



Special offer: Get up to 3% extra allocation on your new Wealth Accumulation Plan

The offer period

To qualify, your application must be received between:

1 - 31 July 2018

and issued by

31 August 2018

How to qualify

- One offer per applicant
- Complete and return an application form via your financial professional
- Applications must be received during the above offer period timelines

How it works

- The offer is an additional allocation of units to new single premium policies
- The additional allocation will be applied when your policy has been issued

- 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.



Special offer terms and conditions

- This offer must be read in conjunction with the product literature and the policy conditions (available on request from your financial professional).
- 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.

The finer details:

Offer bonus	Qualifying USD contribution level
0.50%	Between USD100,000 and USD499,999
1.50%	Between USD500,000 and USD999,999
2.50%	Between USD1,000,000 and USD2,499,999
3%	USD2,500,000 and over

	From	To	Rate		From	To	Rate
AED	365,000	1,824,999	0.50%	AED	1,825,000	3,649,999	1.50%
BHD	36,500	182,499	0.50%	BHD	182,500	364,999	1.50%
QAR	365,000	1,824,999	0.50%	QAR	1,825,000	3,649,999	1.50%
GBP	75,000	374,999	0.50%	GBP	375,000	749,999	1.50%
USD	100,000	499,999	0.50%	USD	500,000	999,999	1.50%
EUR	85,000	424,999	0.50%	EUR	425,000	849,999	1.50%

	From	To	Rate		From	To	Rate
AED	3,650,000	9,124,999	2.50%	AED	9,125,000	and over	3.00%
BHD	365,000	912,499	2.50%	BHD	912,500	and over	3.00%
QAR	3,650,000	9,124,999	2.50%	QAR	9,125,000	and over	3.00%
GBP	750,000	1,874,999	2.50%	GBP	1,875,000	and over	3.00%
USD	1,000,000	2,499,999	2.50%	USD	2,500,000	and over	3.00%
EUR	850,000	2,124,999	2.50%	EUR	2,125,000	and over	3.00%

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 plan.

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.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

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

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles.

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