

HSBC Life Insurance December 2023 Argos and Marks and Spencer voucher promotion Terms & Conditions

1. The Promoter

The Promoter is HSBC UK Bank plc, 1 Centenary Square, Birmingham, B1 1HQ. However, this offer is being administered and managed on behalf of HSBC UK Bank plc by The Marketing Lounge Partnership (MLP), The Cowshed, Walnut Tree Farm, Lower Stretton, Cheshire WA4 4PG.

2. The Promotion

By purchasing an HSBC Life Insurance policy (a “**Policy**”) between Opening Date and the Closing Date, you will have the option of selecting either a £75 Marks and Spencer e-voucher or £75 Argos e-voucher (the “**Gift**”) (as further set out below), subject to these Terms and Conditions.

3. Eligibility

3.1 The promotion is only open to customers who are:

- (a) aged 18 years or over; and
- (b) permanent residents of the United Kingdom (not including the Channel Islands or the Isle of Man); and
- (c) registered for online banking and/or the mobile banking app; and
- (d) purchasing new policies only, and not to those reinstating or amending policies; and
- (e) purchasing a HSBC Life Insurance policy through the HSBC UK website or mobile banking app

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- 3.2** The Gift is not available to customers buying their Policy by any other means other than online via the HSBC UK website or mobile banking app. This is including, but not limited to, over the phone, in branch, over webcam or from a price comparison website, affiliate or cash back website.
- 3.3** You will be eligible to receive the Gift within 30 days of paying your third premium. If the Policy is cancelled before you pay your third premium, you will not be eligible to receive the Gift.
- 3.4** To be eligible for this offer, the minimum monthly premium must be £5.
- 3.5** In entering the promotion, you confirm that you are eligible to do so and eligible to receive the Gift.
- 3.6** The Promoter may require you to provide proof that you are eligible to enter the promotion.
- 3.7** This offer is available for the purchase of a HSBC Life Insurance policy on the HSBC UK website only and no additional incentive will be paid for applications of add-on HSBC Critical Illness Cover.
- 3.8** There is a limit of one Gift per HSBC Life Insurance policy. For joint applications, the lead applicant will be asked to select their Gift. The lead applicant for a joint application is the eligible customer for the purposes of this promotion.
- 3.9** Each eligible customer will only be able to claim one Gift during the offer period.
- 3.10** The Promoter reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the promotion.
- 3.11** The Promoter shall have the sole decision on whether any eligibility requirements have or have not been met.

4. The Promotion

- 4.1** The promotion will run for applications submitted from 12:01am on 6 December 2023 (the "Opening Date") to 11:59pm on 31 January 2024 (the "Closing Date") inclusive.
- 4.2** To qualify for the Gift you must complete your HSBC Life Insurance application by no later than 11:59pm on the Closing Date. Applications that have been submitted and referred for an underwriting decision by the Closing Date are eligible.

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- 4.3** The Promoter will not accept responsibility for postal failure, equipment failure, technical malfunction, systems, satellite, network, server, computer hardware or software failure of any kind resulting in the loss of opportunity to benefit from the promotion.
- 4.4** For help with the promotion, please contact the MLP consumer helpline on 01565 656 721 or see insurancerewards.hsbc.co.uk/1/winterlife23.
- 4.5** Please see insurancerewards.hsbc.co.uk/1/winterlife23 for a copy of the promotion Terms and Conditions.

5. Your Gift

- 5.1** The Gift is a choice between a £75 M&S Gift Card or £75 Argos eGift Card.
- 5.2** After you have completed your Policy application, you will receive an email or letter within 30 days advising what happens next and details of when you can claim your gift.
- 5.3** Once you have made your 3rd Payment, you will receive another email, within 30 days asking you to select the option you prefer.
- 5.4** You will need to choose your Gift within 60 days of receiving your Choice email, at which point your login details will automatically expire. The expiry date will also be confirmed in the email sent to you.
- 5.5** Once you have made your choice you will then be sent your selected gift within 30 days by email.
- 5.6** You will then have 30 days to access the gift before the link expires.
- 5.7** Any costs incurred that are incidental to the fulfilment of the Gift are your responsibility.
- 5.8** Gifts are subject to availability. The Promoter reserves the right to substitute the Gift with a gift of equal or greater value.
- 5.9** The Gift is supplied by The Marketing Lounge Partnership (MLP), The Cowshed, Walnut Tree Farm, Lower Stretton, Cheshire WA4 4PG (the "Supplier"). The Promoter reserves the right to replace the Gift with an alternative gift of equal or higher value if circumstances beyond the Promoter's control makes it necessary to do so.
- 5.10** The Gift is not negotiable or transferable.

6. Limitation of liability

Insofar as is permitted by law, the Promoter, its agents or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury or death occurring as a result of taking up the Prize except where it is caused by the negligence of the Promoter, its agents or distributors or that of their employees. Your statutory rights are not affected.

7. Data protection and publicity

The Promoter will only process your personal information in accordance with its privacy policy, which can be found at [hsbc.co.uk/1/2/legal/site-terms-and-privacy-statement](https://www.hsbc.co.uk/1/2/legal/site-terms-and-privacy-statement), and these Terms and Conditions.

8. General

- 8.1** The Gift cannot be used in conjunction with other offers, promotions or prizes.
- 8.2** The decision of the Promoter is final and no correspondence or discussion will be entered into.
- 8.3** The Promoter does not accept any responsibility if you are not able to take up the Gift.
- 8.4** We can remove or vary this offer in whole or in part at any time and without prior notice. This offer is not transferable, and it may be amended, withdrawn, extended, or suspended at any time without notice.
- 8.5** The decision of the Promoter is final at all times and no correspondence or discussion will be entered into.
- 8.6** If there is any reason to believe that there has been a breach of these Terms and Conditions, the Promoter may, at its sole discretion, reserve the right to exclude you from participating in the promotion.
- 8.7** These Terms and Conditions shall be governed by English law, and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

hsbc.co.uk

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