

Critical Illness Insurance

HSBC Swift Guard Critical Illness Plan

Being prepared is the best cure for uncertainty



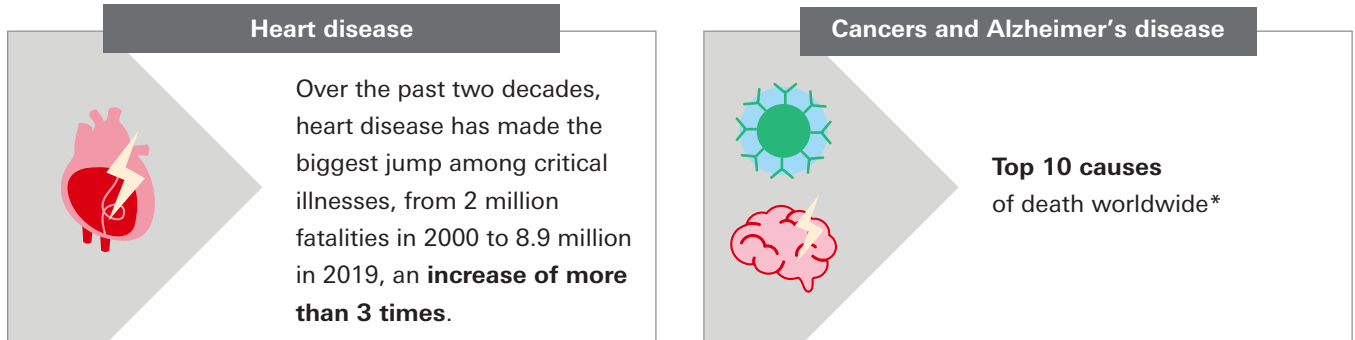
Your financial health is critical, especially when your physical health is in question.



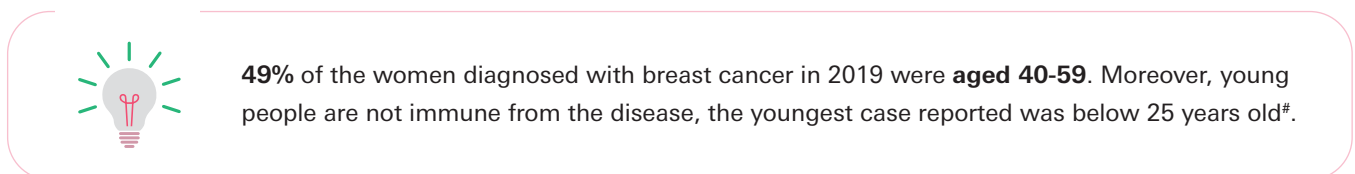
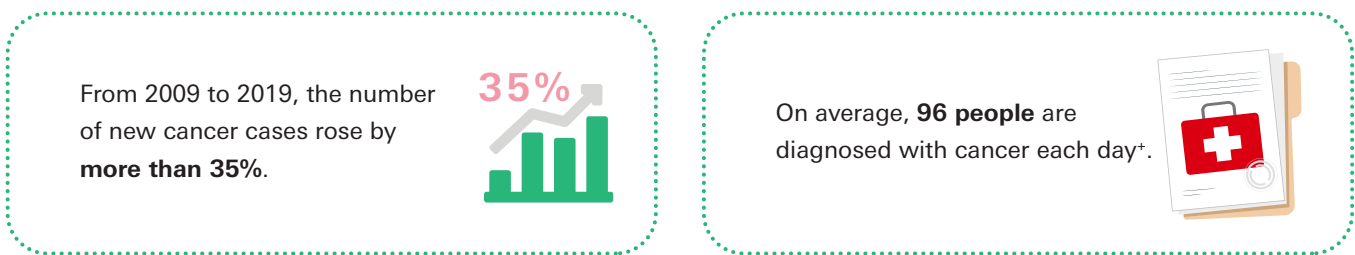
HSBC Swift Guard Critical Illness Plan is a premium refundable Critical Illness plan underwritten by HSBC Life (International) Limited. It is not equivalent or similar to any kind of bank deposit or bank savings plan.

Why HSBC Swift Guard Critical Illness Plan?

Critical illness has always been a leading cause of death globally. In 2019 alone, it **took 55.4 million lives**. **Heart disease** is the deadliest, accounting for **16% of critical illness deaths**, followed by **stroke at 11%**.



In Hong Kong, two worrying trends have emerged in recent years - the number of people suffering from critical illness is on the rise while the average age of new patients is falling, due to contributing factors such as stressful lifestyles, pollution and more.



Inevitably, the demands placed on the public healthcare system are becoming heavier, and the wait for treatment will likely get longer. That is why maintaining a financial safety net in case critical illness strikes has become more crucial than ever.

HSBC Swift Guard Critical Illness Plan (the "Plan" or the "Policy") is an insurance product focusing on critical illness protection.

It is designed to ensure timely and appropriate treatment by absorbing the financial impact of a critical illness, thus giving you the peace of mind you all deserve.

After all, the more prepared you are, the better you can deal with an uncertain future.

* "The top 10 causes of death" released by the World Health Organization in December 2020

[†] Hong Kong Cancer Registry, Overview of Hong Kong Cancer Statistics of 2019, Hong Kong Hospital Authority, October 2021 (<https://www3.ha.org.hk/cancereg>)

[#] Hong Kong Cancer Registry, Top 10 Female Cancers in Hong Kong (2019), Hong Kong Cancer Registry figures published in 2021

Features



Comprehensive coverage with extended protection

The Plan covers 76 Critical Illnesses and 4 conditions that result beyond the causes of Critical Illnesses:

- Terminal Illness
- Total Permanent Disability
- Loss of Independent Existence
- Major Medical Treatment¹

The coverage for these 4 conditions means you would be well protected even if you are diagnosed with an undiscovered new disease or injury, giving you extended protection that you can always count on.

100% sum insured as Critical Illness Benefit will be paid if life insured is diagnosed with a covered Critical Illness and has survived for at least 14 days.

Please refer to the Critical Illness Benefit Schedule for the details of the 80 covered Critical Illnesses or conditions.



Guaranteed return of 101% Total Premiums Paid²

A guaranteed return of 101% Total Premiums Paid² will be made to reward the good health of the life insured if no claim has been made as at policy maturity (end of the 10th policy year).



Relatively affordable premium

- High benefit ratio (sum insured divided by Total Premiums Paid²) – Enjoy desired benefit ratio with a relatively affordable premium.
- Premiums will remain level and guaranteed during the premium payment term, making it easier to budget and plan.



Death Benefit³

The death of the life insured results before the end of the policy term, 100% Total Premiums Paid² will be payable to the beneficiary(ies).

Features



Guaranteed Cash Value

Guaranteed Cash Value refers to the cash value of your Policy that accumulates over time during the policy term. It is calculated based on the percentage stated in the table below. The Guaranteed Cash Value of the Plan that increases gradually throughout the policy term. Policyholder can receive corresponding Guaranteed Cash Value upon surrender before the end of the policy term, subject to the effective date of policy termination due to surrender or lapse.

Effective date of policy termination	% of Total Premiums Paid ² for computing Guaranteed Cash Value
During the 1 st policy year	0%
During the 2 nd policy year	30%
During the 3 rd policy year	40%
During the 4 th policy year	50%
During the 5 th policy year	60%
During the 6 th policy year	65%
During the 7 th policy year	70%
During the 8 th policy year	75%
During the 9 th policy year	80%
During the 10 th policy year	85%
At the end of 10 th policy year	101%



Hassle-free application – simplified underwriting⁴

Application is simple and easy. All you need to do is to answer 5 simple health questions. No medical examination is required for simplified underwriting⁴.



Supplementary Unemployment Benefit⁵ (No additional premiums required)

If the policyholder has been unemployed for at least 30 consecutive days between the ages⁶ of 19 and 64, the Grace Period for premium payments will be extended to up to 365 days, during which the life insured will still enjoy the Policy's full protection and extra peace of mind.

Supplementary Benefit is embedded in the basic plan of the Policy, subject to eligibility, with no additional premiums required.

Examples

The following examples are hypothetical and for illustration only. The amounts are expressed in Hong Kong dollars (HKD).

Example 1



Helen, 34 years old⁶ female, non-smoker

Family breadwinner

Helen is an engineer and the main source of income for her family. She understands that suffering from critical illness can have major financial implications. Since she is the breadwinner, she wants to ensure that her loved ones would be well-protected financially if she is ever diagnosed with a critical illness. She is therefore looking for a critical illness plan that accommodates her budgetary considerations and offers a high benefit ratio (sum insured divided by Total Premiums Paid²).

Helen takes up HSBC Swift Guard Critical Illness Plan to meet her needs:

Age ⁶	34 years old ⁶
Premium payment period	2 years
Sum insured	HKD1,500,000 (450% of Total Premiums Paid ²)
Annual premium	HKD166,665
Total Premiums Paid ²	HKD166,665 × 2 years = HKD333,330
Policy term	10 years

Scenario: Diagnosed with Critical Illness and receives 100% sum insured as Critical Illness Benefit

Six years later, Helen unfortunately has a **breast cancer**. As the policyholder and life insured of the plan, she will receive a lump sum payment of HKD1,500,000 as Critical Illness Benefit* to support her medical needs and help maintain her family's quality of life.

* 100% sum insured will be paid if life insured is firstly diagnosed with a covered Critical Illness and has survived for at least 14 days following of a Critical Illness, subject to claims assessment and required medical evidence.

Examples

Example 2



Ian, 27 years old⁶ male, non-smoker

Career starter

Ian works long and unstable working hours. Worried about his stressful work might have on his health, Ian is looking for a simple critical illness plan as a safety net. He has a limited budget and would like to have the financial resource of a premium refund if he manages to stay healthy throughout the policy term.

Ian chooses HSBC Swift Guard Critical Illness Plan to get well prepared for the future:

Age⁶	27 years old ⁶
Premium payment period	5 years
Sum insured	HKD350,000 (578% of Total Premiums Paid ²)
Monthly premium	HKD1,010
Total Premiums Paid²	HKD1,010 × 12 months × 5 years = HKD60,600
101% refund of Total Premiums Paid²	HKD61,206
Policy term	10 years

Scenario: Has made no Critical Illness Benefit claim and thus receives refund of Total Premiums Paid²

Ian remains healthy and has not had any Critical Illness after 10 years. Since he has made no Critical Illness Benefit claim and reduction of sum insured, he receives a 101% refund of Total Premiums Paid² - a lump sum payment of HKD61,206. He thus has extra capital to help achieve his goal of starting an online business.

Assumptions:

450% (4.5X benefit ratio - sum insured divided by Total Premiums Paid²) for a 34 years old⁶ female who chooses 2-pay premium payment.

578% (5.78X benefit ratio - sum insured divided by Total Premiums Paid²) for a 27 years old⁶ male who chooses 5-pay premium payment.

The ratio varies according to age⁶/gender/smoking status/payment mode/payment term.

Product summary

Premium payment period	2-year or 5-year
Issue age	15 days after birth to age ⁶ 55 For application via online channel: Age ⁶ 19-55
Policy currency	HKD
Policy term	10 years
Premium payment method	Aggregate premium ⁷ , monthly or annually, through: <ul style="list-style-type: none">• HSBC HKD bank account (direct debit)
Premium type	<ul style="list-style-type: none">• Premiums will remain level and guaranteed during the premium payment term• Premium rates are varied by age⁶/gender/smoking status at policy issuance
Minimum sum insured (per Policy)	HKD100,000
Maximum sum insured (per life insured)	HKD2,500,000
Critical Illness Benefit	<p>100% sum insured will be paid if life insured is diagnosed with a covered Critical Illness and has survived for at least 14 days following of the diagnosis of a Critical Illness;</p> <p>If the Policy is paid by aggregate premium⁷, the Critical Illness Benefit shall be increased by the balance of the aggregate premium⁷ together with non-guaranteed interests accumulated, if any, as at the date of the life insured being diagnosed with the covered Critical Illness.</p> <p>The Policy will be automatically terminated when the Critical Illness Benefit is payable. No Guaranteed Cash Value is payable to the policyholder unless due to surrender or lapse.</p> <p>Please refer to the Critical Illness Benefit Schedule for the details of the covered Critical Illnesses or surgeries.</p>
Waiting period	<p>90 days for Critical Illness Benefits.</p> <p>No Critical Illness Benefit shall be payable if the sign(s) and/or symptom(s) of any Critical Illness manifested itself/themselves within ninety (90) calendar days from a) the policy date; or b) the date of last reinstatement of the Policy, whichever is later.</p>
Guaranteed Cash Value (The cash value of the Policy at any time during the policy term)	<p>Guaranteed Cash Value refers to the cash value of your Policy that accumulates over time during the policy term. It is calculated based on the amount derived from the tabular percentage.</p> <p>Please refer to the section "Features" for the details of the Guaranteed Cash Value.</p>
Net Cash Value	Net Cash Value refers to any date on or before the end of policy term (Benefit Cessation Date), an amount equal to Guaranteed Cash Value less any indebtedness.

The content in this product brochure is for reference only. You should read this document in conjunction with the respective insurance proposal and Policy Provisions for details on full terms of Policy.

Product summary

Surrender Benefit

You may surrender this Policy at any time for its Net Cash Value as of the date such request is processed by filing a written request in a form specified by the Company.

If the Policy is paid by aggregate premium⁷, the Surrender Benefit shall thereby be further increased by the balance of the aggregate premium⁷ together with non-guaranteed interests accumulated, if any, as at the date the surrender request is processed, subject to the application of a surrender charge. The surrender charge rate for the respective policy year, which is applicable to the balance of the aggregate premium⁷ together with non-guaranteed interests accumulated, is shown in the table below.

Surrender charge rate	Policy year				
	1 st	2 nd	3 rd	4 th	5 th
2-year premium payment term	2%	N/A	N/A	N/A	N/A
5-year premium payment term	2%	2%	2%	2%	N/A

Upon full surrender, the Company's liability under this Policy shall be fully discharged.

Reduction of sum insured

To apply for reduction of sum insured, you have to submit to us a written request in a form prescribed by us. If the request is approved by us, the Net Cash Value attributable to the reduced portion of the sum insured, if any, will be payable to the policyholder, and the Total Premiums Paid², sum insured, Guaranteed Cash Value, Death Benefit³, Critical Illness Benefit under this Policy will be adjusted and reduced proportionally. A Policy endorsement with the revised Policy Schedule will be issued to the policyholder upon the reduction of sum insured has taken effect.

Death Benefit³

At the date of death of the life insured, 100% Total Premiums Paid² less any indebtedness will be paid to the beneficiary(ies) as Death Benefit³. Death Benefit³ is also payable if the life insured has survived for less than 14 days following the diagnosis of a Critical Illness.

If Policy is paid by aggregate premium⁷, the Death Benefit³ shall be increased by the balance of the aggregate premium⁷ together with the non-guaranteed interests accumulated, if any, at the date of death of the life insured.

The Policy will be automatically terminated when the Death Benefit is payable.

No Guaranteed Cash Value is payable to the policyholder unless due to surrender or lapse.

Maturity Benefit

At the end of the 10th policy year, Policy will be matured where Guaranteed Cash Value, equals to 101% Total Premiums Paid², will be paid to policyholder.

Conversion Privilege

At the end of policy term (Benefit Cessation Date) of the Plan, your Policy may be converted to a new critical illness plan or whole of life policy on the life of the life insured for a sum insured less than or equal to your existing Policy except the medical underwriting requirements will be waived. The premium for the new Policy will be determined in accordance with the Company's rate table applicable to that class of Policy prevailing at the date of conversion, and the age⁶ of the life insured at such date.

Please refer to the respective Policy Provisions for detailed Conversion Privilege.

Supplementary Unemployment Benefit⁵

Unemployment Benefit⁵, with no additional premiums required.

Please refer to the respective Policy Provisions of the Supplementary Benefit for detailed terms, conditions and exclusions.

Benefit summary

Critical Illness Benefit Schedule

Cancer

- Cancer

Illness related to the Heart

- Cardiomyopathy
- Eisenmenger's Syndrome
- Infective Endocarditis
- Surgery to Aorta
- Coronary Artery Bypass Surgery
- Heart Attack
- Other Serious Coronary Artery Disease
- Dissecting Aortic Aneurysm
- Heart Valve Surgery
- Primary Pulmonary Arterial Hypertension

Illness related to the Brain and Nervous System

- Alzheimer's Disease
- Bacterial Meningitis
- Cerebral Metastasis
- Encephalitis
- Medullary Cystic Disease
- Muscular Dystrophy
- Parkinson's Disease
- Progressive Muscular Atrophy
- Stroke
- Amyotrophic Lateral Sclerosis (ALS)
- Benign Brain Tumour
- Coma
- Hemiplegia
- Motor Neurone Disease
- Myasthenia Gravis
- Primary Lateral Sclerosis
- Progressive Supranuclear Palsy
- Tuberculosis Meningitis
- Apallic Syndrome
- Cerebral Aneurysm Requiring Surgery
- Creutzfeldt-Jacob Disease
- Major Head Trauma
- Multiple Sclerosis
- Paralysis of Limbs
- Progressive Bulbar Palsy (PBP)
- Spinal Muscular Atrophy

Illness related to Kidneys

- Chronic Adrenal Insufficiency
- Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
- Kidney Failure
- Pheochromocytoma

Illness related to the Liver and Pancreas

- Acute Necrohemorrhagic Pancreatitis
- Chronic Relapsing Pancreatitis
- Biliary Atresia having undergone Liver Transplantation
- End Stage Liver Disease
- Chronic Auto-immune Hepatitis
- Fulminant Viral Hepatitis

Illness related to Lungs and Respiratory System

- Chronic Obstructive Lung Disease
- Severe Emphysema
- End Stage Lung Disease
- Severe Pulmonary Fibrosis
- Severe Bronchiectasis

Organ Transplant

- Major Organ Transplant

Benefit summary

Critical Illness Benefit Schedule

Disabilities

- Blindness
 - Loss of Hearing
 - Loss of Independent Existence[^]
 - Loss of Limbs
 - Loss of One Eye and One Limb
 - Loss of Speech
 - Poliomyelitis
 - Total Permanent Disability[^]
-

Surgery and Intensive Care Unit related

- Major Medical Treatment^{1^}
-

Other Illness

- AIDS/HIV due to Blood Transfusion
- Aplastic Anaemia
- Crohn's Disease
- Ebola
- Elephantiasis
- Generalized Tetanus
- Haemolytic Streptococcal Gangrene
- HIV Acquired due to Assault
- Major Burns
- Medically Acquired HIV Infection
- Myelofibrosis
- Necrotising Fasciitis
- Occupationally Acquired HIV
- Rabies
- Severe Rheumatoid Arthritis
- Severe Ulcerative Colitis
- Systemic Scleroderma
- Terminal Illness[^]

[^] 4 conditions that result beyond the causes of Critical Illnesses, which could provide extended coverage for any undiscovered new disease or injury.

Some of the covered Critical Illnesses may have claim condition in geographical limitation, i.e. "AIDS/HIV due to Blood Transfusion", "AIDS/HIV due to Blood Transfusion" & "Occupationally Acquired HIV". Please refer to the Policy Provision for details.

Important notes

Exclusion clause

Critical Illnesses don't include:

- (1) any known pre-existing condition from which the life insured was suffering prior to the issue date, the policy date or the effective date of last reinstatement, whichever is the latest; or
- (2) any illness contracted by the life insured within the first 90 days following the issue date, the policy date or the effective date of last reinstatement, whichever is the latest; or
- (3) intoxication by drugs not prescribed by a registered medical practitioner or abuse of alcohol; or
- (4) any human immunodeficiency virus (HIV) or any HIV-related illness including acquired immune deficiency syndrome (AIDS) or any mutations, derivation or variations thereof (except for the following critical illness, namely "AIDS/HIV due to blood transfusion", "HIV acquired due to assault", "medically acquired HIV infection" and "occupationally acquired HIV"). Please refer to the Policy Provisions for the detailed definitions of the Critical Illnesses.

"Pre-existing condition" means a disease or covered Critical Illness condition for which the signs or symptoms were present prior to the issue date, the policy date or the effective date of last reinstatement, whichever is the latest; which the life insured was aware of or should reasonably have been aware of; or medical investigation, consultation or treatment was recommended; or the life insured has scheduled or undergone medical tests or investigations.

Disclosure obligation for underwriting

You are required to declare all requisite information that would affect the underwriting decisions of the Company. The Company has the right to declare the Policy void due to any misrepresentation or fraud. If the non-health related information of the insured person (including but not limited to age⁶ or sex) is misstated in the application, the Company may adjust the premium, for the past, current or future policy year, or declare the Policy void on the basis of the correct information.

Cooling-off period

The HSBC Swift Guard Critical Illness Plan is a refundable premium Critical Illness plan. Part of the premium pays for the insurance and related costs including, but not limited to, policy acquisition, maintenance and claims costs. If you are not satisfied with your Policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levies paid. A written notice signed by you together with your Policy (if received) should be received by the office of HSBC Life (International) Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the cooling-off period (that is, a period of 21 calendar days immediately following either the day of delivery of the Policy or the day of delivery of the cooling-off notice to the policyholder or the nominated representative, whichever is earlier). After the expiration of the cooling-off period, if you cancel the Policy before the end of the policy term, the projected Net Cash Value that you receive may be less than the total premium you have paid.

Policy cancellation

You can request to surrender the Policy at any time after cooling-off period for its Net Cash Value together with any balance of aggregate premium⁷ and any interests accumulated (if applicable), after the deduction of the applicable surrender charge as specified in the Policy Provision, by filling a form specified by us. Upon full surrender of the Policy, the Company's liability under the Policy shall be fully discharged.

Suicide

If the life insured commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, whichever is later, the death benefit³ payable under policyholder's Policy will be limited to the refund of the amount of premiums policyholder paid to us less any amount we paid to the beneficiary(ies) since the policy date. Please refer to Policy Provisions of the basic plan for detailed terms and conditions.

Important notes

Tax reporting and financial crime

We may from time to time request information from you regarding you and your Policy for the Company and other members of the HSBC Group to meet certain obligations to legal or regulatory bodies and government or tax authorities in Hong Kong and overseas. If you fail to provide to the Company information that is requested from you or if you present a financial crime risk to a member of the HSBC Group, such consequences as set out in your policy terms include that the Company may:

- Take such actions as are necessary to enable it or a member of the HSBC Group to meet its obligations;
- Be unable to provide new, or continue to provide all 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.

Should any benefits or payments be withheld and/or the Policy be terminated by the Company, the amount you get back plus the total amount you have received before policy termination (if any) may be less than what you have paid. The Company recommends that you seek your own independent professional advice on your tax liabilities and tax position in relation to your Policy.

Termination conditions

We have the right to terminate your Policy under any of the following circumstances:

- If you cannot make the overdue premium payments by the end of the Grace Period or
- We reasonably consider that by continuing your Policy or our relationship with you, we may break any laws or a member of our Group may be exposed to action or censure from any authority or
- We have the right to terminate according to any Supplementary Benefits terms.

Please refer to the Policy Provisions for more details of the termination conditions.

Aggregate premium payment option⁷

The aggregate premium payment option⁷ allows you to pre-pay the required premiums. The balance of the aggregate premium⁷ after deducting the annual premium on the relevant premium due dates will be accumulated with interests at such interest rate which is not guaranteed and may be changed from time to time at our discretion. If the aggregate premium⁷ together with interests accumulated exceed the total premiums required under your Policy, any balance amount will be refunded to you as soon as practical after all premiums due under your Policy have been fully settled. If the aggregate premium⁷ together with interests accumulated are not sufficient to cover the total premiums required under your Policy, you will then be requested to promptly settle the premium shortfall upon receiving our written notification for the premiums due. Any failure to pay for the premium shortfall may result in lapsation of your Policy. Please refer to "Key risks - Risk from surrender" section for the details of key risk for aggregate premium⁷.

Applicable laws

The laws governing the Policy are the laws of Bermuda. However, in the event of any dispute arising in the Hong Kong SAR, the non-exclusive jurisdiction of the Hong Kong SAR courts will apply.

Eligibility

Depending on the premium payment terms selected, the Plan is generally available to the qualified applicants below:

- 15 days after birth to age⁶ 55
- Application via online channel: Age⁶ 19-55

The Plan is subject to the relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or the life insured as determined by the Company from time to time.

Missing payment of premium

There is a 30-day Grace Period for premium payments that are due. If you cannot make the payment by the end of the Grace Period, the Policy will lapse and any Net Cash Value as at the first unpaid premium due date will be paid to the policyholder.

Key risks

Credit and insolvency risks

The product is an insurance policy issued by the Company. **You are subject to the credit risk of the Company.** Your premiums paid will form part of the Company's assets. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.

Risk from the delay or missing the payment of premiums due

Any delay in or missing of the payment of premiums due **may lead to Policy lapses and the amount, if any, you get back may be significantly less than what you have paid.**

Risk from surrender

If you surrender or partially surrender by way of reduction of sum insured your Policy in early years, **the surrender proceeds to be received under the Policy may be significantly less than the premiums paid.** If you have chosen the aggregate premium payment option⁷, we will apply a surrender charge on the balance of the prepaid premiums together with any interest accumulated upon your Policy being surrendered. Please refer to the Policy Provisions for details of the surrender charge.

Liquidity risk

This Policy is designed to be held for the entire policy term. Should you have liquidity needs for any unexpected events, you may 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 less than the premiums paid.**

Inflation risk

Cost of living is likely to be higher in the future than it is today due to inflation, therefore you or **your assigned beneficiary(ies) may receive less from the Policy in real terms in the future** even if the Company meets all its contractual obligations.

Endnotes:

1. For this benefit to be payable the life insured must fulfill all the following three (3) criteria within the same hospitalisation period:
 - (a) Undergone a complex surgery as per the definition in Policy Provision, and
 - (b) Qualified Intensive Care Unit stay for continuous five (5) days or more, and
 - (c) Receiving invasive life support
2. Total Premiums Paid refers to the purpose of computing the Death Benefit³ and the Net Cash Value as of the relevant policy termination date, which is the total amount of premiums due and paid for the basic plan as of the termination date of the Policy. Except that any balance of the aggregate premium⁷ together with the non-guaranteed interest accumulated by the operation of an aggregate premium⁷ Policy will not be counted for the computation of the "Total Premiums Paid" unless and until such part of the premium is actually due and paid on that date.
3. Death Benefit will be paid on the death of the life insured provided that this Policy is in force at the date of death of the life insured, and we receive the documents as set in Policy Provisions. The Death Benefit, calculated on the date of death of the life insured, will be equivalent to 100% of Total Premiums Paid² less any indebtedness. If the Policy is paid aggregate premium⁷, the Death Benefit shall be increased by the balance of the aggregate premium⁷ together with the non-guaranteed interests accumulated, if any, at the date of death of the life insured.
4. The maximum total sum insured for pending simplified underwriting applications and in-force policies (per life insured) is subject to insurance age⁶ of the life insured. For details of the underwriting requirements, please visit HSBC website or contact HSBC staff via HSBC Policy Service Hotline (852) 2583 8000. The Company reserves the right to accept or decline any applications for this Policy based on the information provided by the life insured and/or policyholder during enrolment.
5. Unemployment Benefit is applicable to policyholder's age⁶ between 19 and 64 who is the holder of the Hong Kong Identity Card. The benefit will terminate when the policyholder attains the age⁶ of 65 or all due premiums have been paid or the Policy is terminated (whichever is earlier). Such benefit is not applicable to aggregate premium⁷ mode. Please refer to the Policy Provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.
6. The policy anniversary at which the policyholder or the life insured reaches the specified age based on age at next birthday.
7. The aggregate premium payment option, which allows you to pre-pay the required premiums at a discount as determined and specified by HSBC Life. The required annual premium will then be deducted from the aggregate premium balance on the relevant premium due dates. The balance of the aggregate premium after deducting the annual premium on the relevant premium due dates will be accumulated at an interest rate (which shall be determined by HSBC Life) which is not guaranteed and may be changed by HSBC Life (at its discretion) from time to time. Please be aware that if you choose this payment option, you should ensure that you can afford to leave your prepaid premiums in your Policy as no withdrawal from the balance of the prepaid premiums (together with non-guaranteed interests accumulated) is allowed once paid except in the event of death, Critical Illness or surrender of the life insured of your Policy. You are therefore advised to choose a premium payment method that best fit your financial circumstances at the time of application. Please refer to section "Important notes — Aggregate premium payment option" for details.

More information

Planning for your financial future is important. Let us review your current and future needs to help you decide if HSBC Swift Guard Critical Illness Plan is the right product to help you fulfil your personal goals.

Click www.hsbc.com.hk/insurance

For assistance on general enquiries, please **call HSBC Life Hotline (852)2233 3130** or get help immediately with the **live chat "Chat with us"** on selected pages of **HSBC website, HSBC online banking and HSBC HK App**

HSBC Swift Guard Critical Illness Plan

HSBC Life (International) Limited

HSBC Life (International) Limited ("the Company", "we" or "us") is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries.

Hong Kong Special Administrative Region office

18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong

The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong Special Administrative Region.

The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap.41 of the Laws of Hong Kong) as an insurance agency of the Company for the distribution of life insurance products in the Hong Kong Special Administrative Region. HSBC Swift Guard Critical Illness Plan is a product of the Company but not HSBC, underwritten by the Company and it is only intended for sale through HSBC in the Hong Kong Special Administrative Region.

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 HSBC and you out of the selling process or processing of the related transaction, HSBC is required to enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between the Company and you directly.

The Company 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 detailed terms and conditions.

HSBC Life (International) Limited is a proud winner of the following awards:

HSBC Life (International) Limited
(Digital Policy Value Projections)



July 2022

Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)