

WAP

1st to 28th February 2021
(both days inclusive)



<p>When do these terms and conditions apply?</p>	<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 Wealth Accumulation Plan (WAP) . The campaign period is from 1st to 28th February 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. 								
<p>Who is eligible to participate in the Campaign?</p>	<ul style="list-style-type: none"> The Campaign is open to all new and existing HSBC customers who apply for a Wealth Accumulation Plan (WAP) plan by 28th February 2021 and such application is issued by 31st March 2021. All Zurich and HSBC eligibility criteria apply when you are applying for the product. If you are not eligible for the product in scope of this Campaign, you will not be eligible to take part in this Campaign. 								
<p>What is the offer?</p>	<p>If you apply for a WAP plan or increment your existing WAP plan during the Campaign Period and your application is successful, provided the WAP plan is issued by 31st March 2021 then you will receive up to 3.5% bonus allocation on your total illustrated premium. Here are the finer details:</p> <table border="1" data-bbox="436 1150 1021 1310"> <thead> <tr> <th>Qualifying USD contribution level</th> <th>Offer bonus</th> </tr> </thead> <tbody> <tr> <td>Between USD100,000 and USD499,999</td> <td>1%</td> </tr> <tr> <td>Between USD500,000 and USD999,999</td> <td>2%</td> </tr> <tr> <td>Between USD1million and above</td> <td>3.5%</td> </tr> </tbody> </table>	Qualifying USD contribution level	Offer bonus	Between USD100,000 and USD499,999	1%	Between USD500,000 and USD999,999	2%	Between USD1million and above	3.5%
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<p>Are there any exclusions or conditions?</p>	<ul style="list-style-type: none"> This Campaign includes all new and existing Wealth Accumulation Plans. We shall determine, in our sole discretion, which customers qualify for the Campaign. 								
<p>What else do I need to know about the Campaign?</p>	<ul style="list-style-type: none"> 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. 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 additional allocation will be reclaimed in the surrender calculation. 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. 								