

HomeSurance Offer for HSBC Premier Customers with New Mortgage Loan or Home Equity Loan – Le Creuset Teapot ('Offer')

Terms and Conditions

1. The Offer is provided by AXA General Insurance Hong Kong Limited ('AXA').
2. The Offer is only applicable to HSBC Premier customers who meet the following criteria ('Eligible Customers'):
 - a. customers who apply for a new mortgage loan or home equity loan with The Hongkong and Shanghai Banking Corporation Limited ('HSBC') from 1 October 2017 to 31 December 2017, both days inclusive and the relevant loan must be drawn down in full on or before 31 March 2018; and
 - b. customers who apply for HomeSurance in respect of the relevant property with HSBC through HSBC branches in the period between the submission of the relevant loan application and 3 months after the drawdown date.
3. A Le Creuset Small Teapot ('Teapot') will be offered to each HomeSurance policy successfully issued by AXA. A redemption letter for the Teapot will be mailed to the Eligible Customer's last known correspondence address in AXA's record within 3 months from the policy issue date. The cooling off period of the relevant policy must be expired and the relevant policy must remain in force when the redemption letter is mailed out. The redemption letter for the Teapot will not be replaced if lost or damaged.
4. The Teapot is provided by Le Creuset Hong Kong Limited ('Le Creuset') and must be redeemed within 2 months from the redemption letter issue date. The redemption is subject to the terms and conditions stated in the redemption letter. Neither HSBC nor AXA shall have any obligations or liabilities whatsoever in relation to the goods and/or service(s) provided by Le Creuset.
5. The Offer is not exchangeable for cash and is not transferrable.
6. If the Eligible Customer is also entitled to other prevailing promotional offer(s) in respect of the same HomeSurance policy, HSBC and AXA reserve the right to provide only one of such offers to the customer, at HSBC and AXA's sole discretion.
7. HSBC and AXA reserve the right to alter or terminate the Offer (in whole or in part) or amend the terms and conditions any time without prior notice.
8. No person other than the customer, HSBC and AXA 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.
9. In case of any disputes arising from this Offer, the decision of HSBC and AXA shall be final and conclusive.

For product details and related charges, please refer to the relevant factsheets, brochures and policy wordings or contact our staff at HSBC.

The general insurance policies are underwritten by **AXA General Insurance Hong Kong Limited ("AXA")**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. 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 agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Issued by The Hongkong and Shanghai Banking Corporation Limited and AXA General Insurance Hong Kong Limited