



HomeRehab Nursing Service Offer

Support your or your loved one's quality recovery at home

In recent times, rehabilitation has increasingly become a recognised and essential component of the recovery process. It bridges treatment and recovery, often best achieved at home. Professional home care provides essential support in a familiar environment, promoting healing and connection with loved ones, while avoiding extended hospital stays.

That's why HSBC Life (International) Limited ("**HSBC Life**", "**we**", "**us**") has collaborated with Quality HealthCare Nursing Agency ("**QHNA**") to deliver comprehensive home care solutions designed specifically for your or your loved one's recovery requirements.



Redefining rehabilitation when you most need it

The **HomeRehab Nursing Service Offer** ("HomeRehab", "the Offer") is a special offer for you as a valued HSBC Life customer. It bridges the final gap in recovery by combining professional healthcare with the comfort of home, showing our commitment to your well-being and quality of life. Services under HomeRehab are delivered by QHNA and are subject to the Promotional Terms and Conditions below.



Discover how HomeRehab offered by QHNA meets your or your loved one's needs

1 | 12-hour free Home Care Service OR enjoy full or a combination of upgraded Professional Care Service at a preferential top-up fee

Free Home Care Service

Enjoy the service provided by a licensed healthcare assistant or worker arranged by QHNA, offering essential and rehabilitative care service:



Providing personal hygiene care (e.g. oral care, shower, changing napkin)



Providing daily living and nutrition support



Assisting with mobility



Providing medical escort



Providing oral feeding

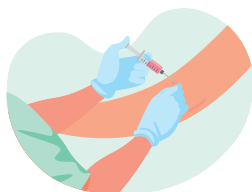


Conducting rehabilitation exercises

An option to upgrade to

Professional Care Service

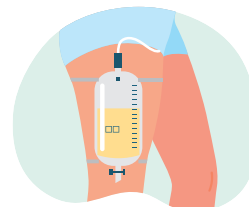
At a preferential top-up fee, you can upgrade the 12-hour free Home Care Service to Professional Care Service if recommended by QHNA. Delivered by a registered or enrolled nurse arranged by QHNA, this service includes professional care and specialised medical procedures, such as:



Administering intravenous infusion



Administering naso-gastric tube feeding or medication



Changing naso-gastric tubes, urinary catheters, and urine bags

10-year Redemption Period

You can redeem the Home Care Service or Professional Care Service from QHNA anytime within the next 10 years (i.e. on or before 31 Dec 2034).



Remarks: The preferential top-up fee for upgrading to Professional Care Service is subject to QHNA's terms and conditions. Customers should call the QHNA hotline at (852) 2975 2391 for price details. HSBC Life does not provide any nursing services or medical advice or recommendations.

5% discount on the following nursing services provided by QHNA*



Hospital Care



Healthcare Recruitment



Home Care



Local Medical Escort Service



Junior Care



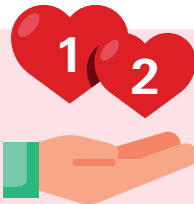
Cross-border and Overseas Medical Repatriation Service



Senior Care

Both offers suit you or your loved one

The above offers are transferable to your direct family members including parents, spouses (including same-sex spouses), children, or siblings.



Understanding the eligibility criteria

From 1 April 2025 to 30 June 2025, if you successfully apply for an eligible insurance plan, with the policy being issued on or before 30 September 2025 and meeting the annualised new premium requirement listed in the table below, you will be entitled to one enrollment of the Offer for each eligible policy. There will be no limit on the number of enrollments if you purchase multiple eligible policies. The Offer does not apply to HSBC Wealth Select Protection Linked Plan, HSBC Income Goal Deferred Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan, HSBC Voluntary Health Insurance Standard/Flexi Plan, and Mortgage Protection Plan.

| Offer | | Annualised new premium requirement (before discount for each eligible insurance plan) | Redemption deadline |
|-------|--|--|-----------------------------|
| 1 | 12-hour free Home Care Service or upgraded Professiorial Care Service at preferential top-up fee | Currency | On or before 31 Dec 2034 |
| | | Annualised new premium | |
| | | HKD | |
| | | USD | |
| | | RMB | |
| | | GBP | |
| | | AUD | |
| | | CAD | |
| | | EUR | |
| | | SGD | |
| 2 | 5% discount on nursing service | Nil | Nil* |

*Subject to the terms and conditions of QHNA.

Remarks: The preferential top-up fee for upgrading to Professional Care Service is subject to QHNA’s terms and conditions. Customers should call the QHNA hotline at (852) 2975 2391 for price details. HSBC Life does not provide any nursing services or medical advice or recommendations.

Redemption details

An eligible customer who meets the eligibility criteria will be automatically enrolled to the Offer. See below for redemption instructions for the Offer.

1

12-hour free Home Care Service OR enjoy full or a combination of upgraded Professional Care Service at a preferential top-up fee

1

Confirmation letter from HSBC Life

1. A confirmation letter will be sent from HSBC Life to the eligible customer.
2. The confirmation letter will include a unique redemption code and, will be issued within 2 months after 30 June 2025, or 2 months after the cooling-off period of the eligible policy, whichever is later.

Remarks: The confirmation letters will be sent by email if email address is available. If not, physical letters will be mailed to the eligible customer's correspondence address.

2

Customer contact QHNA

Eligible customers may call the QHNA hotline at (852) 2975 2391 and provide the information in the confirmation letter.

3

Advisory from QHNA

A free assessment and consultation will be arranged by a QHNA Care Advisor.

4

Service planning

A personalised care plan and suitable healthcare assistant or worker will be suggested by the QHNA Care Advisor. According to the recommendation of the QHNA Care Advisor, eligible customer can choose to upgrade to Professional Care Service at a preferential top-up fee.

5

Enjoy Home Care Service or Professional Care Service

A licensed healthcare assistant or worker will be arranged by QHNA to provide Home Care Service or a registered or enrolled nurse will be arranged by QHNA to provide Professional Care Service.

2

5% discount on nursing services provided by QHNA

A separate confirmation letter for the 5% discount on nursing services provided by QHNA will be issued to the eligible customer within 2 months after 30 June 2025, or 2 months after the cooling-off period of the eligible policy, whichever is later.

Please call the QHNA hotline at (852) 2975 2391 to enquire about the available nursing services and fees.

Ensure comprehensive home care with our dedicated support

With the HomeRehab Nursing Service Offer, you and your loved ones can experience the reassurance of essential care at home, ensuring a smooth and supportive rehabilitation journey when needed. For more information, please contact our HSBC Life Service Hotline at (852) 2583 8000, visit any HSBC branch or make an appointment with one of our Insurance Advisors in Hong Kong.

Browse www.hsbc.com.hk/insurance

Quality HealthCare Nursing Agency hotline (852) 2975 2391



“HomeRehab Nursing Service” Offer – Promotional Terms and Conditions:

- 1. The “HomeRehab Nursing Service” Offer (“the **Promotion**”) is from 1 April 2025 to 30 June 2025 (both dates inclusive) (“the **Promotional Period**”) and shall at all times be subject to these terms and conditions (“**Terms and Conditions**”).
- 2. The Promotion is applicable to customers (“**Eligible Customer**”) of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (“**HSBC**” or “the **Bank**”) in the Hong Kong Special Administrative Region (“**Hong Kong SAR**”) who have fulfilled the following requirements:

An Eligible Customer who successfully applies for insurance plans^ issued by HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“**HSBC Life**”, “the **Company**”, “**we/us**” or “**our**”) (“**Eligible Plan(s)**”) during the Promotional Period at any HSBC branch with Bank branch staff or Global Private Banking Insurance Advisor in Hong Kong SAR, with the policy being issued on or before 30 September 2025 and meets the requirements listed in the below table.

| Annualised New Premium (ANP) Requirement (before discount for each Eligible Plan) | | Gift | Redemption Deadline | | | | | | | | | | | | | | | | | | |
|---|----------|--|---------------------|---------|-----|---------|-----|---------|-----|--------|-----|---------|-----|---------|-----|--------|-----|---------|--|--|--------------------------|
| <table><tr><th>Currency</th><th>ANP</th></tr><tr><td>HKD</td><td>800,000</td></tr><tr><td>USD</td><td>100,000</td></tr><tr><td>RMB</td><td>660,000</td></tr><tr><td>GBP</td><td>80,000</td></tr><tr><td>AUD</td><td>140,000</td></tr><tr><td>CAD</td><td>130,000</td></tr><tr><td>EUR</td><td>90,000</td></tr><tr><td>SGD</td><td>130,000</td></tr></table> | Currency | ANP | HKD | 800,000 | USD | 100,000 | RMB | 660,000 | GBP | 80,000 | AUD | 140,000 | CAD | 130,000 | EUR | 90,000 | SGD | 130,000 | | Home Care Service and Professional Care Service (collectively “ Specified Nursing Service ”) provided by QHNA | On or before 31 Dec 2034 |
| Currency | ANP | | | | | | | | | | | | | | | | | | | | |
| HKD | 800,000 | | | | | | | | | | | | | | | | | | | | |
| USD | 100,000 | | | | | | | | | | | | | | | | | | | | |
| RMB | 660,000 | | | | | | | | | | | | | | | | | | | | |
| GBP | 80,000 | | | | | | | | | | | | | | | | | | | | |
| AUD | 140,000 | | | | | | | | | | | | | | | | | | | | |
| CAD | 130,000 | | | | | | | | | | | | | | | | | | | | |
| EUR | 90,000 | | | | | | | | | | | | | | | | | | | | |
| SGD | 130,000 | | | | | | | | | | | | | | | | | | | | |
| Nil | | 5% discount on nursing services provided by QHNA | Nil* | | | | | | | | | | | | | | | | | | |

^The Promotion is not applicable to any of the following insurance plans applied: HSBC Wealth Select Protection Linked Plan, HSBC Income Goal Deferred Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan, HSBC Voluntary Health Insurance Standard/ Flexi Plan and Mortgage Protection Plan.

*Subject to the terms and conditions of QHNA.

- 3. Eligible Customers will be entitled to a range of privileged offers (“the **Gift**”), including: i) twelve (12) hours of Home Care Service as defined in Clause 13, ii) Professional Care Service as defined in Clause 14, and iii) 5% discount on nursing services provided by Quality HealthCare Nursing Agency (“**QHNA**”) under Quality HealthCare Medical Services Limited (“**QHMS**”).
- 4. Any applications for insurance plans with unposted/cancelled/refunded premium will not qualify as Eligible Plans for the purpose of this Promotion. Whether an application is eligible shall be determined at the sole and absolute discretion of HSBC and the Company.
- 5. For insurance plans paid with single premium, the annualised new premium would be calculated as: single premium x 0.1. For aggregate premium, the annualised new premium refers to the first-year premium required by the policy.
- 6. If an Eligible Customer cancels any application(s) for Eligible Plan(s) which were submitted or effected before 1 April 2025 and applies for the same Eligible Plan(s) during the Promotional Period, the new application of Eligible Plan(s) is ineligible for enjoying this Promotion.
- 7. A confirmation letter will be issued by the Company for the redemption of Specified Nursing Service and sent to the Eligible Customer’s correspondence address or email address within two (2) months after 30 June 2025, or two (2) months after the cooling-off period of the Eligible Plan(s), whichever is later. The Eligible Customer’s correspondence address or email address in the Company’s record must be valid and up to date until the issuance of the confirmation letter. The Eligible Customer shall use the confirmation letter as proof of eligibility for and the redemption of the Specified Nursing Service from QHNA.
- 8. The Specified Nursing Service is redeemable by the Eligible Customer from the date of receipt of the confirmation letter from the Company until 31 December 2034. For details on redemption of the Specified Nursing Service from QHNA, please refer to the instructions on the confirmation letter.
- 9. An Eligible Customer is entitled to a 5% discount on nursing services provided by QHNA. A confirmation letter will be issued by the Company for the redemption of 5% discount on nursing services provided by QHNA and sent to the Eligible Customer’s correspondence address or email address within two (2) months after 30 June 2025, or two (2) months after the cooling-off period of the Eligible Plan(s), whichever is later. The Eligible Customer’s correspondence address or email address in the Company’s record must be valid and up to date until the issuance of the confirmation letter. The Eligible Customer shall use the confirmation letter as proof of eligibility for the 5% discount on nursing services provided by QHNA.

10. During redemption of the Gift from QHNA, at the Eligible Customer's discretion, the Gift can be transferable to one (1) immediate family member of the Eligible Customer, including parent, spouse (including same-sex spouse), child, or sibling ("**Family Member**").
11. The Specified Nursing Service shall only be utilised by the Eligible Customer or Family Member, whichever is applicable.
12. The Specified Nursing Service and any other nursing services redeemed under the Gift are provided by QHNA. Please contact QHNA for details of the service scope, fees and arrangement.
13. Home Care Service refers to the complimentary home care services (capped at twelve (12) hours) provided by a licensed healthcare assistant or healthcare worker arranged by QHNA.
14. Professional Care Service refers to the upgraded home care services provided by a registered nurse or enrolled nurse arranged by QHNA at a preferential top-up fee payable by the Eligible Customer or Family Member (whichever applicable). The decision to upgrade from Home Care Service to Professional Care Service and the number of service hours required (capped at twelve (12) hours) is at the sole discretion of the Eligible Customer or Family Member (whichever applicable), subject to the professional assessment of QHNA. Service hours utilised under Professional Care Service will substitute any unused service hours under Home Care Service (capped at twelve (12) hours). Please contact QHNA for details of the service scope, top-up fees and arrangement for Professional Care Service.
15. The Specified Nursing Service is only redeemable once for each Eligible Plan purchased by an Eligible Customer. If the same person holds more than one Eligible Plan(s), he or she can redeem the Specified Nursing Service more than once.
16. The Company has the right to reject any cases with insufficient information and/or not being eligible for the Gift at its sole discretion.
17. The services provided by QHNA will be subject to QHNA's terms and conditions, and you may need to pay for costs which are not covered under the Gift. For Home Care Service, the Company shall only be responsible for expenses payable to QHNA by the Eligible Customer or Family Member (whichever applicable). HSBC and the Company will not be responsible for any other expenses payable to QHNA or any third party including but not limited to the top-up fees for service upgrade to Professional Care Service, emergency service arrangements, cancellation fees, additional fees for services provided in remote areas or the outlying islands of Hong Kong SAR, or any other services provided by QHNA ("**Sub-charge**"). The rate of Sub-charge is subject to change without prior notification by QHNA. The Eligible Customer or Family Member (whichever applicable) is responsible for settling any additional expenses payable to QHNA or any third party directly.
18. HSBC and the Company does not represent QHNA and QHMS which are independent service providers. HSBC and the Company does not bear any responsibility and shall have no liability in respect of the delivery of, or the quality of services, terms and conditions, service after redemption provided by QHNA and QHMS. HSBC and the Company shall not be liable nor responsible for any loss, damages or costs which may be incurred directly or indirectly due to or arising from any services provided by QHNA and QHMS.
19. The Gift is not replaceable in the event of any loss or damage, or delivery failure (such as due to an invalid correspondence address). The Company reserves the right to replace the Gift with any alternative offer from any service provider without prior notice. The Gift (or any alternative offer) cannot be converted to cash, and their use is subject to the terms and conditions stipulated by QHNA and QHMS. HSBC and the Company is not responsible for and shall have no liability in respect of the use of personal data by QHNA and QHMS.
20. HSBC and the Company reserves the right to change these Terms and Conditions at any time and the Gift may be withdrawn and/or terminated by HSBC and the Company at its discretion without prior notice. HSBC and the Company accepts no liability for any such change, withdrawal and/or termination.
21. No person other than the Eligible Customer or Family Member (whichever applicable), HSBC and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
22. In the event of dispute arising out of the Gift, the decision of HSBC and the Company shall be final and conclusive.
23. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
24. These Terms and Conditions are subject to prevailing regulatory requirements and are governed by and construed in accordance with the laws of the Hong Kong SAR.

Disclaimer: HSBC Life (International) Limited is incorporated in Bermuda with limited liability ("HSBC Life", "the Company", "we" or "us") and is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong SAR) as an insurance agency of the Company for the distribution of life insurance products in the Hong Kong SAR. Insurance products provided by HSBC Life are only intended for sale through HSBC in the Hong Kong SAR.

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 insurance products should be resolved between the Company and you directly.

The HomeRehab Nursing Service Offer is not a part of the product brochures, policy provisions or illustrations of any insurance plans issued by HSBC Life and does not entail or represent any insurance obligations or contractual liabilities undertaken by the Company. The information in this leaflet is for general information purposes only. This leaflet does not constitute any kind of advice or recommendations from HSBC or the Company. Information in this leaflet is subject to change without notice.