



EasyRefund 100% Global Hospital Cash Plan (3-Year)

EasyRefund 100% Global Hospital Cash Plan (3-Year) ("EasyRefund" or "The Plan") is a life insurance plan with premium refund and global hospital cash benefits, but it is not equivalent or similar to any kind of bank deposit. It is underwritten by Hang Seng Insurance Company Limited ("Hang Seng Insurance"). This product information does not contain the full terms of the policy and the full terms can be found in the relevant policy document.

No matter twists and turns happen in life, we are always there for you and will never let you down. Wherever you are, in the unfortunate event that you need to be hospitalized⁽²⁾ due to a bodily injury or sickness⁽¹⁾, EasyRefund can offer you global hospital cash benefits to cope with sudden hospitalisation. When the policy matures after 3 years, you can get a full premium refund even with claims paid. If no claim is made for any Supplementary Benefits⁽³⁾ during the Policy Term, 103% of the Total Premiums Paid⁽⁴⁾ will be refunded upon policy maturity, allowing you to enjoy premium refund while you are covered!

Plan Highlights

- Provide 3-Year global hospital cash benefits
- Up to 103% of Total Premiums Paid⁽⁴⁾ will be refunded upon policy maturity
- Four plans for flexible personal planning and needs
- Offer Extra Hospital Cash Benefit and Accidental Death Benefit
- Easy online application

Provide 3-Year global Hospital Cash Benefits

If Hospital Confinement⁽²⁾ of the Life Insured is due to a Bodily Injury or a Sickness⁽¹⁾, Disease or Illness⁽¹⁾ and such confinement is certified by a Registered Doctor to be Medically Necessary⁽²⁾, a Daily Hospital Cash Benefit shall be paid.

During the whole Policy Term of the Plan, this benefit will be paid up to 300 days for all Hospital Confinements per policy, with limit at 100 days per policy year. The benefit of Daily Hospital Cash Benefit will be terminated automatically upon the payment of 300 days of the Daily Hospital Cash Benefit. If in the case where the Hospital Confinement⁽⁶⁾ occurs in a place other than listed as a Benefit Area⁽⁵⁾, the Daily Hospital Cash Benefit will be limited to 50% of the protection amount and the benefit will only be paid up to 30 days for Hospital Confinement⁽²⁾ per policy. This is a non-indemnity type of medical supplementary benefit to be attached to your life insurance policy for providing hospitalisation protection to cater your future medical needs.

Up to 103% of Total Premiums Paid⁽⁴⁾ will be refunded upon Policy Maturity

As the Policyholder of the Plan, you are guaranteed to receive up to 103% of the Total Premiums Paid⁽⁴⁾ as a refund upon the maturity of the 3-year Policy Term if no claim has been made for any Supplementary Benefits⁽³⁾. Even if you have made a claim, you will receive a full premium refund.

Four Plans for Flexible Personal Planning and Needs

The Plan offers four plan options, with choices of Daily Hospital Cash Benefit at HKD300 / HKD600 / HKD1,000 / HKD1,500, which suits your budget and personal needs.

Offer Extra Hospital Cash Benefit and Accidental Death Benefit

Extra Hospital Cash Benefit

With admission to Intensive Care Unit (ICU) during Hospital Confinement of the Life Insured, an Extra Hospital Cash Benefit, up to 60 days during the whole Policy Term, shall be paid. This supplementary benefit will immediately and automatically cease once (i) Hang Seng Insurance has paid Extra Hospital Cash Benefit for 60 days; or (ii) Hang Seng Insurance has paid Daily Hospital Cash Benefit for 300 days (whichever is earlier). If in the case where the Hospital Confinement⁽⁶⁾ occurs in a place other than listed as a Benefit Area⁽⁵⁾, the Extra Hospital Cash Benefit will be limited to 50% of the protection amount and the benefit will only be paid up to 30 days for Hospital Confinement per policy. This is a non-indemnity type of medical supplementary benefit to be attached to your life insurance policy for providing hospitalisation protection to cater your future medical needs.

Accidental Death Benefit

In the unfortunate event of Life Insured's Accidental Death, an Accidental Death Benefit which equals to 100% of Total Premiums Paid of the Basic Plan up to the date of death of the Life Insured shall be paid.

Easy Online Application

You can quote, apply and pay for the Plan without the hassle of providing documentation or medical examination through Hang Seng Bank website hangseng.com/easyrefund-plan-en. You can also call our "EasyRefund" hotline at 2198 7838 for queries.

EasyRefund 100% Global Hospital Cash Plan (3-Year) at-a-glance

Policy Term	3 years
Payment Term	3 years
Insurance Age⁽⁷⁾ of the Life Insured at the Time of Enrolment	18 – 64 years old
Currency	HKD
Premium Features	<ul style="list-style-type: none"> • Premium can be settled by monthly or annual mode • The premium is level and guaranteed during Policy Term
Payment Method	Direct Transfer (from Hang Seng Bank Account); or Credit Card Payment (by Hang Seng Bank Credit Card)

Applicable percentage of premium refund (% of Total Premiums Paid)

Premium Refund ⁽⁸⁾	If the Plan is lapsed, surrendered or terminated	If no benefit have been paid or become payable under any Supplementary Benefits ⁽³⁾	If any benefit have been paid or become payable under any Supplementary Benefits ⁽³⁾
		Before the Benefit Cessation Date	70%
On the Benefit Cessation Date	Annual mode	103%	100%
	Monthly mode	101%	100%

Benefit Amount (HKD)

Insured Items and Coverage	Plan A	Plan B	Plan C	Plan D
Daily Hospital Cash Benefit (Up to 300 days⁽⁹⁾ during the whole Policy Term)	\$300	\$600	\$1,000	\$1,500
Extra Hospital Cash Benefit (Up to 60 days⁽¹⁰⁾ during the whole Policy Term)	\$300	\$600	\$1,000	\$1,500

Death Benefit	100% of Total Premiums Paid
Accidental Death Benefit	100% of Total Premiums Paid

Remarks:

- (1) A Sickness, Disease or Illness occurring at least 30 days after the Policy Date or effective date of reinstatement of the Policy, whichever is later.
- (2) Such Hospital Confinement has to be certified by a Registered Doctor to be Medically Necessary for a minimum period of 6 consecutive hours and a charge for daily room and board by the Hospital⁽¹¹⁾ is incurred. "Medically Necessary" means medical services and Hospital Confinement which are necessary for the care or treatment of the Bodily Injury, Sickness, Disease or Illness and which are: (i) consistent with the diagnosis and customary medical treatment for medical condition; and (ii) in accordance with good and prudent medical practice; and (iii) not for the convenience of the Policyholder, the Life Insured or any individual who cares for him or any individual who is part of his family.
- (3) Supplementary Benefits include Daily Hospital Cash Benefit, Extra Hospital Cash Benefit, and Accidental Death Benefit.
- (4) The Policyholder will be entitled to a refund of 103% of Total Premiums Paid (for policy with annual payment mode) while the Policy must be still in force upon the Benefit Cessation Date of Basic Plan, and no benefit have been paid or become payable under any Supplementary Benefits⁽⁹⁾. Other cases please refer to EasyRefund 100% Global Hospital Cash Plan (3-Year) at-a-Glance Summary.
- (5) "Benefit Area" means the following places: Hong Kong SAR, Macau SAR, Taiwan, Singapore, Malaysia, Thailand, Japan, South Korea, Canada, United States of America, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom, Australia and New Zealand.
- (6) If the Hospital Confinement occurs in mainland China (excluding the Hong Kong SAR, the Macau SAR and Taiwan), Hang Seng Insurance will only pay Daily Hospital Cash Benefit under this Policy if the medical services are provided in the hospitals that are formally assessed and rated by the National Health Commission of the People's Republic of China or local governments' health commissions of the People's Republic of China as a "Class III Grade A" hospital or above.
- (7) "Insurance Age" means, at any date, the age of the Life Insured or the Policyholder (where applicable) on the last birthday prior to (or on the birthday the same day as) the Policy Date or the relevant Policy Anniversary.
- (8) If this Policy is still in force upon the Benefit Cessation Date of Basic Plan, Hang Seng Insurance will refund the applicable percentage of Total Premiums Paid during the Policy Term to you or your estate (excluding any interest received by Hang Seng Insurance) to you or your estate.
- (9) During the whole Policy Term of the Plan, this benefit will be paid up to 300 days for all Hospital Confinements per policy, with limit at 100 days per policy year. The benefit of Daily Hospital Cash Benefit will be terminated automatically upon the payment of 300 days of the Daily Hospital Cash Benefit. If in the case where the Hospital Confinement⁽⁶⁾ occurs in a place other than listed as a Benefit Area⁽⁵⁾, the Daily Hospital Cash Benefit will be limited to 50% of the protection amount and the benefit will only be paid up to 30 days for Hospital Confinement per policy.
- (10) The Extra Hospital Cash Benefit, up to 60 days during the whole Policy Term, shall be paid. This supplementary benefit will immediately and automatically cease once (i) Hang Seng Insurance has paid Extra Hospital Cash Benefit for 60 days; or (ii) Hang Seng Insurance has paid Daily Hospital Cash Benefit for 300 days (whichever is earlier). If in the case where the Hospital Confinement⁽⁶⁾ occurs in a place other than listed as a Benefit Area⁽⁵⁾, the Extra Hospital Cash Benefit will be limited to 50% of the protection amount and the benefit will only be paid up to 30 days for Hospital Confinement per policy.
- (11) "Hospital" means an establishment recognized, constituted and registered as such under the laws of the territory in which that establishment is situated as a hospital for the care and treatment of sick and injured persons as paying bed patients, and which (i) has facilities for diagnosis and major operations, (ii) provides 24 hours a day nursing services by Registered Nurse, (iii) is under the supervision of a Registered Doctor, and (iv) is not primarily a clinic, a place for alcoholics or drug addicts, a sanatorium, a nature care clinic, a health hydro, an observatory ward, a rehabilitation, physiotherapy, nursing, rest or convalescent home, home for the aged, an isolation or quarantine accommodation for infectious diseases or similar establishment.

Examples

Example 1 – Prepare for unexpected hospitalisation with no geographical restriction

Miss Chan, aged 30, has experienced that considerable amount of unexpected expenses needed when her parents were hospitalised due to accident. Thus, she realised that it is very important to have a Global Hospital Cash Plan. Miss Chan applied **Plan C of EasyRefund 100% Global Hospital Cash Plan (3-Year) (Daily Hospital Cash Benefit: HKD1,000)** with part of her monthly income, i.e. **paying HKD1,520 each month**, to ease the financial burden brought by being unable to work due to hospitalisation and subsidise related medical expenses. Full premium refund will be received upon policy maturity irrespective of whether claim has been made under the Plan.

6 months later	<p>Miss Chan suffered from pelvic fractures and minor intracranial hematoma as she had a traffic accident when she was traveling in United Kingdom. After diagnosis by a Registered Doctor, she was admitted into a local Hospital⁽¹¹⁾ for examinations and treatments for 40 days. She also stayed in the ICU for 5 days.</p> <ul style="list-style-type: none"> • Daily Hospital Cash Benefit: HKD1,000 x 40 days = HKD40,000 • Extra Hospital Cash Benefit: HKD1,000 x 5 days = HKD5,000
2 years later	<p>Miss Chan sought medical consultation at a private Hospital⁽¹¹⁾ for treatment due to stomachache. She was hospitalised for 5 days to receive Gastroscopy and Colonoscopy checkup which such confinement is certified by a Registered Doctor to be Medically Necessary.</p> <p>Daily Hospital Cash Benefit: Claim benefit HKD1,000 x 5 days = HKD5,000</p>
3 years later	<p>Miss Chan received HKD54,720 upon policy maturity at the end of third year (Obtain full refund of Total Premiums Paid).</p>

Miss Chan can obtain full refund of Total Premiums Paid upon 3-year policy maturity even claim has been made. This plan offers her coverage for loss of income, even during her period of hospitalization overseas. Miss Chan received **HKD104,720** as total amount of premium refund and benefit claimed (**approximately 191% of Total Premiums Paid**).

Total protection received	Amount
100% refund of Total Premiums Paid upon 3-year policy maturity	HKD 54,720 (HKD1,520 x 12 months x 3 years)
Benefit claimed (Daily and Extra Hospital Cash Benefit)	HKD 50,000 (HKD45,000 + HKD5,000)

Example 2 – Ease the financial burden by hospital income plan with full premium refund

Mr Wong, aged 50, concerns he will have more chance to be hospitalised as getting older, which may cause him loss of income and increase daily expenses. But his current insurance plans current may not fulfil his need. Thus, Mr Wong applied **Plan D of EasyRefund 100% Global Hospital Cash Plan (3-Year) (Daily Hospital Cash Benefit: HKD1,500)** in annual payment mode **by paying HKD35,760 each year** to ease the financial burden of hospitalisation.

Fortunately, Mr Wong had not been hospitalised in the 3 years therefore no claim has been made during the policy years. He could receive a lump-sum amount of **HKD110,498 (equal to 103% of Total Premiums Paid⁽⁴⁾)** upon policy maturity. This Plan not only allows him to enjoy additional 3% refund on top of the premiums he had paid but also ease the anxiety of affecting his income due to hospitalization at the same time.

The figures in the above examples, which are for reference only, are rounded and the actual figures may vary due to the rounding logic.

For the actual Total Premiums Paid, Daily Hospital Cash Benefit, Extra Hospital Cash Benefit and other details, please refer to the Illustration Summary of your chosen insurance plan and the Policy Provisions.

Exclusions

Supplementary Benefit – Daily Hospital Cash Benefit & Extra Hospital Cash Benefit

No benefit will be paid if a Bodily Injury, Sickness, Disease or Illness or otherwise incurred directly or indirectly caused by the following:

- (a) Congenital Conditions;
- (b) Intentional self-inflicted Bodily Injury or attempted suicide, while sane or insane;
- (c) Engaging in hazardous sports (including but not limited to mountaineering necessitating the use of ropes or guides, pot-holing, bungee jumping, skydiving, parachuting, parasailing, hang-gliding, ballooning, skin-diving or other underwater pastimes, winter sports, racing of any kind other than on foot, steeple chasing or polo), aviation or aeronautics other than as a fare paying passenger on a duly licensed commercial aircraft;
- (d) Participation in all forms of league status football sports or other team sports with an equivalent or greater likelihood of such participation resulting in Bodily Injury;
- (e) War or any act of war, declared or undeclared, or active duty in the military, naval or air forces of any country or international authority;
- (f) Taking or absorbing, accidentally or otherwise, any alcohol, drug, medicine, sedative or poison, except as prescribed by a Registered Doctor;
- (g) Pre-existing Conditions;
- (h) Infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition;
- (i) Dental treatment, dentures, eye examinations, glasses, hearing aids or the fitting of any thereof, or cosmetic surgery or plastic surgery, except and to the extent that any of such treatment is necessary for cure or alleviation of Bodily Injury to the Life Insured;
- (j) Treatments or tests not consistent with customary medical treatment or diagnosis. Physical examinations, health check-ups or tests not incidental to treatment or diagnosis of a covered Bodily Injury, Sickness, Disease or Illness or any treatments which are not Medically Necessary;
- (k) Hospital Confinement for isolation, quarantine and/or medical surveillance purpose;
- (l) Life Insured participated in illegal activity or attempted violation of the law;
- (m) Physical or mental infirmity, of any disease; or
- (n) Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care. Conditions arising from surgical, mechanical or chemical methods of birth control or treatment (surgical or otherwise to cause) or the reversal of birth control or treatment pertaining to infertility.

Supplementary Benefit – Accidental Death Benefit

No benefit will be paid if Accidental Death results directly or indirectly from any of the following:

- (a) Intentional self-inflicted Bodily Injury or attempted suicide, while sane or insane;
- (b) Engaging in hazardous sports (including but not limited to mountaineering necessitating the use of ropes or guides, pot-holing, bungee jumping, skydiving, parachuting, parasailing, hang-gliding, ballooning, skin-diving or other underwater pastimes, winter sports, racing of any kind other than on foot, steeple chasing or polo), aviation or aeronautics other than as a fare paying passenger on a duly licensed commercial aircraft;
- (c) War or any act of war, declared or undeclared, or active duty in the military, naval or air forces of any country or international authority;
- (d) Taking or absorbing, accidentally or otherwise, any alcohol, drug, medicine, sedative or poison, except as prescribed by a Registered Doctor;
- (e) Inhaling any gas or fumes, accidentally or otherwise, except accidentally in course of duty;
- (f) Insanity or mental infirmity or mental disease;
- (g) Life Insured participated in illegal activity or attempted violation of the law
- (h) Entering, operating, or servicing, riding in or on, ascending or descending from any kind of device designed for flight in or beyond the earth's atmosphere except while the Life Insured is a passenger or air crew in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

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.

Risks from surrender

If you surrender the Policy after the expiry of the cooling-off period, the surrender proceeds to be received may be significantly less than the Total Premiums Paid. Please refer to the illustration summary of this Plan for the projected surrender values. All details regarding policy surrender should be referred to the relevant policy provisions.

Liquidity Risk

This Policy is designed to be held for a long-term period. Should you have liquidity needs for any unexpected events, you may apply for policy loan or surrender the Policy in full or in part subject to the respective policy terms, however this may cause the Policy to lapse or to be terminated earlier than the original Policy Term, and the amount (if any) you get back may be significantly less than the premiums paid.

Inflation risk

Your current planned benefit may not be sufficient to meet your future needs since the cost of living may become higher in the future than it is today due to inflation.

Policy termination

"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;
- 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.
- "Hang Seng Insurance" also has the right to terminate your policy according to any Supplementary Benefits⁽³⁾ terms.

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

Important notes

Cooling-off period

"EasyRefund" is a life insurance plan and is not equivalent or similar to 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 calendar days* immediately following either the day of delivery of the policy or the Cooling-off Notice to you/your nominated representative (whichever is earlier)) and obtain a refund of any premiums and levy paid (less any market value adjustment for investment-linked or non-linked single pay payment/single premium policy. The basis of calculation of market value adjustment includes single premium interest rate, New Money Crediting Interest Rate, Guaranteed Crediting Interest Rate Lock and General Crediting Interest Rate (if applicable)). A policy surrender form must be signed by you and returned by mail to Hang Seng Insurance Company Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong or returned to any Hang Seng Bank branches (except MTR station outlets)[^] within the Cooling-off Period.

Note:

* If the last day of the period does not fall on a working day, the period will include the next working day.

[^] Only applicable to personal customer.

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.

Claim procedures of Life Insurance

If you need to make a claim, you can request a claim form through any one of the methods below:

- (1) download from Form Center in "Hang Seng Insurance" website: <https://www.hangseng.com/en-hk/personal/forms/>; or
- (2) request from any "Hang Seng Bank" branch; or
- (3) through the Claims Service Hotline (852) 2288 6992.

Please complete and submit the claim form to "Hang Seng Insurance" at Life Claims Department, 18/F Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong by mail or any "Hang Seng Bank" branch within the specified period together with requested proof. "Hang Seng Insurance" Claims Service Team will process the claim (additional information may be required from the claimant), and settle the claim payment.

Please remember that it is important to lodge your claim within the specified time frame. If you do not do so, we may not be able to consider your claim.

Dispute resolution

- a) "Hang Seng Bank" is an insurance agent authorised by "Hang Seng Insurance" and the product is a product of "Hang Seng Insurance" 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" and you directly.

The Plan is underwritten by "Hang Seng Insurance" which is authorised and regulated by the Insurance Authority of the HKSAR. The Plan is intended only for sale in the Hong Kong SAR.

Customer Enquiry 2198 7838 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 summary and refer to the policy provisions for the detailed terms and conditions and charges of this Plan.

Please refer to the relevant policy provisions for exact terms, conditions and exclusions of this Plan, and the policy provisions will be considered final. For details of this Plan and the policy terms, please visit hangseng.com/easyrefund-plan-en

如你欲索取本計劃之中文版本產品冊子，請瀏覽 hangseng.com/easyrefund-plan

EasyRefund 100% Global Hospital Cash Plan (3-Year)

Hang Seng Insurance Company Limited is a wholly-owned subsidiary of Hang Seng Bank.

28/F, Hang Seng 113, 113 Argyle Street, Mongkok, Hong Kong.

"Hang Seng Insurance" is authorised and regulated by the Insurance Authority to carry on long-term insurance business in the Hong Kong Special Administrative Region.

Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent of "Hang Seng Insurance". EasyRefund 100% Global Hospital Cash Plan (3-Year) is underwritten by "Hang Seng Insurance" and it is only intended for sale through "Hang Seng Bank" in the Hong Kong Special Administrative Region.

For monetary disputes arising between "Hang Seng Bank" and you out of the selling process or processing of the related transaction, "Hang Seng Bank" will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the product should be resolved between "Hang Seng Insurance" and you directly.

"Hang Seng Insurance" accepts full responsibility for the accuracy of the information contained in the Product Brochure and confirms, having made all reasonable enquiries that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading. The information shown therein is intended as a general summary. Please refer to your insurance policy for the full terms and conditions.

October 2022