

# Special offer: Get a new Futura policy and enjoy **1%** Loyalty Bonus on the policy value\*

## The offer period

To qualify, your application must be received between:

**1 - 31 July 2018** (Both days inclusive)

and issued by

**31 August 2018**



## How to qualify

- One offer per application
- New applications only
- Applications must be returned via your financial professional
- Applications must be received during the above mentioned offer period timelines

## Special offer terms and conditions

- This offer must be read in conjunction with the product literature and the policy terms and conditions (available on request from your financial professional).
- To benefit from this offer, your plan must complete the tenth policy anniversary at least. If it is cancelled or surrendered before this, the offer would not be applicable.
- The offer is not available for existing policies.
- 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.
- This product is issued and underwritten by Zurich International Life Limited (Zurich). The offer contained in this document is a Zurich offer. HSBC Bank Middle East Limited (HSBC) is only a distributor of the product. HSBC is not responsible for any benefits, offers or claims, processing or otherwise.

## How it works

\*From the tenth policy anniversary (121st month) and each year thereafter, we will add an additional 0.5% of the policy value each year along with the existing 0.5% to your policy as a loyalty bonus.

## Important information

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owners will be met.

The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your policy. Not for sale to residents or nationals of the United States including any United States federally controlled territory.

Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority under Registration No. 00067.

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Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

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