

Futura

1st to 30th April 2021
(both days inclusive)



When do these terms and conditions apply?	<ul style="list-style-type: none">• Zurich International Life limited Middle East has launched an offer (the “Campaign”) for all new and existing HSBC customers (“you”) who purchase an Futura plan. The campaign period is from 1st to 30th April 2021 – both days inclusive (the “Campaign Period”).• This Campaign is only valid during the Campaign Period and shall be governed by these terms and conditions (the “Campaign Terms and Conditions”).• These Campaign Terms and Conditions apply to you so far as law and regulation permit so please read them carefully.
Who is eligible to participate in the Campaign?	<ul style="list-style-type: none">• The Campaign is open to all new and existing HSBC customers who apply for a Futura plan by 30th April 2021 and such application is issued by 31st May 2021.• All Zurich and HSBC eligibility criteria apply when you are applying for an insurance product. If you are not eligible for the insurance product in scope of this Campaign, you will not be eligible to take part in this Campaign.
What is the offer?	<p>If you apply for a Futura plan during the Campaign Period and your application is successful, provided the Futura plan is issued by 31st May 2021 then:</p> <ul style="list-style-type: none">• Zurich will apply 3% extra allocation for your new Futura with a single premium.• Zurich will apply 5% extra allocation in Year 1 and Year 2 on your regular premium plan*.
Are there any exclusions or conditions?	<ul style="list-style-type: none">• This Campaign excludes Futura plans issued prior to the offer period.• For any Futura plans where both single premium and regular premium payment frequency has been selected, the offer applicable for regular premium plans will only be apply.• We shall determine, in our sole discretion, which customers qualify for the Campaign.

What else do I need to know about the Campaign?

- **This offer must be read in conjunction with the product literature and the Policy Terms and Conditions (available on request from your financial adviser)**
- **The additional allocation is applied upon acceptance of your premium.**
- **Futura Single Premium: Your policy must be maintained for at least two years from the date your premium is accepted. If surrendered (or partially surrendered) within two years, the full extra allocation will be reclaimed in the surrender calculation.**
- **Futura Regular Premium: Your policy must be maintained for at least two years from the date your initial premium is accepted. If surrendered (or partially surrendered) within two years, the full extra allocation will be reclaimed in the surrender calculation. If premiums are stopped and/or Life cover is reduced within two years, the full extra allocation will be reclaimed.**
- **Should unforeseen circumstances require Zurich to change the terms and conditions of the offer or withdraw the offer prior to the policy being issued, Zurich shall have the right to do this. Notification of any such change or withdrawal will be provided.**
- **Zurich's interpretation and decision on all matters relating to the offer shall be final, binding and conclusive. No appeals will be accepted.**

***Extra allocation rules for HSBC staff members will vary from the above offer.**