



Goal Protector Launch Exclusive Campaign (Campaign code: P0078)

Terms and Conditions

1. This campaign is offered by HSBC Insurance (Singapore) Pte. Limited ("HSBC Insurance") to HSBC Premier and Advance customers ("Eligible Customers") and is valid from 5 November 2018 to 31 December 2018 (both dates inclusive) or such other date(s) as may be determined by HSBC Insurance at its discretion ("Promotional Period").
2. Eligible Customers who purchase any Goal Protector insurance policy ("Relevant Policy") shall be entitled to receive 50% discount on the first month's premium (the "Benefits").
3. To qualify for this campaign, all insurance policy application(s) in respect of the Relevant Policies must be submitted during the Promotional Period, and the Relevant Policy must be issued and incepted by 15 January 2019.
4. This campaign is not valid in conjunction with other campaigns, promotions, privileges and vouchers, unless otherwise specified.
5. HSBC Insurance reserves the right to determine at its discretion whether any given customer is eligible for this campaign and/or whether such customer has met all of the relevant requirements under these terms and conditions.
6. HSBC Insurance may, at its discretion, revise any of these terms and conditions, including but not limited to varying the Promotional Period and/or any other date(s) specified above, or withdraw this campaign at any time without prior notice or assuming any liability to any customer.
7. HSBC Insurance reserves the right to deduct an amount equivalent to the value of the Benefits extended to an Eligible Customer in the event that such Eligible Customer cancels the Relevant Policy within the 30-day service pledge period of the Relevant Policy, or HSBC Insurance determines that there is fraud on the part of such Eligible Customer.
8. This material is not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment or securities nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The specific investment objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as investment advice. You may wish to seek advice from a financial consultant before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial consultant, you should consider whether the product in question is suitable for you. Buying a life insurance policy is a long term commitment. An early termination of the policy incurs high cost and the surrender value payable may be less than the total premiums paid.
9. These terms and conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.