

# Flexible Savings & Investments Plan



**HSBC**  
Insurance

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It is important that you read this brochure in conjunction with the Key Features Document relating to this Policy, Policy Terms and Conditions (PT&Cs), the Additional Terms and Conditions (AT&Cs), Key Information Documents (KID) and Investment Option Information Documents, which can be obtained from one of our local HSBC Branches. Should you wish a copy of your Proposal Form and Policy Schedule you may send a request in writing to HSBC Life Assurance (Malta) Ltd.

Huwa importanti li taqra dan il-ktejjeb flimkien mad-Dokument tal-Karatteristiċi Ewlenin ta' din il-Polza, it-Termini u Kundizzjonijiet tal-Polza (PT&Cs), it-Termini u Kundizzjonijiet Addizzjonali (AT&Cs), Dokumenti bit-Tagħrif Ewlieni (KID) u Dokumenti ta' Informazzjoni dwar Għażliet ta' Investiment, li tista' tinkiseb minn waħda mill-Fergħat tal-HSBC lokali tagħna. Jekk tkun trid kopja tal-Formula tal-Proposta u tal-Iskeda tal-Polza tiegħek tista' tibgħat talba għalihom bil-miktub lil HSBC Life Assurance (Malta) Ltd.

# Invest with confidence

Making the right investment choice is critical to your future financial security. The strength of the Company you invest with, the range of investment options and their relative performance should all be considered when looking for the best solution.

Our Flexible Savings and Investments Plan is a unit-linked life assurance plan that brings together a broad range of global investment opportunities under one roof. The Plan is available in two options:

- Regular Premium (RP) or
- Single Premium (SP)

The Flexible Savings and Investments Plan allows you to participate in a range of HLM Unit-Linked funds denominated in euro, based on local and foreign bond and equity investments.

Not all funds may be available for investment at all times.

The Unit-Linked funds, offered by HSBC Life Assurance (Malta) Ltd (hereinafter referred to as 'HSBC Life') are backed by underlying assets held in a range of currencies. The underlying assets are managed by local and foreign fund managers with a history of professional investment management. The range of funds available has been selected to provide a wide choice and caters for people of various ages, risk preferences and for different market conditions.

You will be able to structure your portfolio of investments in order to balance growth and risk according to your personal preferences.

## Why should you choose the Flexible Savings and Investments Plan?

Realising your hopes and ambitions for the future often requires planning. Sound finances are an important part of this planning.

Our Flexible Savings and Investments Plan will give you the opportunity to potentially grow your investment through a mix of equity and bond based investment Funds.

You may be conscious of the fact that over the medium to long term, shares generally produce returns that outperform those offered through traditional savings accounts. However you should be aware that such savings accounts have lower risks when compared to shares.

## Investi b'kunfidenza

Is-sigurtà finanzjarja tiegħek fil-futur tiddependi mill-għaqqal tal-investment tiegħek illum. Meta inti qed tfittex l-aħjar għażla, huwa importanti li tħares lejn is-saħħa tal-kumpanija li se tinvesti magħha, tifli l-għażliet ta' investment li għandek quddiemek, u tqabbel ir-riżultati tagħhom.

Il-*Flexible Savings and Investments Plan* hija pjan unit-linked ta' sigurtà fuq il-ħajja li ġgib flimkien taħt saqaf wiegħed medda wiesgħa ta' opportunitajiet ta' investmenti globali. Il-Pjan għandu żewġ opzjonijiet:

- Pjan bi Primjum Regolari jew
- Pjan bi Primjum ta' Darba

Il-*Flexible Savings and Investments Plan* jagħtik iċ-ċans li tipparteċipa f'firxa tal-*HLM Unit-Linked* funds denominati fl-ewro u bbażati fuq investmenti f'bond u f'ishma Maltin u barranin.

Hemm possibiltà li xi fondi ma jkunux dejjem miftuħin għall-investment.

Il-fondi *Unit-Linked* li toffri l-HSBC Life Assurance (Malta) Ltd ('il quddiem imsejġha 'HSBC Life') għandhom il-baži tagħhom f'assi miżmuma f'muniti diversi. L-assi li jiffurmaw il-baži tal-fondi huma mmexxija minn *fund managers* lokali u barranin b'karriera ta' *management* professjonali fl-investment. Il-medda ta' fondi disponibbli ntgħażlet b'mod li tipprovdi għażla wiesgħa u hi maħsuba għal nies ta' etajiet differenti u bi preferenzi differenti ta' riskju, u għal kundizzjonijiet varji tas-suq.

Int tkun tista' tibni l-portafoll tal-investmenti tiegħek skont il-preferenzi personali biex ikollok il-bilanċ li trid bejn it-*tkabbir* u r-riskju.

## Għaliex għandek tagħzel il-*Flexible Savings and Investments Plan*?

Biex tilhaq l-għanijiet u l-ambizzjonijiet tiegħek għall-futur, ħafna drabi jkun jeħtiegħek tippjana sew. Il-finanzi sodi huma element importanti f'dak l-ippjanar.

Il-*Flexible Savings and Investments Plan* jagħtik l-opportunità li tara l-investment tiegħek jikber potenzjalment permezz ta' taħlita ta' Fondi ta' investmenti f'ishma u *bonds*.

Kif x'aktarx taf, fit-terminu medju jew fit-tul, l-ishma normalment jirrendu d'ħul aħjar milli jagħtuk il-kontijiet ta' tiffidil tradizzjonali. B'danakollu ma tridx tinsa li l-kontijiet ta' tiffidil huma inqas ta' riskju meta mqabbla mal-ishma.

# Main Features

## Main Features of the Flexible Savings and Investments Plan

- You can take out a Flexible Savings and Investments Plan between the age of 18 and 69.
- You can opt to nominate your child as the Life Assured.
- Up to two persons can be assured on each plan, with the plan money being paid out on the first death.
- You may choose to invest your premium in a maximum of five (5) funds at any time with a minimum allocation of 20% in any one fund.
- A wide choice of Unit-Linked funds through a number of local and international investment funds based on bond and equity investments.
- Choice of 3 risk-graded strategic in-house funds to suit your risk attitudes, therefore having access to investment research, skills and experience from several expert investment managers.
- The freedom to pursue your own investment strategy according to your needs, with the flexibility to switch between the various funds whenever you wish, allowing you to react to market developments. The first two switches in any calendar year are free of charge.
- The duration of your plan can be between 5 years and 45 years, subject to the maximum age of 75. At maturity you can extend the plan term for a further period of not less than one year.
- You can make additional lump sum contributions. You can make premium deposits at any time, subject to a minimum of €7,500, allocating it to your original funds or into new funds.
- Attractive and transparent charging structure.
- The ability to surrender the plan any time. Plan surrender charges only apply in the first five (5) years.

In addition to the above features, the table below is a quick reference guide to the additional features specifically related to the Single Premium (FSIP Single) and Regular Premium (FSIP Regular) options.

## L-Elementi Ewlenin

### L-Elementi Ewlenin tal-*Flexible Savings and Investments Plan*

- Tista' tidhol fil-*Flexible Savings and Investments Plan* jekk ikollok bejn 18 u 69 sena.
- Tista' tagħżel li tinnomina 'l xi ħadd minn uliedek bħala l-assigurat.
- Jistgħu jkunu assigurati persuna waħda jew tnejn fuq kull pjan. Il-flus tal-pjan jitħallsu mal-ewwel mewt.
- Tista' tagħżel li tinvesti l-primjum f'massimu ta' ħames (5) fondi f'daqqa, b'allokazzjoni minima ta' 20% f'almenu wieħed mill-fondi.
- Hemm għażla wiesgħa ta' fondi *Unit-Linked* li ġeja minn numru ta' fondi ta' investiment lokali u barranin ibbażati fuq investimenti f'bonds u f'ishma.
- Hemm għażla ta' tliet fondi strateġiċi *in-house* ikklassifikati skont ir-riskju, li bihom tgawdi mir-riċerka, ħiliet u esperjenza ta' għadd ta' *investment managers* esperti.
- Għandek il-libertà li ssegwi l-istrateġija ta' investiment li int jidhirlek l-aħjar għall-bżonnijiet tiegħek, bil-flessibilità li taqleb bejn fond u ieħor kull meta jogħġbok, biex hekk tkun tista' tirreagixxi għall-iżviluppi fis-suq. L-ewwel darbtejn li taqleb f'kull sena kalendarja jkunu b'xejn.
- Il-pjan tiegħek tista' ssir għal perijodu ta' bejn 5 u 45 sena sakemm l-età massima hi ta 75 sena. Meta tagħlaq, tista' testendi t-terminu tal-pjan għal perijodu ieħor ta' mhux anqas minn sena.
- Tista' żżid somom ta' flus addizzjonali fil-pjan. Tista' tagħmel depożiti ta' primjums kull meta trid, b'somom ta' mhux anqas minn €7,500, u tallokahom fil-fondi oriġinali tiegħek jew f'fondi godda.
- It-tariffi tal-ispejjeż huma strutturati b'mod attraenti u trasparenti.
- Għandek il-kapaċità li tagħlaq il-pjan meta trid. L-ispejjeż għall-fidi tal-pjan japplikaw biss fl-ewwel ħames (5) snin.

Barra mill-elementi msemmija hawn fuq, hemm elementi oħra marbuta speċifikament mal-għażla tas-*Single Premium (FSIP Single)* u r-*Regular Premium (FSIP Regular)*. It-tabella hawn taħt tagħti gwida fuq fuq tal-elementi addizzjonali.

Main Product Features	FSIP Single	FSIP Regular
The minimum investment is:  There is no maximum amount.	€7,500	<ul style="list-style-type: none"> <li>• €100 monthly over a minimum term of ten (10) years</li> <li>• €150 monthly over a minimum term of five (5) years</li> </ul> <p>You may increase or reduce Your contribution at any time, subject to the minimum monthly premium amount being adhered to.</p>
Premium Frequency	Lump Sum	Monthly, Quarterly, Half-Yearly, Annually
Life Cover	A unit-linked life assurance plan providing 101% of the bid value of units in the event of death of the life assured.	A unit-linked Life Assurance plan providing a Guaranteed Life Assurance of €2,500 in the event of death of the Life Assured. This limited life cover is given free of charge. In the event of the death of the Life Assured, the greater of the Guaranteed Life Assurance of €2,500 or the value of plan account is paid.
Additional Benefits (Optional)	Not applicable	Additional Life Cover Accidental Death Benefit Permanent Total or Partial Disability Critical Illness Waiver of Premium
The facility to make partial withdrawals from your plan subject to retaining a minimum of:	€5,000 in the plan account	€2,500 in the plan account
Premium Holiday Option	Not applicable	Premiums can be suspended at any time during the life of the plan. You can resume contribution payments, as long as your plan still has a value. The premium holiday facility can be renewed annually after completing a financial planning review and is subject to the Company's discretion. Any premium holidays will decrease your end benefits and will also result in the termination of any additional benefits you may have chosen.

Elementi Ewlenin tal-Prodott	FSIP Single	FSIP Regular
L-inqas somma li tista' tinvesti:  Ma hemmx massimu għal kemm tista' tinvesti.	€7,500	<ul style="list-style-type: none"> <li>• €100 fix-xahar għal terminu minimu ta' għaxar (10) snin</li> <li>• €150 fix-xahar għal terminu minimu ta' ħames (5) snin</li> </ul> <p>Tista' żżid jew tnaqqas il-kontribuzzjoni meta trid, sakemm tibqa' żżomm dejjem is-somma minima ta' primjum li tifhallas kull xahar.</p>
Frekwenza tal-Primjum	Somma ta' darba	Kull xahar, kull tliet xhur, kull sitt xhur, jew kull sena
Kopertura fuq il-Hajja	Pjan <i>unit-linked</i> tal-assigurazzjoni fuq il-hajja li tagħti 101% tal-valur <i>bid</i> tal-units fl-eventwalità li l-persuna assicurata tmurt.	Pjan <i>unit-linked</i> tal-assigurazzjoni fuq il-hajja li tagħti Assigurazzjoni Garantita fuq il-Hajja fl-ammont ta' €2,500 fl-eventwalità li l-persuna assicurata tmurt. Din il-kopertura limitata fuq il-hajja tingħata b'xejn. Fl-eventwalità li l-persuna assicurata tmurt, jifhallas ammont li jkun l-ogħla bejn l-Assigurazzjoni Garantita fuq il-Hajja fl-ammont ta' €2,500 u l-valur tal-kont tal-pjan.
Benefiċċji Addizzjonali (Opzjonali)	Ma japplikawx	Kopertura Addizzjonali fuq il-Hajja Benefiċċju għal Mewt b'Disgrazzja Benefiċċju għal Diżabilità Permanenti Totali u Parzjali Mard Kritiku Eżenzjoni mill-Hlas tal-Primjum
Il-facilità li tiġbed ammonti parzjali mill-pjan mingħajr ma tehel penali, sakemm tħalli mhux anqas minn:	€5,000 fil-kont tal-pjan	€2,500 fil-kont tal-pjan
Għażla għal-Żmien ta' Eżenzjoni mill-Primjum	Ma tapplikax	Il-primjums jistgħu jiġu sospizi meta trid matul iż-żmien kollu tal-pjan. Sakemm il-pjan tiegħek jibqa' jkollha valur, int tista' terġa' tibda tħallashom. Il-facilità ta' eżenzjoni mill-flas tal-primjum tista' tiġgedded kull sena wara li jsir Financial Planning Review u hija sugġetta għad-diskrezzjoni tal-kumpanija. Il-perjodi ta' eżenzjoni jnaqqasulek mill-benefiċċji li tircievi fl-aħħar, u jirriżultaw ukoll fit-terminazzjoni ta' kull benefiċċju addizzjonali li setgħu ntagħzlu minnek.

# Additional Protection

## Additional Protection available on the FSIP Regular Option

The Flexible Savings and Investments Plan – FSIP Regular Option offers you a choice of additional life assurance and disability benefits to protect yourself, your spouse/partner and dependants.

### Additional benefits

If the person whose Life is Assured on the plan is at least 18 years old, you may increase the Life Assurance element to a higher amount. This will be subject to underwriting by HSBC Life. In this case, should the Life Assured die during the term of the plan, HSBC Life pays the sum assured under the claimed optional benefit in addition to the greater of the Guaranteed Life Assurance and the bid value of the units attached to your plan. This life cover may be used as security on a loan.

You may add additional protection to your plan to increase your peace of mind.

Life threatening illness can be the biggest cause of hardship both emotionality and financially. Our additional benefit option provides cover for such unfortunate events so that you and your loved ones can have that additional financial support needed to cover the loss of income as well as covering additional expenses required for your care.

To buy this additional protection on the Flexible Savings and Investments Plan, the Life Assured must be at least 18 years old. The additional benefits are:

- Additional Life Cover
- Accidental Death Benefit
- Permanent Total and Partial Disability
- Critical Illness\*
- Waiver of Premium

\*minimum age is 19 years old.

## Protezzjoni Addizzjonali

### Protezzjoni Addizzjonali li tingħata taħt l-FSIP Regular Option

Il-FSIP Regular Option joffrilek għażla ta' sigurtà addizzjonali fuq il-ħajja u benefiċċji addizzjonali ta' diżabiltà biex tippoteġi lilek innifsek, lill-konjuġi u d-dipendenti tiegħek.

### Benefiċċji addizzjonali

Jekk il-persuna li l-ħajja tagħha hija assigurata fuq il-pjan għalqet it-18-il sena, tista' tgħolli l-element tal-assigurazzjoni fuq il-ħajja għal ammont akbar. Ikun meħtieġ li din iż-żieda tiġi sottoskritta mill-HSBC Life Assurance (Malta) Ltd. F'dan il-każ, jekk il-persuna assigurata tmut waqt it-terminu tal-pjan, l-HSBC Life Assurance (Malta) Ltd tħallas is-somma assigurata taħt din l-opzjoni flimkien mal-ogħla bejn l-Assigurazzjoni Garantita fuq il-ħajja u l-valur bid tal-units marbutin mal-pjan. Din il-kopertura fuq il-ħajja tista' tintuża bħala garanzija fuq self.

Il-FSIP Regular Option tippermittilek li żżid il-protezzjoni tiegħek u b'hekk ikollok aktar serħan tal-moħħ.

Mard serju li jqiegħed il-ħajja fil-periklu jista' jkun l-ikbar kawża ta' tbatija, kemm emozzjonalment, kif ukoll finanzjarjament. L-opzjoni li noffru għal benefiċċju addizzjonali tipprovdi kopertura għal ċirkostanzi sfortunati bħal dawn biex int u l-għeżież tiegħek ikollkom dak l-appoġġ finanzjarju addizzjonali meħtieġ li jagħmel tajjeb għan-nuqqas ta' dħul finanzjarju, u għall-ispejjeż addizzjonali meħtieġa għall-kura tiegħek.

Biex tinxtara din il-protezzjoni addizzjonali fuq il-Flexible Savings and Investments Plan, il-persuna assigurata trid tkun għalqet it-18-il sena. Il-benefiċċji addizzjonali huma:

- Kopertura Addizzjonali fuq il-ħajja
- Benefiċċju għal Mewt b' Disgrazzja
- Benefiċċju għal Diżabiltà Permanenti Totali u Parzjali
- Benefiċċju għal Mard Kritiku\*
- Eżenzjoni mill-Hlas tal-Primjum

\*Età minima hija ta' 19-il sena.



You may purchase any of these additional benefits when you first apply for the plan or on the date your payment is due. This will be subject to underwriting by HSBC Life. Premier Relationship Managers/Financial Planning Advisors, at any HSBC branch, can help you work out the insurance cover you require and provide you with a quotation for the cost of the cover. The cost of each additional benefit is quoted separately so you will know exactly how much it will cost you.

Before accepting your risk, HSBC Life underwrites the application, that is, it assesses the individual's circumstances according to set criteria. As such, we may request additional medical or other evidence on the life to be assured to enable us to do this. You, or the person whose life is being assured, may therefore need to undergo a medical examination and tests in order for the Company to confirm your health status. In some cases, a higher premium may be required, or the cover may be restricted.

Additional benefits are subject to limits and exclusions and it is important that you review carefully these limits and exclusions to understand the extent of cover before purchasing any additional benefits.

Tista' tixtri kwalunkwe wiehed minn dawn il-benefiċċji addizzjonali meta tapplika l-ewwel darba għall-pjan jew fid-data meta jkun imissek tħallas il-primjum. Ikun meħtieġ li din it-talba tiġi sottoskritta mill-HSBC Life. Il-*Premier Relationship Managers/Financial Planning Advisors* li hemm għas-servizz tiegħek fil-fergħat tal-bank HSBC, jistgħu jgħinuk taħdem l-ammont ta' kopertura li jkollok bżonn u jagħtuk stima ta' kemm tiswa. L-ispiza għal kull benefiċċju addizzjonali tkun ikkwotata separatament biex tkun tista' tara preċiż kull wiehed kemm jiswa.

Qabel ma taċċetta r-riskju tiegħek, l-HSBC Life tissottoskrivi l-applikazzjoni. Dan ifisser li teżamina ċ-ċirkostanzi tal-individwu skont kriterji stabbiliti. Għalhekk jista' jkun li nitolbu li jkollna aktar evidenza, medika jew ta' tip ieħor, dwar il-ħajja li nkunu se nassiguraw, biex tkun tista' ssir din l-assigurazzjoni addizzjonali. Jista' jkun meħtieġ li int, jew il-persuna li tkun se tiġi assigurata, tagħmlu eżami u testijiet mediċi sabiex il-kumpanija tkun tista' tikkonferma l-istat ta' saħħtek jew saħħitha. F'ċerti każi nistgħu nitolbu li jitħallas primjum oġġla, jew li l-kopertura tkun ristretta.

Il-benefiċċji addizzjonali huma suġġetti għal limiti u esklużjonijiet, u importanti li tara dawn il-limiti u esklużjonijiet bil-galbu biex tifhem sa fejn twassal il-kopertura qabel ma tixtri l-benefiċċji addizzjonali.

# Your questions

## Do I have to pay any fees or charges?

The Flexible Savings and Investments Plan has an easy to understand and transparent charging structure as detailed in the Key Features document at the back of this brochure.

## What is the tax situation?

Investors and prospective investors are advised to seek professional guidance regarding both Maltese and International Tax Laws which are applicable to investments in Unit-Linked policies and to income/gains derived therefrom and from their disposal. More information can be found in the Key Features document.

## What will affect my return?

- The option that you choose – Regular Premium or Single Premium.
- The amount that you invest.
- The proportion of your contribution that is allocated to your plan and the charges described in the 'Key Features document' accompanying this brochure.
- The duration of the plan.
- Making partial withdrawals from your plan.
- Volatility in the value of bonds, equities and currencies in which the underlying funds invest.
- Taking a premium holiday.
- Inflation reduces the value of the plan when this matures, and so also reduces what you could buy in the future with the maturity value of your plan.
- Whether you keep your plan until maturity. Early surrender charges apply in the first five (5) years.

## Il-mistoqsijiet tiegħek

### Irrid inħallas xi spejjeż jew drittijiet?

Il-*Flexible Savings and Investments Plan* għandu tariffa strutturata li hi trasparenti u faċli tifhimha. Tista' ssibha fid-dokument tal-Karatteristiċi Ewlenin fuq wara ta' dan il-ktejjeb.

### Kif inhi s-sitwazzjoni tat-taxxa?

Il-parir tagħna lill-investituri attwali u dawk prospettivi hu li jfittxu gwida professjonali għar-rigward tal-liġijiet tat-taxxa Maltin u internazzjonali li japplikaw għall-investimenti f'poloz *Unit-Linked* u għal dħul jew qligħ li ġej minnhom jew mid-disponiment tagħhom. Għal aktar informazzjoni, ara d-dokument tal-Karatteristiċi Ewlenin.

### X'inhuma l-affarijiet li jaffettwaw kemm indaħħal mill-pjan?

- L-opzjoni li tagħżel – *FSIP Regular* jew *FSIP Single Premium*.
- L-ammont li tinvesti.
- Il-proporzjon tal-kontribuzzjonijiet tiegħek li jiġi allokat lill-pjan u l-ispejjeż deskritti fid-dokument tal-Karatteristiċi Ewlenin li hemm ma' dan il-ktejjeb.
- It-terminu tal-pjan.
- Jekk tiġbid xi ammonti parzjali mill-pjan.
- Il-volatilità fil-valur tal-bonds, ishma u muniti li l-fondi fil-baži tal-pjan jinvestu fihom.
- Jekk titlobx perijodu ta' eżenzjoni mill-ħlas tal-primjum.
- L-inflazzjoni tnaqqas il-valur li jkollha l-pjan meta timmatura, u għalhekk tnaqqas ukoll dak li int tista' tixtri fil-futur bil-valur tal-pjan meta timmatura.
- Jekk iżzommx il-pjan sal-maturità tagħha. Jiġu imponuti xi spejjeż jekk il-pjan tingħalaq fl-ewwel ħames (5) snin.



**What documents will I receive?**

Once HSBC Life has underwritten and accepted your application, you will receive the Policy Schedule accompanied by the Policy Document and Policy Terms and Conditions containing all the details of the plan. An annual statement of your Flexible Savings and Investments Plan will keep you up to date with the progress of your plan.

**When can I have the proceeds of my plan?**

The value of your plan can be taken out on maturity, surrender or earlier death of the Life Assured. Terms and Conditions apply. Full details of the standard definitions, exclusions and limitations are contained in the Policy Document that will be issued with your policy schedule. A copy is available on request from HSBC Life.

The proceeds of your plan are paid in one lump sum.

**X' dokumenti għandi nirċievi?**

Ladarba l-HSBC Life tissottoskrivi u taċċetta l-applikazzjoni tiegħek, int tirċievi l-Iskeda tal-Pjan flimkien mad-Dokument tal-Pjan u t-Termini u Kundizzjonijiet tal-Pjan li jkun fihom id-dettalji kollha tal-pjan. Tirċievi wkoll rendikont kull sena tal-*Flexible Savings and Investments Plan* li jzommok aġġornat dwar kif tkun sejra l-pjan tiegħek.

**Meta nista' niġbor il-flus tal-pjan tiegħi?**

Il-valur tal-pjan jithallas meta l-pjan tagħlaq, jew tingħalaq, jew mal-mewt (jekk tigri qabel) tal-assigurat. Hemm termini u kundizzjonijiet li japplikaw. Id-dettalji sħaħ tad-definizzjonijiet standard, l-esklużjonijiet u l-limitazzjonijiet jinstabu fid-Dokument tal-Pjan li jintbagħatlek mal-iskeda tal-pjan. Tista' titlob li tingħatalek kopja minn għand l-HSBC Life.

Il-flus tal-pjan tiegħek jithallsu f'somma waħda f'daqqa.



# The next step



For more information about the Flexible Savings and Investments Plan options, you can contact us by:

- sending an online contact request via Internet Banking
- phoning our Contact Centre on:
  - (+356) 2148 9100 Premier Customers
  - (+356) 2148 9101 Advance Customers
  - (+356) 2380 2380 Other Customers
- visiting your local HSBC branch

With the help of a Premier Relationship Manager/Financial Planning Advisor, you can start thinking about your investment needs today. Depending on the option that you choose, you will be given a quotation\* with some illustrated examples of potential investment values. Please read the details of the quotation carefully so that you understand how the value of the plan can be determined.

You will be asked to complete an application form and pay the investment amount, which is then processed by HSBC Life.

We will not be liable to pay any benefit until:

- you have completed an application form;
- we have received the initial investment amount;
- we have issued acceptance terms.

\* Please note that the quotation with the illustrated examples is not an indication or a guarantee of the investment value of the plan at maturity or surrender. You should not base your decision on the illustrated examples given on the quotation.

## Il-pass li jmiss

Għal aktar tagħrif dwar l-opzjonijiet tal-*Flexible Savings and Investments Plan* tista' tikkuntattjana billi:

- tuża l-Internet Banking biex tagħmel talba ta' kuntatt
- iċċempel il-Contact Centre tagħna fuq:
  - (+356) 2148 9100 għall-klijenti Premier
  - (+356) 2148 9101 għall-klijenti Advance
  - (+356) 2380 2380 għall-klijenti oħrajn
- iżżur il-fergħa lokali tiegħek tal-HSBC.

Bl-għajjnuna ta' *Premier Relationship Manager/Financial Planning Advisor*, tista' tibda taħseb mil-lum stess għall-bżonnijiet ta' investment tiegħek. Int se tingħata stima\* b'xi eżempji illustrattivi ta' valuri ta' investment potenzjali, skont liema għażla tagħżel. Jekk jogħġbok aqra d-dettalji tal-istima bil-galbu biex tifhem kif jista' jiġi determinat il-valur tal-pjan.

Tintalab timla formola tal-applikazzjoni u tħallas l-ammont tal-investment, u mbagħad isir il-proċess mill-HSBC Life.

Aħna ma jkollna ebda obbligu li nħallsu xi benefiċċju qabel ma:

- tkun imlejt il-formola tal-applikazzjoni;
- inkunu rċevjuna l-ammont inizjali tal-investment;
- inkunu ħriġna t-termini tal-aċċettazzjoni.

\* Jekk jogħġbok kun af li l-istima bl-eżempji mhix indikazzjoni jew garanzija tal-valur tal-investment tal-pjan fid-data tal-maturità jew meta jiġi ċedut. Int m'għandekx tibbaża d-deċiżjoni tiegħek fuq l-eżempji illustrattivi mogħtja fl-istima.

# Why choose us?

HSBC Life Assurance (Malta) Ltd. is a fully owned subsidiary of HSBC Bank Malta p.l.c. which is a member of the HSBC Group, whose ultimate parent company is HSBC Holdings plc. Headquartered in London. HSBC Holdings plc is one of the largest banking and financial services organisations in the world. The HSBC Group's international network is spread across 66 countries and territories in Europe, Asia, North America, Latin America, and the Middle East and North Africa.

## What is the investment strategy?

By taking a dynamic approach, we offer reputable underlying fund managers and funds with an aim to have the best investment proposition for your Flexible Savings and Investments Plan.

HSBC Life has made, and will continue to make, strategic alliances with world-renowned names in investment management to offer you a cost-effective route to the world's financial markets. Further details on fund managers can be obtained from the Fund Fact sheets available from any HSBC branch or from our website [hsbc.com.mt](http://hsbc.com.mt)

The HSBC Life Funds referred to as HLM Funds, invest in funds managed by the following internationally renowned Fund Managers.

## HSBC Global Asset Management (Malta) Limited

HSBC Global Asset Management (Malta) Ltd (AMMT) is part of HSBC Global Asset Management (AMG) with \$517 billion Assets Under Management as at 31st December 2019. Through its network of offices in over 26 countries and territories worldwide, AMG has been offering clients a diverse range of active and quantitative investment products including equity, fixed income, liquidity, and alternative strategies for over 150 years. AMMT leverages the global footprint of HSBC worldwide, giving it a unique perspective. On the other hand it aims to leverage on its local expertise in delivering consistently strong investment performance in its global range of investment strategies while operating within a defined, disciplined framework. AMMT was incorporated in 1996, and is a wholly owned subsidiary of HSBC Bank Malta p.l.c. Through its collaboration with specialised offices worldwide within AMG, AMMT provides easy and affordable access to a truly global asset management platform. AMMT boasts of wide experience in managing fixed income and equity on both the Maltese and international fronts.

## Għaliex għandek tagħzel ilna?

HSBC Life Assurance (Malta) Ltd. hija sussidjarja sħiħa ta' HSBC Bank Malta p.l.c., li tiffirma parti mill- Grupp HSBC, li jappartjeni lil HSBC Holdings plc, li għandha l-kwartieri ġenerali tagħha f'Londra. HSBC Holdings plc hija waħda mill-ikbar organizzazzjonijiet tas-servizzi finanzjarji fid-dinja. Il-firxa internazzjonali tal-Grupp HSBC tlaħhaq 66 pajjiż u territorju fl-Ewropa, Asja, l-Amerika ta' Fuq, l-Amerika Latina, u l-Lvant Nofsani u l-Afrika ta' Fuq.

## X'inhil-istrateġija tal-investment?

Bid-dinaminżmu li ndaħħlu f'xogħolna nistgħu noffru *fund managers* u fondi ta' reputazzjoni biex fuqhom nibnu l-pjan tagħna, u dan bil-għan li jkolllok l-aħjar proposta ta' invesiment fil-*Flexible Savings and Investments Plan* tiegħek.

L-HSBC Life daħlet, u se tkompli tidhol, f'alleanzi strateġiċi mal-aqwa ismijiet dinjin fil-qasam tat-tmexxija tal-investimenti, sabiex tagħtik rotta ekonomika għas-swieq finanzjarji madwar id-dinja. Tista' tikseb aktar tagħrif dwar il-fund managers mill-*Fund Fact Sheets* li ssibhom fil-fergħat tal-HSBC jew fuq is-sit elettroniku [hsbc.com.mt](http://hsbc.com.mt)

L-HSBC Life Assurance (Malta) Ltd Funds, imsejja wkoll *HLM Funds*, tinvesti f'fondi mmexxija minn Fund Managers magħrufa internazzjonalment, li huma dawn li ġejjin.

## HSBC Global Asset Management (Malta) Limited

HSBC Global Asset Management (Malta) Ltd (AMMT) tiffirma parti minn HSBC Global Asset Management (AMG) b'\$517-il biljun f'Assi Ġestiti (Assets Under Management) fil-31 ta' Diċembru 2019. Permezz tan-netwerk ta' uffiċji tagħha f'izjed minn 26 pajjiż u territorju madwar id-dinja, AMG ilha toffri lill-klijenti għażla wiesgħa ta' prodotti ta' investment attivi u kwantitattivi, inkluż ekwità, dħul fiss, likwidità, u strateġiji alternattivi, għal izjed minn 150 sena. AMMT issaħħaħ l-impronta globali tal-HSBC madwar id-dinja, filwaqt li tagħtih perspettiva unika. Min-naħa l-oħra, tfittex li tħaddem l-għarfien espert lokali tagħha biex b'mod konsistenti twassal għal riżultati b'saħħithom fl-investment fl-għażla ta' strateġiji ta' investment globali tagħha, filwaqt li taħdem fi ħdan qafas definit u dikkjolinat. AMMT kienet inkorporata fl-1996, u hija sussidjarja proprjetà sħiħa ta' HSBC Bank Malta p.l.c. Permezz tal-kollaborazzjoni tagħha ma' uffiċji speċjalizzati madwar id-dinja fi ħdan AMG, AMMT tipprovdi aċċess faċli u affordabbli għal pjattaforma ta' ġestjoni tal-assi verament globali. AMMT kburija b'esperjenza vasta fil-ġestjoni ta' dħul fiss u ekwità, kemm fuq livell Malti, kif ukoll dak internazzjonali.

### **HSBC Global Asset Management (UK) Ltd**

HSBC Global Asset Management (UK) LTD (HGAM) is organisationally aligned within the HSBC Group's WPB business. Assets Under Management as at 31st March 2020 is \$483.1 billion.

### **MFS Investment Management Company (LUX)**

For nearly a century, MFS have aligned their active investment approach and the way they serve clients with a sole purpose: to create long-term value responsibly. Assets Under Management as at 31st May 2020 are \$495.5 billion.

### **HSBC Global Investment Funds (Luxembourg) S.A.**

HSBC Global Investment Funds (HGIF) is HSBC's global flagship fund range. This covers a range of asset classes and investment styles, as well as geographical regions. The GIF range of funds is currently predominantly managed by HSBC's active fundamental investment teams and global quantitative investment teams. Some funds in the HGIF range are managed by other specific managers within the HSBC Group. HGIF is structured as a SICAV (Societe d'Investissement a Capital Variable) and is domiciled in Luxembourg. At HGIF, clients are brought the best of what HSBC's multi-specialist investment teams have to offer through one of the most widely distributed product ranges in the world. Assets Under Management as at 30th June 2018 are \$468.3 billion.

### **BlackRock Investment Managers**

BlackRock is a truly global firm that combines the benefits of worldwide reach with local service and relationships. BlackRock manage assets for clients in North and South America, Europe, Asia, Australia, the Middle East and Africa. The firm employs approximately 13,000 talented professionals and maintains offices in more than 30 countries around the world. As of June 2019, BlackRock's Assets Under Management total \$6.84 trillion across equity, fixed income, cash management, alternative investment, real estate and advisory strategies.

### **Schroders Investment Management (Europe) S.A.**

Schroders is a world-class asset manager operating from 35 locations across Europe, the Americas, Asia, the Middle East and Africa. For over two centuries they have looked to the long term, helping clients plan for the future with ideas built to stand the test of time. Their Assets Under Management increased by 23% to close at a new high of £500.2 billion, as at 5th March 2020.

### **HSBC Global Asset Management (UK) Ltd**

Mill-aspett organizzattiv, HSBC Global Asset Management (UK) Ltd (HGAM) hija allinjata fi ħdan in-negozju WPB ta' HSBC Group. Fil-31 ta' Marzu 2020 b'\$483.1 biljun.

### **MFS Investment Management Company (LUX)**

Għal kważi seklu, MFS allinjaw il-metodu ta' investiment attiv u l-mod kif jaqdu lill-klijenti ma' skop wieħed: biex joħolqu valur għal żmien twil b'mod responsabbli. Assi Ġestiti ta' \$495.5 biljun fil-31 ta' Mejju 2020.

### **HSBC Global Investment Funds (Luxembourg) S.A.**

HSBC Global Investment Funds (HGIF) hija l-firxa ta' fondi ewlenija globali tal-HSBC. Din tkopri għażla ta' klassijiet ta' assi u stili ta' investiment, kif ukoll reġjuni ġeografiċi. Bħalissa, l-għażla ta' fondi ta' GIF hija ġestita b'mod predominanti mit-timijiet ta' investiment fundamentali attivi u t-timijiet ta' investiment kwantitattivi globali. Xi fondi fl-għażla ta' HGIF huma ġestiti minn managers speċifiċi oħrajn fi ħdan HSBC Group. HGIF hija strutturata bħala SICAV (Societe d'Investissement a Capital Variable) u hija domiciljata fil-Lussemburgu. Għand HGIF, il-klijenti jingħataw l-aqwa minn dak li għandhom x'joffru t-timijiet tal-investiment multispeċjalizzati tal-HSBC permezz ta' waħda mill-iżjed għażliet ta' prodotti mifruxa fid-dinja. Assi Ġestiti ta' \$468.3 biljun fit-30 ta' Ġunju 2018.

### **BlackRock Investment Managers**

BlackRock hija kumpanija tassew globali li tgħaqqad il-benefiċċji ta' firxa fuq livell dinji ma' servizz u relazzjonijiet lokali. BlackRock jimmanigġjaw assi għal klijenti fl-Amerika ta' Fuq u fl-Amerika ta' Isfel, l-Ewropa, l-Asja, l-Awstralja, il-Lvant Nofsani u l-Afrika. Il-kumpanija timpjega madwar 13,000 haddiem professjonali li għandhom talent u tmanjni uffičji f'izjed minn 30 pajjiż madwar id-dinja. Minn Ġunju 2019, l-Assi Ġestiti totali ta' BlackRock huma \$6.84 triljun f'ekwità, dħul fiss, ġestjoni ta' flus kontanti, investiment alternattiv, suq tal-proprietà u strategiji ta' konsulenza.

### **Schroders Investment Management (Europe) S.A.**

Schroders hija manager tal-assi ta' klassi dinjija li topera minn 35 post madwar l-Ewropa, l-Amerika ta' Fuq u l-Amerika ta' Isfel, l-Asja, il-Lvant Nofsani u l-Afrika. Għal iżjed minn żewġ sekli ħarsu lejn it-tul taż-żmien, filwaqt li jgħinu lill-klijenti jippjanaw għall-futur b'ideat imfassla biex jibqgħu validi matul iż-żmien. L-Assi Ġestiti tagħhom żdiedu bi 23% biex għalqu f'livell għoli ġdid ta' £500.2 biljun, fil-5 ta' Marzu 2020.

### Legg Mason

On the 31 July 2020, Franklin Templeton successfully completed its acquisition of Legg Mason, representing the largest and most significant transaction in Franklin Templeton's history. The newly combined organisation brings together over 1,300 investment professionals, covering multiple asset classes and managing US\$1.4 trillion as at 30 June 2020 in client assets. Today, the combined organisation offers an exceptional array of investment strategies that help fulfill the mission to deliver better financial outcomes for clients.

### Invesco International Limited

Invesco is a global investment management firm dedicated to delivering an investment experience that helps people get more out of life. With offices in 25 countries, their distinctive investment teams deliver a comprehensive range of active, passive and alternative investment capabilities. Their Assets Under Management as at 31 March 2020 closed at \$1,054.3 billion.

The Fund Managers and underlying Funds may be changed from time to time.

Full details of the Fund Managers and underlying funds are available in the Fund Fact Sheets (as updated from time to time) which can be obtained from any HSBC branch or by visiting [www.hsbc.com.mt](http://www.hsbc.com.mt). Changes, removals or replacement of Fund Managers and /or underlying funds will be reflected in the Fund Fact Sheets only.

No separate notification of changes to underlying Fund Managers and underlying funds will be made.

### How else can we help?

We can offer you financial solutions throughout your lifetime and we are always ready to discuss your circumstances, such as:

- protecting your family from the financial effect of death, critical illness and disability;
- protecting your family from outstanding loans;
- saving and investing.

### Legg Mason

Fil-31 ta' Lulju 2020, Franklin Templeton akkwistat b'suċċess lil Legg Mason, fl-ikbar u l-iżjed tranżazzjoni sinifikanti fl-istorja ta' Franklin Templeton. L-organizzazzjoni kif magħquda b'mod ġdid tlaqqa' flimkien iżjed minn 1,300 professjonist tal-investment, filwaqt li tkopri klassijiet ta' assi multipli u tamministra US\$1.4 triljun f'assi tal-klijenti, skont kif reġistrat sat-30 ta' Ġunju 2020. Illum il-ġurnata, kif inhi magħquda l-organizzazzjoni toffri serje ta' strategiji ta' investment li jgħinu biex titwettaq il-missjoni li jitwasslu riżultati finanzjarji aħjar għall-klijenti.

### Invesco International Limited

Invesco hija kumpanija ta' mmaniġġjar tal-investment globali dedikata li tagħti esperjenza ta' investment li tgħin lin-nies jiehdu iżjed mill-ħajja. B'uffiċji f'25 pajjiż, it-timijiet tal-investment distintivi tagħhom jagħtu firxa komprensiva ta' kapaċitajiet ta' investment attivi, passivi u alternattivi. L-Assi Gestiti tagħhom fil-31 ta' Marzu 2020 għalqu b'\$1,054.3 biljun.

Il-Fund Managers u l-Fondi sottostanti jistgħu jinbidlu minn żmien għal ieħor.

Id-dettalji kollha tal-Fund Managers sottostanti u l-fondi sottostanti jistgħu jinstabu fil-Fund Fact Sheets (kif aġġornati minn żmien għal ieħor), u tista' tinkiseb kopja tagħhom minn kwalunkwe waħda mill-fergħat tal-HSBC jew billi wieħed jidhol f'[www.hsbc.com.mt](http://www.hsbc.com.mt). Il-bidliet, it-tneħħija jew is-sostituzzjoni ta' Fund Managers sottostanti u/jew fondi sottostanti jkunu riflessi fil-Fund Fact Sheets biss. Ma jinħareġ ebda avviż separat dwar bidliet fil-Fund Managers sottostanti u fil-fondi sottostanti.

### X'nistgħu nagħmlu iżjed biex ngħinuk?

Nistgħu noffrulek soluzzjonijiet finanzjarji għal tul ħajtek, u ssibna dejjem lesti biex niddiskutu ċ-cirkostanzi tiegħek, pereżempju:

- kif tippoteġi l-familja mill-effetti finanzjarji ta' mewt, mard kritiku, jew diżabilità;
- kif tippoteġi l-familja minn djun li għadhom ma' thallsux;
- kif tfaddal u tinvesti.

# Important notes

Past performance is not necessarily a guide to future performance. The value of funds and hence the value of your Flexible Savings and Investments Plan may go down as well as up. Changes in the rate of exchange of currencies, particularly where overseas securities are held, may also affect the value of your investment.

The Policyholder's choice of the underlying funds should be based on the full Flexible Savings and Investments Plan product information included in the Brochure, Key Features Document and the Fund Fact sheets. These are available at any branch of HSBC in Malta and Gozo, or by visiting [www.hsbc.com.mt](http://www.hsbc.com.mt) or directly from HSBC Life.

## What happens if I change my mind?

This product take-up is entirely at your discretion. After your application is accepted, you will receive a Statutory Notice that explains your right to cancel the plan. By law, you then have 30 days in which to change your mind. Any contributions paid will be refunded in full subject to any reductions necessary to reflect downward movements in the offer price of units allocated to the plan between the start date of the plan and the next valuation date following receipt by HSBC Life of such notice of cancellation.

## Claims guidance

Claims should be made as promptly as reasonably possible after the event that entitles you or your family to claim. In the unfortunate event of premature death, illness or disability, HSBC Life will assist you/or your family through the claims process. Either you or someone close to you can simply visit any HSBC branch or call our Customer Service on 2380 2380. HSBC Life will then advise you what to do next.

## Protection and Compensation scheme

A protection and compensation scheme is available under local insurance business legislation should the insurer become insolvent in respect of claims and obligations that arise from a policy of insurance covering protected commitments where Malta is the country of commitment subject to such limitations, restrictions and exclusions as may from time to time be prescribed.

## Noti importanti

Ir-riżultati tal-passat ma jservux neċessarjament ta' gwida għar-riżultati tal-futur. Il-valur tal-fondi, u magħhom il-valur tal-*Flexible Savings and Investments Plan* tiegħek, jista' jitla' kif ukoll jinżel. Iċ-ċaqliq fir-rati tal-kambju, speċjalment fejn hemm investimenti barranin, jista' wkoll jolqot il-valur tal-investiment tiegħek.

L-għażla li jagħmel id-detener tal-pjan għar-rigward tal-fondi li jrid ikollu fil-bażi tal-pjan tiegħu għandha tkun ibbażata fuq l-informazzjoni dwar il-prodott li hemm miktuba fil-ktejjeb, fid-dokument tal-Karatteristiċi Ewlenin u fil-*Fund Fact Sheets* tal-*Flexible Savings and Investments Plan*. Dawn tista' ssibhom fil-fergħat kollha tal-HSBC f'Malta u Għawdex, jew fis-sit elettroniku [www.hsbc.com.mt](http://www.hsbc.com.mt) jew direttament għand l-HSBC Life.

## X'jiġri jekk jerġa' jibdieli?

L-għażla jekk tidholx jew le f'dan il-prodott hija totalment f'idejk. Ladarba l-applikazzjoni tiegħek tkun aċċettata, inti tircievi Avviż Statutorju li jispjegalek xi dritt għandek biex tħassar il-pjan. Il-liġi tagħtik 30 jum żmien li fihom tista' tibdel il-ħsieb tiegħek. Jekk tkun ħallast xi kontribuzzjonijiet dawn jingħatawlek kollha lura, bir-riżerva li jitnaqqsu dawk l-ammonti li jkun hemm bżonn biex jirriflettu xi ċaqliq 'l isfel li seta' jkun hemm fil-prezz tal-*offer* tal-*units* allokat li lill-pjan bejn id-data tal-ftuħ tal-pjan u d-data tal-valutazzjoni li jkun imiss wara li l-HSBC Life tkun irċeviet l-avviż ta' kancellament.

## Gwida biex tagħmel talba għal ħlas

Talbiet għal ħlas għandhom isiru fl-iqsar żmien raġonevolment possibbli wara li tkun seħħet l-eventwalità li tagħti lilek jew lill-familja tiegħek id-dritt għat-talba. Fil-każ sfortunat li jkun hemm mewt prematura, mard jew diżabiltà, l-HSBC Life tagħti lilek jew lill-familja tiegħek kull għajjnuna meħtieġa fil-proċess tat-talba. Int, jew xi hadd qrib tiegħek, tistgħu sempliċement iżżuru kwalunkwe fergħa tal-HSBC jew iċċemplu l-*Customer Service* fuq 2380 2380. L-HSBC Life tiggwidakom dwar x'għandu jsir minn hemm 'il quddiem.

## Skema ta' Protezzjoni u Kumpens

Jekk l-assigurat ma jkunx jista' jonora l-obbligazzjonijiet mitluba minn polza ta' assigurazzjoni maħruġa Malta, hemm ipprovduta fil-liġi tal-assigurazzjoni tan-negozju lokali skema ta' protezzjoni u kumpens suġġetta għal-limitazzjonijiet, restrizzjonijiet u esklużjonijiet li jistgħu joħorġu minn żmien għal żmien.

**The Packaged Retail and Insurance-based Investment Products Regulation (“PRIIPs Regulation”)**

The Packaged Retail and Insurance-based Investment Products Regulation (“PRIIPs Regulation”) came into force on 1 January 2018. This stipulates that HSBC Life Assurance (Malta) Ltd is to produce a pre-contractual Key Information Document (“KID”). The Regulation is intended to make it easier for retail investors to understand and compare the key features, risk, rewards and costs of different products in scope of PRIIPs through the provision of the KID. This is a free-of-charge stand-alone document which is to be shared with the investor prior to the conclusion of any transaction. The main goal of the PRIIPs Regulation is to enhance investor protection standards for retail clients.

In line with the regulation the KID is updated on a regular basis. To view these documents please visit [www.hsbc.com.mt](http://www.hsbc.com.mt) then click on Investing > Savings, pensions and investments > Key Information Document.

**The Packaged Retail and Insurance-based Investment Products Regulation (“PRIIPs Regulation”)**

I-Packaged Retail and Insurance-based Investment Products Regulation (“PRIIPs Regulation”) daħal fis-seħħ fl-1 ta’ Jannar 2018. Dan jistipula li HSBC Life Assurance (Malta) Ltd għandha tipproduċi Dokument ta’ Karatteristiċi Ewlenin (Key Information Document, (“KID”) prekontrattwali. Ir-Regolament huwa intenzjonat li jagħmilha iżjed faċli għall-investituri fil-livell ta’ konsumatur biex jifhem u jqabblu l-karatteristiċi ewlenin, ir-riskju, il-ħlasijiet bi premju u l-ispejjeż ta’ prodotti differenti fl-ambitu tal- PRIIPs permezz tal-KID. Dan huwa dokument indipendenti li jingħata b’xejn u għandu jinqasam mal-investitur qabel ma tiġi konkluża kwalunkwe tranżazzjoni. L-iskop prinċipali tar-Regolament PRIIP huwa biex itejjeb l-istandards ta’ protezzjoni tal-investitur għal klijenti fuq livell ta’ konsumatur.

Skont ir-regolament, id-Dokument ta’ Karatteristiċi Ewlenin ikun aġġornat fuq bażi regolari. Biex tara dawn id-dokumenti jekk jogħġbok żur [www.hsbc.com.mt](http://www.hsbc.com.mt) u aghħfas fuq Investing > Savings, pensions and investments > Key Information Document.

# Customer service

We want you to be entirely satisfied with the products and services you receive from us. If you are dissatisfied with any aspect of our service, please let us know. We always endeavour to resolve any concerns fairly and quickly.

If you ever need further information or have concerns or a complaint, please contact us at HSBC Life Assurance (Malta) Ltd., 80, Mill Street, Qormi QRM3101. We shall issue an acknowledgement within 48 hours.

We will provide you with a definitive reply as soon as the relevant facts of the complaint have been investigated. In all cases we will provide periodical updates where a resolution is not available within 14 working days.

If your complaint is not dealt with to your satisfaction, you can contact the Office of the Arbiter for Financial Services, First Floor, St Calcedonius Square, Floriana FRN5130, Malta or by visiting [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt).

Complaints with the Arbiter for Financial Services' Office should always be made in writing. Making a complaint will not prejudice your right to take legal proceedings.

## How can I find out more?

If you need to discuss further, you can:

- send an online contact request via Internet Banking
- phone our 'Contact Centre' on:
  - (+356) 2148 9100 Premier Customers
  - (+356) 2148 9101 Advance Customers
  - (+356) 2380 2380 Other Customers

Calls to our helpline may be recorded and monitored for quality and security purposes.

- visit your local HSBC branch and ask for an appointment with a Premier Relationship Manager/Financial Planning Advisor. This applies also if you would like a Financial Planning Review.

## Servizz għall-klijenti

Aħna rriduk tkun totalment sodisfatt bil-prodotti u s-servizzi li tieħu minn għandna. Jekk int ma tkunx kuntent bi kwalunkwe aspekk tas-servizz tagħna, nixtiquk tgħidilna. Aħna dejjem nipprovaw insolvu kull problema malajr u b'mod ġust.

Jekk tkun teħtieġ xi informazzjoni jew għandek xi problema jew ilment, nistednuk tikkuntattja lill-HSBC Life Assurance (Malta) Ltd., 80, Triq il-Mitħna, Hal Qormi QRM3101. Aħna nistħarrġu l-mistoqsija jew l-ilment tiegħek minnufih u nagħtuk rikonoxximent bil-miktub fi żmien 48 siegħa.

F'kull każ aħna nagħtuk risposta definittiva wara li nkunu stħarrġna. Nagħtuk aġġornament regolari meta ma jkunx possibli li noffru risposta definittiva fiż-żmien 14 il-ġurnata tax-xogħol.

Jekk ma tkunx sodisfatt bil-mod kif ħadna ħsieb l-ilment tiegħek, tista' tagħmel kuntatt mal-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji ta' Malta, l-ewwel sular, Pjazza San Kalcidonju, Furjana FRN 5130, Malta. Tista' ssib aktar informazzjoni billi żżur is-sit [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt).

L-ilment tiegħek lill-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji ta' Malta għandu dejjem isir bil-miktub. Meta tressaq ilment, id-dritt li tieħu proċeduri legali ma jkunx preġudikat.

## Kif nista' nkun naf aktar?

Għal aktar informazzjoni tista':

- tuża l-*Internet Banking* biex tagħmel talba ta' kuntatt
- iċċempel il-*Contact Centre* tagħna fuq:
  - (+356) 2148 9100 għall-klijenti Premier
  - (+356) 2148 9101 għall-klijenti Advance
  - (+356) 2380 2380 għal klijenti oħrajn

It-telefonati fuq il-*helpline* jistgħu jiġi rrekordjati u monitorati għal raġunijiet ta' kwalità u ta' sigurtà.

- iżżur il-fergħa lokali tal-HSBC u titlob appuntament mal-*Premier Relationship Manager/Financial Planning Advisor*. Dan għodd ukoll jekk tixtieq tagħmel *Financial Planning Review*.



Any information contained in this brochure is generic and not based on your personal objectives, financial situations and needs. This information is not to be construed as investment advice. It is important that you read this brochure in conjunction with the Key Features Document relating to this Policy, Policy Terms and Conditions (PT&Cs), the Additional Terms and Conditions (AT&Cs), Key Information Documents (KID) and Investment Option Information Documents, Proposal Form and the Policy Schedule, which can be obtained from one of our local HSBC Branches.

Full details of standard definitions, exclusions and limitations are contained in the Key Features Document and the Terms and Conditions, which has been provided to you. Please ensure you review these carefully. Additional copies are available on request from HSBC Life Assurance (Malta) Ltd.

L-informazzjoni f'dan id-dokument hija ġenerika u mhix ibbażata fuq l-oġġettivi, is-sitwazzjoni finanzjarja jew il-ħtiġiet personali tiegħek. Din l-informazzjoni m'għandhiex tinftiehem bħala parir dwar investiment. Huwa importanti li taqra dan il-ktejjeb flimkien mad-Dokument tal-Karatteristiċi Ewlenin ta' din il-Polza, it-Termini u Kundizzjonijiet tal-Polza (PT&Cs), it-Termini u Kundizzjonijiet Addizzjonali (AT&Cs), Dokumenti ta' Tagħrif Ewlieni (KID) u Dokumenti ta' Informazzjoni dwar Għażliet ta' Investiment, il-Formula tal-Proposta u l-Iskeda tal-Polza, li tista' tinkiseb minn waħda mill-Ferġat tal-HSBC lokali tagħna.

Detallji sħaħ tad-definizzjonijiet, esklużjonijiet u limitazzjonijiet jinsabu fid-dokument tal-Karatteristiċi Ewlenin u t-Termini u Kundizzjonijiet li ġew provduti lilek. Jekk jogħġbok kun żgur li tara dawn bil-galbu. Kopji addizzjonali jistgħu wkoll jinkisbu minn HSBC Life Assurance (Malta) Ltd.

HSBC Life Assurance (Malta) Ltd (Registered Office: 80, Mill Street, Qormi QRM 3101 Malta. Company No: C18814) is regulated and authorised by the MFSA (Malta Financial Services Authority, Notabile Road, BKR3000, Attard, Malta) to carry on long term business of insurance under the Insurance Business Act 1998. HSBC Bank Malta is enrolled as a Tied Insurance Intermediary for HSBC Life Assurance (Malta) Ltd under the Insurance Distribution Act, (Cap 487 of the Laws of Malta). (Registered Office: 116, Archbishop Street, Valletta VLT 1444. Company No: C3177).

This information is not to be construed as investment advice.

HSBC Insurance is a trading name used worldwide by the insurance businesses of the HSBC Group, including HSBC Life Assurance (Malta) Ltd which has issued this document.

Approved and issued by HSBC Life Assurance (Malta) Ltd.  
80, Mill Street, Qormi QRM 3101, Malta [www.hsbc.com.mt](http://www.hsbc.com.mt)

Customer Service: Premier: 2148 9100 / Advance: 2148 9101 /  
Other: 2380 2380

(Ref No. 110494 – 08/20). Designed by BPC.

HSBC Life Assurance (Malta) Ltd (Uffiċċju Reġistrat: 80, Triq il-Mithna, Hal Qormi, QRM 3101 Malta. Numru tal-Kumpanija: C18814) hija regolata u awtorizzata mill-Awtorita għas-Servizzi Finanzjarji ta' Malta, Triq Notabile, Attard, BKR3000, taħt l-Att dwar il-Kummerċ tal-Assigurazzjoni tal-1998 biex tmexxi kummerċ tal-assigurazzjoni fit-tul. HSBC Bank Malta huwa intermedjarju tal-assigurazzjoni marbut ma' HSBC Life Assurance (Malta) Ltd taħt l-Att dwar id-Distribuzzjoni tal-Assigurazzjoni, (Kap 487 tal-Liġijiet ta' Malta.) (Uffiċċju Reġistrat: 116, Triq l-Arcisqof, il-Belt Valletta VLT 1444. Nru tal-Kumpanija: C3177).

Din l-informazzjoni m'għandhiex tinftiehem bħala parir dwar investiment.

HSBC Insurance huwa isem kummerċjali użat fuq livell dinji min-negozju tal-assigurazzjoni ta' HSBC Group, inkluż HSBC Life Assurance (Malta) Ltd, li ħarġet dan id-dokument.

Approvat u maħruġ minn HSBC Life Assurance (Malta) Ltd  
80, Triq il-Mithna, Hal Qormi QRM 3101, Malta [www.hsbc.com.mt](http://www.hsbc.com.mt)

Servizz tal-Konsumatur: Premier: 2148 9100 / Advance: 2148 9101 /  
Oħrajn: 2380 2380