - (d) The Child Benefit shall cease at the Policy Anniversary at which the Covered Child⁽⁶⁾ attains the Insurance Age of 18.
 - (e) Only one Covered Child⁽⁶⁾ can be covered under this Child Benefit. Under no circumstances shall there be any subsequent change of the Covered Child⁽⁶⁾ once the nomination is approved by "Hang Seng Insurance".
 - (f) Both the Life Insured and the Covered Child⁽⁶⁾ shall share the maximum of 2 claims under Carcinoma-in-situ⁽¹⁾ or Early Stage Cancer⁽²⁾ Benefit⁽³⁾.
 - (g) If the Covered Child⁽⁶⁾ is covered by more than one "eCancerPro" policy issued by "Hang Seng Insurance", the diagnosis of Carcinoma-in-situ⁽¹⁾ or Early Stage Cancer⁽²⁾ at any one organ can be claimed once under each policy pursuant to the terms of the respective policies.
 - (h) An identify proof of the relationship between the Life Insured and the Covered Child⁽⁶⁾ to the satisfaction of "Hang Seng Insurance" is required at the time of claims under this Child Benefit.
- (8) The premium is guaranteed level for the first 10 years from the Policy Date irrespective of whether (i) there are any claims made under Carcinoma-in-situ⁽¹⁾ or Early Stage Cancer⁽²⁾ Benefit⁽³⁾ pursuant to the policy provision; or (ii) the Child Benefit⁽⁷⁾ has taken effect or not. The premium will be adjusted at every 10th Policy Anniversary until this Policy is terminated.
- The adjusted premium will remain level:
- (a) for a period of 10 years until the next premium adjustment date; or
 - (b) where the Policy is terminated or ceases to be in force within such 10 year period, for such shorter period until this Policy is terminated or ceases to be in force.
- The premium adjustment will be determined in accordance with "Hang Seng Insurance's" prevailing rate table applicable to this class of policy and the Insurance Age of the Life Insured at the time of adjustment. A notice of such premium adjustment will be sent to the Policyholder prior to it taking effect.
- (9) "Insurance Age" means in respect of the Life Insured or Policyholder, at any date, his / her age on the most recent birthday prior to the Policy Date plus the number of completed Policy Years; in respect of the Covered Child⁽⁶⁾ (where applicable), at any date, his/her age on the most recent birthday prior to the Policy Date or the Policy Anniversary (where applicable). If the Life Insured's, Policyholder's or Covered Child's⁽⁶⁾ (where applicable) birthday is on the Policy Date, it will be calculated based on the age on such Policy Date.

Product risks

Credit Risk

The benefits of this Plan are subject to the credit risk of "Hang Seng Insurance". Policy benefits include the Death Benefit, surrender benefit and maturity benefit (if applicable) etc. The premium that you pay will become part of "Hang Seng Insurance's" assets, and the life insurance plans of "Hang Seng Insurance" involve policy benefits such as the Death Benefit, surrender benefit and maturity benefit payable to the Policyholders or beneficiaries by "Hang Seng Insurance". You should bear the credit risk associated with "Hang Seng Insurance" (i.e. the risk that "Hang Seng Insurance" may not be able to deliver its obligations bound by the policies (including the payment of policy benefits) due to financial difficulties).

Risk from the delay of or missing the payment of premiums due

You should pay the premium for the entire premium payment term when due. Any delay or missing of the payment of premiums due may lead to policy lapse, and the amount (if any) you get back may be significantly less than what you have paid.

Inflation risk

Cost of living is likely to be higher in the future than it is today due to inflation. Therefore, you may receive less from the policy in real term in the future even if "Hang Seng Insurance" meets all of its contractual obligations.

Premium Adjustment Risk

The premium adjustment will be determined in accordance with "Hang Seng Insurance's" prevailing rate table applicable to this class of policy and the Insurance Age of the Life Insured at the time of adjustment. A notice of such premium adjustment will be sent to the Policyholder prior to it taking effect.

Nature of the product

The product is an insurance plan without a savings element. There is no cash value for the product. The product is aimed at customers who want an insurance product of the nature as described in this product leaflet and can pay the premium for as long as they want the protection as described in this product leaflet. As a result, you are advised to save enough money to cover the premiums in the future. The premium pays for the insurance and related costs.

Important notes

Cooling-off period

"eCancerPro" is an insurance plan and not any kind of bank deposit. Part of the premium pays for the insurance and related costs. If you are not satisfied with your policy, you have a right to cancel it within the cooling-off period (that is, 21 days after the delivery of the policy or issue of a notice (informing you/your representative about the availability of the policy and expiry date of the cooling-off period), whichever is earlier) and obtain a refund of any premiums and levy paid. A written notice signed by you should be received by the "Hang Seng Insurance" Office at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the cooling-off period.

Grace Period

The Plan offers a Grace Period of 30 days for payment of any premium when due. If a premium is not paid by the end of the Grace Period, this policy will be immediately lapsed with effect as at the due date of the first unpaid premium.

Policy termination condition

"Hang Seng Insurance" has the right to terminate your policy under any of the following circumstances,

- If you cannot make the premium payment by the end of a 30-day Grace Period; and
- If "Hang Seng Insurance" reasonably considers that by continuing the policy or the relationship with you, "Hang Seng Insurance" may break any laws, or "Hang Seng Insurance" or a member of the HSBC Group may be exposed to action censure from any authority.

For details of the above, please refer to the relevant terms and conditions in the policy provision.

Commission disclosure

"Hang Seng Insurance" provides "Hang Seng Bank" with the relevant commission and performance bonus in accordance with the selling of this Plan. The existing sales staff remuneration policy employed by "Hang Seng Bank" would take into account various aspects of staff performance but not solely on the sales amount.

Suicide clause

If the Life Insured or the Covered Child⁽⁶⁾ (where applicable) dies by suicide, whether sane or insane, within one year of the latest of the Issue Date, the Child Benefit⁽⁷⁾ Effective Date (where applicable) and the effective date of reinstatement pursuant to the Policy provision, "Hang Seng Insurance's" liability will be limited to any amount paid to "Hang Seng Insurance" by the Policyholder (excluding any interest received by "Hang Seng Insurance" pursuant to the Policy provision) under this Policy less any amount paid by "Hang Seng Insurance" under this Policy in respect of coverage since the Policy Date or the effective date of reinstatement if this Policy has been reinstated, and less any Indebtedness.

Applicable law

The terms and conditions of this Policy shall be governed by and construed in accordance with the laws of the HKSAR.

Dispute resolution

- a) "Hang Seng Bank" is an insurance agent authorised by Hang Seng Insurance Company Limited and the product is a product of Hang Seng Insurance Company Limited but not "Hang Seng Bank"; and
- b) In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between "Hang Seng Bank" and you out of the selling process or processing of the related insurance product transaction, "Hang Seng Bank" will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the insurance products should be resolved between Hang Seng Insurance Company Limited and you directly.

This Plan is underwritten by Hang Seng Insurance Company Limited which is authorised and regulated by the Insurance Authority of the HKSAR. "Hang Seng Bank" is an insurance agent authorised by Hang Seng Insurance Company Limited.

eCancerPro Hotline 2998 8038 hangseng.com

Tax Reporting and Financial Crime

"Hang Seng Insurance" and other members of the HSBC Group have certain obligations to Hong Kong and foreign legal or regulatory bodies and government or tax authorities, and are bound by HSBC Group's requirements, regarding you and your policy and "Hang Seng Insurance" may from time to time request consent and information from you in relation to these obligations and requirements.

There are consequences, which will be set out in your policy terms, if you fail to provide to "Hang Seng Insurance" consent or information that is requested from you or if you present a financial crime risk to a member of the HSBC Group. Such consequences include that "Hang Seng Insurance" may:

- take such actions as are necessary to enable it or a member of the HSBC Group to meet these obligations and requirements;
- be unable to provide new, or continue to provide all of the services to you;
- be required to withhold payments or benefits that would otherwise be due to you or your policy and permanently pay those over to tax authorities; and
- terminate your policy.

The amount you get back from the policy in the event of benefits or payments withholding and/or policy termination by "Hang Seng Insurance" as mentioned above plus the total amount that you have received from the policy (if any) before policy termination may be less than the total amount of the premium(s) you have paid. "Hang Seng Insurance" recommends that you seek your own independent professional advice on your tax liabilities.

This product brochure is issued by "Hang Seng Insurance" containing only a consolidated and summary description of this Plan and is for reference only. You should read this product brochure in conjunction with the respective product factsheet(s) and illustration and refer to the policy provisions for the detailed terms and conditions and charges of this Plan.

Please refer to the relevant policy for exact terms, conditions and exclusions of this Plan, and the policy will be considered final. For details of this Plan and the policy terms, please call "eCancerPro" hotline at 2998 8038. "Hang Seng Insurance" will provide a specimen copy of the policy provision upon request.

如你欲索取此「易安康」癌症保障計劃之中文版產品冊子，請致電「易安康」熱線 2998 8038。