

Savings and Children's Plan

Key Features Document

Karakteristični ewlenin

Key features

This document outlines the main features of the HSBC Life Assurance (Malta) Ltd. Savings Plan and Children's Plan.

It should be read in conjunction with the brochure and your personal quotation. Please read it carefully and keep it with your plan documents. Full details are contained in the Policy Terms and Conditions. A copy is available on request from HSBC Life Assurance (Malta) Ltd (hereinafter referred to as 'HSBC Life').

Any dispute arising out of, or in connection with, this policy shall be subject to the exclusive jurisdiction of the Maltese courts. All policies are governed by the laws of Malta.

Its aims

To provide you with a secure and effective method of building up capital in the medium to long term, with the added benefit of limited life cover.

The shortest term is 10 years, the longest is 45 years and the plan cannot run beyond your 75th birthday.

Your plan can cover up to two people (joint life). The policy will pay out on the first death and it will then end. The policy can also cover the life of another person who is different from the owner. It is not possible to add a person to, or remove them from an existing plan. You must decide when taking out the plan if two people are to be covered.

You can choose additional benefits such as Accidental Death Benefit, Critical Illness, Permanent Total and Partial Disability and Waiver of Premium (see page 5 for further details) on commencement of the policy or on any future premium payment date, subject to underwriting by HSBC Life.

Your commitment

You agree to pay a regular premium throughout the term of your policy.

Risk factors

- Your capital and your Reversionary (Annual) Accumulated Bonus will be protected subject to the investment being fully maintained up to the date of maturity. Surrender of the policy before maturity will attract a surrender penalty.
- If you stop paying premiums or cancel the plan during the first two years, you will get nothing back from your policy.
- If you cash in the plan before the end of the term you will not get back the full Policy Account and you may get back less than what you have paid in. Examples of surrender values are illustrated in the quotation.
- HSBC Life declares the Annual Bonus Rate annually in advance. Once the Reversionary (Annual) Accumulated Bonus has been added it cannot be taken away provided the plan is held to maturity. Future bonus rates are not guaranteed.
- The total Annual Bonus is reviewed at the end of each year and a special additional bonus may be paid at the discretion of HSBC Life.
- In the case of a Children's Plan, when any of the children named in the policy turns 18, you may withdraw up to 25% of the Policy Account. No surrender penalties will be charged, however, the Policy Account is reduced and future bonuses will only accumulate on the amount left in your policy account.

Karatteristiċi ewlenin

Dan id-dokument jispjega l-karatteristiċi ewlenin tas-Savings Plan u ċ-Children's Plan tal-HSBC Life Assurance (Malta) Ltd.

Għandek taqrah flimkien mal-ktejjeb u l-kwotazzjoni personalizzata tiegħek. Jekk jogħġbok aqrah sewwa u zommu mad-dokumenti l-oħra tal-polza. Tista' titlob kopja tal-Kundizzjonijiet tal-Polza li fihom id-dettalji kollha tal-polza mingħand HSBC Life Assurance (Malta) Ltd (minn hawn 'il quddiem imsejha 'HSBC Life').

Kwalunkwe tilwim jew nuqqas ta' qbil li joħroġ minn, jew li għandu x'jaqsam ma' din il-polza, ikun sugġett għall-gurisdizzjoni tal-qrati ta' Malta. Il-poloz kollha jaqgħu taħt il-ligijiet ta' Malta.

L-għan tal-polza

Li ttiprovdi mezz żgur u effettiv biex tibni kapital fuq żmien medju jew fit-tul, filwaqt li tgawdi assigurazzjoni limitata fuq ħajtek. L-iqsar żmien tal-polza hu 10 snin, l-itwal żmien 45 sena.

Il-polza tiegħek qabel tagħlaq 75 sena.

Il-polza tiegħek tista' tkopri sa tnejn min-nies. F'dan il-każ il-polza tħallas mal-ewwel mewt imbagħad tiegħek. Tista' wkoll tkopri l-ħajja ta' persuna differenti minn sid il-polza. Mhux possibbli li żżid jew tneħħi ħajja assigurata minn polza li tkun diġà eżistenti. Għalhekk għandek tiddeċiedi jekk tkoprix żewġ persuni waqt li tkun qed tixtri l-polza.

Tista' tagħzel benefiċċji oħra bħall-Benefiċċju għal Mewt b'Diżgrazzja, Benefiċċju għal Mard Kritiku, Benefiċċju għal Diżabbiltà Permanenti Totali u Parzjali, u Eżenzjoni mill-ħlas tal-Primjum mill-bidu tal-polza jew meta jkun imissek tħallas il-primjum (aktar dettalji f'paġna 5). L-għażla tkun sugġetta għal sottoskrizzjoni mill-HSBC Life.

X'inhu l-impenn tiegħek

Inti tkun trid tħallas primjum regolari matul iż-żmien kollu tal-polza tiegħek.

Riskji

- Il-kapital u l-bonus miġmugħ jibqgħu protetti sakemm l-investment jinżamm kollu sa ma tagħlaq il-polza. Jekk twaqqaf il-polza qabel iż-żmien tkun trid tħallas xi spejjeż.
- Jekk tiegħek tħallas il-primjums jew tikkancella l-polza fl-ewwel sentejn, ma tiegħek xejn lura mill-polza tiegħek.
- Jekk tikkancella l-polza qabel iż-żmien miftiehem ma tiegħek il-Kont tal-Polza kollu u jista' jkun li tiegħek inqas milli tkun tħallas. Eżempji ta' valuri ta' tisrif jidhru fuq il-kwotazzjoni.
- HSBC Life tiddikjara r-rata annwali ta' bonus "bi qligħ" kull sena bil-quddiem. Malli dan il-bonus jidied mal-polza, ma jistax jerġa' jitnaqqas sakemm il-primjum jinżamm sħiħ sa meta tagħlaq il-polza. Ir-rati ta' bonus fil-futur m'humix garantiti.
- Ir-rata tal-bonus kollu tiġi riveduta fl-aħħar tas-sena u skont kif imur il-qligħ tal-investimenti jista' jingħata bonus żejjed speċjali.
- Fil-każ ta' Children's Plan, meta wieħed mit-tfal miktuba fil-polza jagħlaq 18-il sena, inti tista' tiġbed sa 25% tal-Kont tal-Polza. Ma teħilx penali tat-tisrif, imma l-Kont tal-Polza jonqos u l-bonus fil-futur jakkumula fuq l-ammont li jibqa' fil-kont tal-polza tiegħek.

- Inflation reduces the purchasing power of the maturity value of your policy.
- Claims for additional benefits will not be paid out if you do not fully disclose any requested material information or you provide inaccurate information prior to commencement of the plan.
- Applications for additional benefits are subject to underwriting and life cover will commence once we accept the application.

When will the policy pay out?

Upon policy maturity or earlier death of the life assured if the main plan benefit is chosen. If additional benefits are chosen (these are described under "What other benefits can I choose?"), the policy will also pay according to the chosen benefit.

HSBC Life will pay the designated beneficiary the money accumulated in the Policy Account upon maturity. If you die within the policy duration (known as the term) HSBC Life will pay to the designated beneficiary the higher sum between the guaranteed minimum life assurance offered with the plan or the Policy Account, together with any additional term benefit chosen. If an appropriate additional benefit had been chosen, and the life assured suffers a disability or illness within the term of the policy, HSBC Life will pay the sum assured of the chosen benefit to the life assured.

How can I find out the value of my investment?

We will issue statements on an annual basis. Your statement will show the value of your funds in your policy as at the statement date. You may request that statements be provided to You on a six-monthly basis at no additional cost.

You can also check the value of your policy and view your annual statement by using HSBC's Personal Internet Banking (PIB) service*. For more details about this service, visit our website www.hsbc.com.mt.

You can contact a Premier Relationship Manager / Financial Planning Advisor for an appointment.

What other benefits can I choose?

The following options are available at an extra cost:

Additional Term Cover

As an optional benefit, you may purchase additional life assurance cover under your plan. This benefit pays an additional sum of money, chosen by yourself, if the Life Assured dies before the plan matures. By choosing this benefit you will ensure that your family will be financially protected should the worst happen in the future.

Full details of this benefit are contained in the Additional Policy Terms and Conditions for Term Assurance Benefit.

Accidental Death Benefit

Accidental death may be covered as an Additional Term Cover, this option guarantees the payment of an additional sum assured equal to that of the Additional Term Cover if the Life Assured dies due to bodily injuries resulting exclusively from an accident.

Full details of this benefit are contained in the AT&Cs for Accidental Death Benefit.

- L-inflazzjoni tnaqqas il-valur reali tas-somma li tieħu fl-aħħar.
- Talbiet għal flas ta' benefiċċju addizzjonali ma jithallsux jekk inti ma tgħaddilniex id-dettalji neċessarji kollha jew tipprovdi informazzjoni ħażina qabel ma tibda l-polza.
- Applikazzjonijiet għal benefiċċji addizzjonali huma suġġetti għal sottoskrizzjoni u l-assigurazzjoni tibda meta aħna naċċettaw l-applikazzjoni.

Meta tħallas il-polza?

Meta l-polza timmatura jew qabel jekk tiġi nieqsa l-ħajja assicurata f'kaz li tkun intagħżlet il-polza bażika biss. Jekk jinxtrow benefiċċji oħra (dawn huma mfissra taħt "X'benefiċċji oħra nista' nagħżel?"), il-polza tħallas ukoll skont il-benefiċċju li jinxtara.

Meta l-polza timmatura, HSBC Life tagħti lill-benefiċjarju il-flus akkumulati fil-Kont tal-Polza. Jekk tiġi nieqes tul iż-żmien tal-polza, HSBC Life tħallas lill-benefiċjarju magħżul l-akbar somma bejn l-inqas somma garantita assicurata li tiġi ma' kull polza jew il-Kont tal-Polza, flimkien ma' xi benefiċċju ieħor ta' assicurazzjoni li inti tkun għażilt. Jekk xi benefiċċju ieħor ikun magħżul u l-ħajja assicurata ssofri diżabbiltà jew mard tul iż-żmien tal-polza, HSBC Life tħallas is-somma assicurata ta' dan il-benefiċċju lill-ħajja assicurata.

Kif nista' nsir naf il-valur tal-investment?

Aħna noħorġu dikjarazzjonijiet fuq bażi annwali. Id-dikjarazzjoni tiegħek tkun turi l-valur tal-fond tiegħek fil-polza tiegħek fid-data tal-istqarrija. Tista' titlob li d-dikjarazzjonijiet jiġu provduti Lilek kull sitt xhur mingħajr spejjeż addizzjonali.

Tista' wkoll tivverifika l-valur tal-polza tiegħek u tara d-dikjarazzjoni annwali tiegħek billi tuża s-servizz Personali tal-*HSBC Internet Banking* Għal aktar dettalji dwar dan is-servizz*, żur www.hsbc.com.mt.

Tista' wkoll tagħmel appuntament ma' Premier Relationship Manager/Financial Planning Advisor.

X'benefiċċji oħra nista' nagħżel?

Jekk tixtieq, tista' tixtri dawn il-benefiċċji bi flas apparti:

Kopertura Addizzjonali fuq il-ħajja

Benefiċċju ieħor li tista' tagħżel huwa l-kopertura addizzjonali fuq il-ħajja. B'dan il-benefiċċju titħallas somma addizzjonali ta' flus, skont kemm tagħżel int, jekk il-persuna assicurata tmut qabel ma l-polza timmatura. Meta tagħżel dan il-benefiċċju tkun qed tiżgura l-ħarsien finanzjarju tal-familja tiegħek jekk int tiġi nieqes.

L-informazzjoni kollha dwar dan il-benefiċċju ssibha fit-Termini u Kundizzjonijiet Addizzjonali tal-Polza fuq Kopertura ta' Terminu Addizzjonali.

Benefiċċju għall-Mewt b'Disgrazzja

Il-mewt b'disgrazzja hija diġà koperta taħt il-Kopertura Addizzjonali fuq il-ħajja, din l-opzjoni tiggarantixxi l-flas ta' somma addizzjonali assicurata ekwivalenti għal dik tal-Kopertura addizzjonali fuq il-ħajja jekk il-persuna assicurata tmut riżultat ta' griehi kkawżati esklussivament minn disgrazzja.

L-informazzjoni kollha dwar dan il-benefiċċju ssibha fit-Termini u Kundizzjonijiet Addizzjonali tal-Polza fuq Benefiċċju għal Mewt b'Disgrazzja.

*If no PIB is held, you will receive an annual statement of your plan showing the plan value.

*Jekk dan is-servizz ma jintużax, tirċievi rendikont annwali tal-pjan li juri l-valur tiegħu.

Critical Illness

This option guarantees the payment of the selected sum assured if the life assured is diagnosed with any one of the following conditions: heart attack, coronary by-pass, stroke, kidney failure, life threatening cancer, major organ transplant, coma, paralysis, blindness, severe burns. Full details of this benefit are contained in the Policy Terms and Conditions.

Definitions for the application of the Critical Illness Benefit:

- a. "Heart attack". Unequivocal diagnosis of the death of a portion of the heart muscle arising from inadequate blood supply to the relevant area. All the relevant criteria must be satisfied:
 1. Typical central chest pain suggestive of heart attack
 2. Diagnostic increase of specific cardiac markers typical for heart attack
 3. New ECG changes for infarction
 4. Proof of reduction in left ventricular function, such as reduced left ventricular ejection fraction or significant hypokinesia, akinesia or wall motion abnormalities due to heart attack.
- b. "Coronary artery bypass grafting" means the actual undergoing of coronary artery bypass grafting via a thoractomy to correct or treat coronary artery disease.
- c. "Stroke". Means the suffering of a stroke as a result of a cerebrovascular event. Stroke must result in neurological deficit causing the permanent and irreversible inability of the assured:
 1. to walk 200 metres on a level surface without assistive devices, or
 2. to feed himself once food has been prepared and made available, or
 3. to communicate with his environment by verbal speech without assistive devices.

The neurological deficit caused by stroke results in permanent and irreversible reduction of function of at least one whole limb where limb is defined as arm including hand or leg including foot; this reduction must be neurologically verifiable.

The assessment of the conditions listed above can be made no sooner than 3 months after the stroke event. There must be clear evidence on a CT, MRI or similar appropriate imaging techniques that a stroke has occurred and of either:

Infarction of brain tissue; or intracranial or subarachnoidal haemorrhage.
- d. "Kidney failure". End stage renal failure presenting chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis is initiated, or renal transplant is carried out.
- e. "Life threatening cancer". Cancer, for the purpose of the conditions of this policy, means the presence of a malignant tumour that is characterised by progressive, uncontrolled growth, spread of malignant cells and invasion and destruction of normal and surrounding tissue. Cancer must be positively diagnosed with histopathological confirmation.

Benefiċċju għal Mard Kritiku

Din l-għażla tigarantilek il-ħlas tas-somma assicurata magħżula minnek jekk il-ħajja assicurata tiġi ċertifikata li qed tbat minn waħda minn dawn il-kundizzjonijiet serji: attakk tal-qalb, by-pass koronarju, puplesija, mard tal-kliewi, kanċer terminali, trapjant ta' organu ewlieni, koma, paralizi, għama, ħruq gravi. Id-dettalji kollha tad-definizzjonijiet jinsabu fid-dokument tal-Kundizzjonijiet tal-Polza.

Tifsiriet li japplikaw għall-Benefiċċju għal Mard Kritiku:

- a. "Attakk tal-qalb". Dijanjosi inekwivokali tal-mewt ta' parti mill-muskolu tal-qalb li jirriżulta meta ma jgħaddix biżżejjed demm lejn il-parti relevanti. Dawn il-kriterji kollha jridu jkunu sodisfatti:
 1. Uġiġħ fis-sider, li tipikament jindika attakk tal-qalb
 2. Żieda dijanjostikata ta' sinjali kardijaċi, tipiċi għal attakk tal-qalb
 3. Tibdil ġdid fl-ECG għall-infarct
 4. Provi ta' tnaqqis fil-funzjoni ventrikula tax-xellug, bħal per eżempju nuqqas fil-ħruġ tal-frazzjoni ventrikula tax-xellug jew ipoknesija serja, akinesija jew abnormalitajiet fil-funzjoni tal-qalb li għandhom x'jaqsmu ma' attakk tal-qalb.
- b. "Coronary artery by-pass grafting". Mogħdija ta' by-pass ta' arterja koronarja waqt operazzjoni fi ftuħ tas-sider biex tikkura mard tal-qalb.
- c. "Puplesija". Puplesija b'kawża ta' xi incident ċerebrovaskolari. Il-Puplesija trid tirriżulta f'defiċjenza newroloġika li tikkawża ħsara permanenti u irriversibbli u jwaqqaf lill-ħajja assicurata milli:
 1. timxi 200 metru f'livell dritt mingħajr l-għajjnuna ta' apparat ta' assistenza, jew
 2. titma' lilha nnifisha meta l-ikel ikun ippreparat, jew
 3. tikkomunika man-nies ta' madwarha bi kliem u mingħajr l-għajjnuna ta' apparat ta' assistenza.

In-nuqqas newroloġiku kawżat minn puplesija li jirriżulta fit-telfien permanenti u irriversibbli tal-funzjoni ta' mill-anqas id jew sieq, li tinkludi wkoll il-pala tas-sieq. Dan in-nuqqas irid ikun ippruvat newroloġikament.

Il-kundizzjonijiet msemmija hawn fuq iridu jiġu eżaminati mhux qabel tliet xhur minn meta l-ħajja assicurata jkollha l-puplesija. Irid ikun hemm evidenza ċara fuq CT, MRI jew teknoloġiji simili li l-puplesija seħħet u li kien hemm:

Infarct tat-tessut tal-moħħ; jew emorraġija 'intracranial' jew 'subarachnoidal'.
- d. "Mard tal-kliewi". L-aħħar fażi ta' meta jjeqfu jaħdmu l-kliewi b'mod irriversibbli li jirriżulta f'dijalisi regolari jew trapjant tal-kilwa.
- e. "Kanċer terminali". Għall-fini ta' din il-polza, kanċer huwa kull tumur malinn li jintgħaraf mit-tkabbir tiegħu bla kontroll u ċelloli malinji li jinfirxu, jidħlu u jeqirdu t-tessut. Il-kanċer irid jiġi dijanjostikat b'konferma istopatoloġika.

The following tumours are excluded:

1. Hodgkin's disease and non-Hodgkin's lymphoma Stage 1 (Ann Arbor classification).
 2. Leukaemia other than chronic lymphocytic leukaemia if there is no generalised dissemination of leukaemia cells in the blood-forming bone marrow.
 3. Tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as pre-malignant.
 4. All skin cancers, unless there is evidence of metastases or the tumour is a malignant melanoma of greater than 1.5mm maximum thickness as determined by histological examination using the Breslow method.
 5. Non life-threatening cancers, such as prostate cancers which are histologically described as TNM Classification T1 (a) or T1(b), or are of another equivalent or lesser classification.
 6. Papillary micro-carcinoma of the thyroid.
 7. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification.
 8. Chronic lymphocytic leukaemia less than RAI Stage I or Binet Stage A-I.
- f. "Major organ transplant". Means the human to human organ transplant from a donor to the Life Assured of one or more of the following organs: kidney, liver, heart, lung, pancreas or the transplantation of bone marrow. The transplantation of any other organs, parts of organs, tissues or cells is excluded.
- g. "Coma". Means a state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously for at least 96 hours requiring the use of life support systems. Coma must result in neurological deficit:
1. causing the permanent and irreversible inability of the assured
 - to walk 200 metres on a level surface without assistive devices, or
 - to feed him/herself once food has been prepared and made available, or
 - to communicate with his environment by verbal speech, or
 2. resulting in an MMSE score of less than 16.
- A benefit will also be paid if the coma has lasted for 2 months.
- h. "Paralysis". Paralysis means the permanent and total loss of function of two or more limbs as a result of injury to, or disease of the spinal cord. Limb is defined as the complete arm or the complete leg.
- i. "Blindness". Clinically proven irreversible reduction of sight in both eyes as a result of sickness or accident. The corrected visual acuity must be less than 6/60 or 20/200 using e.g. Snellen test types, or visual field restriction to 20° or less in both eyes. No benefit will be payable if in general medical opinion a device, or implant could result in the partial or total restoration of sight.

It-tumuri msemmija hawn taħt huma esklużi:

1. Il-marda ta' Hodgkin jew il-limfoma non-Hodgkin fi stadju 1 (Ann Arbor classification).
 2. Lewċemija, minbarra l-lewċemija limfositika kronika, jekk ma jkunx hemm firxa ġenerali taċ-ċelloli tal-lewċemija fil-mudullun li jipproduċi d-demmm.
 3. Tumuri li juru tibdil malinni ta' 'carnicoma in situ' (li jinkludi displasija ċervikali CIN-1, CIN-2 u CIN-3) jew li huma magħrufa istoloġikament bħala pre-mallinni.
 4. Kull kanċer tal-ġilda, sakemm m'hemmx evidenza ta' metastazi jew it-tumur ikun melanoma malinn eħxen minn 1.5mm u ddeterminat minn eżami istoloġiku taħt il-metodu Breslow.
 5. Kanċers li m'humiex terminali, bħal kanċer tal-prostata li hu magħruf istoloġikament bħala TNM Classification T1(a) jew T1(b), jew klassifikazzjoni oħra ekwivalenti jew iktar baxxa.
 6. Micro-karkinoma papilljari tat-thyroid.
 7. Kanċer papilljari mhux invażiv tal-bużzieqa ta' l-awrina, magħruf istoloġikament bħala TaN0M0 jew klassifikazzjoni iktar baxxa.
 8. Lewċemija kronika limfositika li tkun inqas minn RAI Stage I jew Binet Stage A-I.
- f. "Trapjant ta' organu ewlieni". Trapjant ta' wieħed minn dawn l-organi minn persuna għall-ħajja assigurata: fwied, kliewi, qalb, pulmun, pankreas jew mudullun. It-trapjant ta' organi oħra, parti minn organi, tessut jew ċelloli m'huwiex inkluz.
- g. "Koma". Persuna mitlufa minn sensiha mingħajr ebda twegib għal stimuli esterni li tkompli mingħajr waqfien u mgħejjuna minn apparat li jsostni l-ħajja, għall-żmien ta' mhux anqas minn 96 siegħa. Il-koma trid twassal għal nuqqas newroloġiku li:
1. jikkawża ħsara permanenti u irriversibbli u jwaqqaf lill-ħajja assigurata milli:
 - timxi 200 metru f'livell dritt mingħajr l-għajnuna ta' apparat ta' assistenza, jew
 - titma' lilha nnifisha meta l-ikel ikun ippreparat, jew
 - tikkomunika man-nies ta' madwarha bi kliem, jew
 2. jwassal fi grad ta' MMSE ta' mhux anqas minn 16.
- Benefiċċju jithallas ukoll jekk il-koma ddum mill-inqas xahrejn.
- h. "Paraliżi". It-telfien totali u permanenti tal-użu ta', mill-anqas, żewġ saqajn jew żewġ dirgħajn, jew sieq u driegħ, li jkun seħħew minħabba inċident jew marda fis-sinla tad-dahar.
- i. "Għama". Nuqqas tad-dawl (vista) fiż-żewġ għajnejn li jkun irriversibbli u ippruvat klinikament u li jkun seħħ minnħabba xi marda jew aċċident. Il-vista ma tridx tkun anqas minn 6/60 jew 20/200 (billi tuża tipi ta' testijiet bħal Snellen) jew restrizzjoni tal-vista ta' 20° jew inqas fiż-żewġ għajnejn. Ma jithallasx benefiċċju jekk, fl-opinjoni medika, apparat jew impjant jagħtih lura l-vista kollha jew parzjali.

j. "Severe burns". Means tissue injury caused by thermal, chemical or electrical agents causing third degree or full thickness burns to at least 20% of the body surface area as measured by The Rule of Nines or the Lund and Browder Body Surface Chart.

Critical Illness Benefit will not be paid if covered illness or disease occurs within 3 months of commencement of the policy. In addition, the life assured must survive for 28 days from diagnosis of the condition that gave rise to a claim for the sum assured under this benefit to be paid. In case of a claim, the life assured must notify HSBC Life in writing within 90 days from the date the disease was diagnosed.

Permanent Total and Partial Disability

This option guarantees the payment of the full selected sum assured in case of permanent total disability after a waiting period of 12 months. If the life assured is diagnosed as being partially disabled, we will pay a percentage of the sum assured depending on the severity of the disability, whilst the cover will remain for the rest of the sum assured under this benefit.

The cases recognised as Permanent Total Disability are:

- a. Permanent total loss of sight in both eyes, or the function of both arms or both hands or the calves or both feet, or one arm and one calf, or one foot and one hand, or one hand and one calf, or one arm and one foot.
- b. Incurable traumatic or post-traumatic damage to the brain (excluding epilepsy) which renders the life assured incapable of any work.
- c. Total and permanent paralysis.
- d. The disability is considered total when the life assured is unable to engage in his/her own or similar gainful occupation for which he/she is reasonably qualified by education, training or experience as a result of disease or bodily injury. Total Disability is considered Permanent (for the payment of the sum assured) if it has lasted continuously for at least one year.

The cases recognised as Permanent Partial Disability are the following:

- a. In case of loss of sight of one eye, or loss of limb or a function of a limb, or loss of hearing or speech, a payment equal to 50% of the sum assured is payable and the policy continues to be in force.
- b. In case of loss of thumb or index finger an amount equal to 10% of the sum assured is payable and the policy continues to be in force.

The above percentages refer to the sum assured appearing in your policy schedule which will be issued with the Policy Terms and Conditions.

Waiver of Premium

This option applies only if the policy holder is also the life assured. This option provides you with a waiver of premium if you suffer a disability that causes you to lose your income. In other words, your life policy will continue without you having to pay the premium, until you recover and are able to resume work. The disability must continue for a period of not less than 6 consecutive months to qualify for the waiver of premium.

j. "Hruq gravi". Hsara tat-tessut li seħħet minħabba sħana, kimiċi jew elettriku u li tikkawża hruq tat-tielet grad jew hruq 'full thickness' f' mill-inqas 20% tal-ġisem, kif jitkejjel b' The Rule of Nines jew bil-Lund and Browder Body Surface Chart.

Il-Benefiċċju għal Mard Kritiku ma jithallasx jekk il-marda jew kundizzjoni tigrigi fi żmien tliet xhur minn meta tkun bdiet il-polza. Barra minn hekk, biex titħallas is-somma assigurata taħt dan il-benefiċċju, il-ħajja assigurata trid tibqa' ħajja sa 28 gurnata minn meta tkun ċertifikata bil-kundizzjoni li tagħti lok għal talba għal ħlas taħt dan il-benefiċċju. F'każ ta' talba għal ħlas, il-ħajja assigurata trid tinforma lill-HSBC Life bil-miktub fi żmien 90 jum mid-data tad-dijanjosji tal-marda.

Benefiċċju għal Diżabbiltà Permanenti Totali u Parzjali

Din l-għażla tiggarrantixxi l-ħlas tas-somma assigurata magħżula f'każ ta' diżabbiltà permanenti u totali li ddu aktar minn 12-il xahar. Jekk mill-eżami joħroġ li l-ħajja assigurata tkun biss parzjalment diżabbilitata għal dejjem, il-benefiċċju jkun persentaġġ tas-somma assigurata skont kemm tkun kbira d-diżabbiltà filwaqt li l-polza tibqa' tkopri għall-kumplement tas-somma assigurata.

Il-każijiet rikonoxxuti bħala Diżabbiltà Permanenti u Totali huma:

- a. Telfien totali u permanenti tal-vista jew tal-użu tad-dirgħajn jew l-idejn jew il-pxiexen jew is-saqajn, jew driegħ u pexxun, jew sieq u id, jew id u pexxun, jew driegħ u sieq.
- b. Hsara trawmatika jew post-trawmatika fil-moħħ li ma titfejjaqx (mhux epilessija) li tħalli l-ħajja assigurata bla ħila li jagħmel xi xogħol.
- c. Paralizi totali u permanenti.
- d. Id-diżabbiltà tintqies totali meta l-ħajja assigurata, minħabba xi marda jew xi korriment, ma tibqax aktar kapaċi taħdem fis-sengħa jew professjoni tagħha li tkun akkwistat permezz ta' studju, taħriġ u esperjenza. Id-Diżabbiltà Totali tintqies Permanenti (biex titħallas is-somma assigurata) jekk tibqa' fuq il-ħajja assigurata għal mill-inqas sena bla ebda waqfien.

Dawn huma l-każi magħrufa ta' Diżabbiltà Parzjali Permanenti:

- a. F'każ li tagħma minn għajn waħda, jew titef xi sieq jew id jew l-użu tagħhom, jew tittarrax jew timmuta, isir ħlas ta' 50% tas-somma assigurata u l-polza tibqa' fis-seħħ.
- b. Jekk titef is-saba' il-kbir jew il-werrej isir ħlas ta' 10% mis-somma assigurata u l-polza tibqa' fis-seħħ.

Dawn il-persentaġġi jirreferu għas-somma assigurata kif tidher fl-iskeda tal-polza li tinħareġ mad-dokument tal-Kundizzjonijiet tal-Polza.

Eżenzjoni mill-ħlas tal-Primjum

Din l-għażla tapplika biss jekk sid il-polza jkun ukoll il-ħajja assigurata. Din l-għażla teżentak mill-ħlas tal-primjum jekk tigi fuqek diżabbiltà li ttelfek id-dħul finanzjarju. Fi kliem ieħor tingħata konċessjoni biex ma tibqax tħallas il-primjum waqt li l-polza tibqa' għaddejja sakemm inti jgħaddilek u tmur lura għax-xogħol. Id-diżabbiltà trid tkun ilha għal mill-inqas 6 xhur sħaħ qabel ma tkun tista' tbitda tikkwalifika għall-eżenzjoni mill-ħlas tal-primjum.

Do I have to pay any fees or charges?

- An allocation rate of 99% applies, this being the proportion of your premium which will be allocated to your plan account. The Savings and Children's Plans are available for those customers aged 54 and under and investing a minimum monthly premium of €120.

An allocation rate also applies when you make additional lump sum investments of a minimum of €580 in the plan. Allocation rates are as follows:

- 97.5% for amounts between €580.00 and €99,999.99 and 98% for amounts €100,000.00 and above. This may change from time to time.
- There is a policy fee that varies with the premium payment frequency, as follows:

Premium payment frequency	Policy fee per frequency
Monthly	€2.33
Quarterly	€5.82
Half yearly	€10.48
Yearly	€17.47

- You will get nothing back from your policy if you cancel it before paying 2 years' premiums.
- If you cancel the policy after more than 2 years' premiums are paid, then the policy will have acquired a surrender value which is the Policy Account less a surrender penalty. The surrender penalties will be applied according to the table below. The surrender penalty, where applicable, depends on the original plan duration and the number of completed years of premium paid. For example, if a plan was taken out for a term of 14 years, and you decide to surrender after 7 years, the surrender penalty to be applied will be 9%.

X'inhuma l-ispejjeż tal-polza?

- Tapplika rata ta' allokkazzjoni ta' 99%, li tfisser proporzjon mill-primjum tiegħek ser jiġi allokati għall-kont tal-pjan tiegħek. Is-Savings u ċ-Children's Plan huma disponibbli għal klijenti ta' 54 sena u inqas u li jinvestu primjum minimu ta' €120 kull xahar.

Rata tal-allokkazzjoni tapplika wkoll kull meta tinvesti somma flus minimu ta' €580 sħiħa fil-pjan. Ir-rati tal-allokkazzjoni huma kif imsemmi hawn taħt:

- 97.5% għall-ammonti bejn €580.00 u €99,999.99 u 98% għall-ammonti bejn €100,000.00 u l'fuq. Dawn jistgħu jinbidlu minn ħin għal ieħor.
- Hemm spiża tal-polza li tvarja skont il-frekwenza tal-ħlas tal-primjum:

Frekwenza tal-ħlas tal-primjum	Spiża tal-polza
Kull xahar	€2.33
Kull 3 xhur	€5.82
Kull 6 xhur	€10.48
Kull sena	€17.47

- Jekk tikkanċella l-polza qabel ma tkun ħallast il-primjums ta' sentejn sħaħ, ma tiegħu xejn lura mill-polza tiegħek.
- Jekk tikkanċella l-polza wara li tkun ħallast aktar mill-primjum ta' sentejn, il-polza jkun fiha l-valur li huwa l-Kont tal-Polza li minnu titneħħa l-penalità tat-tisrif. Il-penalità jiet tat-tisrif jiġu applikati skont it-tabella t'hawn taħt. Il-penalità, fejn tapplika, tiddependi minn kemm ikun se jdum il-pjan oriġinarjament u l-ammont ta' snin sħaħ li għalihom ikun tħallas il-primjum. Pereżempju, jekk ikun ittiegħed pjan għal terminu ta' 14-il sena, u int tiddeċiedi li ttemmu wara 7 snin, il-penalità tat-tisrif applikata tkun ta' 9%.

- Early withdrawal of your investment will be processed upon receipt of your written instructions.
- If you cancel the application after medical tests have been carried out and the premium remains unchanged (standard) after the underwriting assessment, you will pay the cost of the medical tests or the premium, whichever is the lower.

How can I obtain further information on costs and charges?

Should you need to have more information on the total costs and charges related to your policy, please use one of the following channels to provide you with such details:

- Send an email to our Payments Team's inmtfinance@hsbc.com, or
- Send a letter to HSBC Life Assurance (Malta) Ltd, 80 Mill Street, Qormi, QRM 3101, Malta, or
- Send a secure message directly to 'HSBC Life Assurance Enquiry' by logging in your Personal Internet Banking Services through the HSBC site.

Summary of the HSBC Group Conflicts of Interest Policy

The HSBC Group

Headquartered in London, HSBC is one of the largest banking and financial services organisations in the world. HSBC's international network comprises offices in countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East, Africa and Turkey.

Conflicts of Interest

A Conflict of Interest ("Conflict") is a situation or arrangement where HSBC Group, or a company with which it has an association, ("HSBC") and/or any of its employees is subject to multiple influences, the competition of which might adversely affect decision-making or outcomes in the course of conducting business.

A Conflict can be due to the competition of legitimate influences (such as acting for multiple clients), or the presence of harmful ones (such as personal gain). Because it provides a wide range of services, HSBC may from time to time have interests that conflict with its clients' interests or with the duties that it owes to its clients.

Conflicts can arise between: The cases recognised as Permanent Total Disability are:

1. One client and another (client versus client);
2. HSBC and a client (HSBC versus client);
3. An employee and a client (employee versus client);
4. An employee and HSBC (employee versus HSBC); and/or
5. One part of HSBC and another (HSBC versus HSBC).

HSBC has established policies and procedures that are designed to identify, and prevent or manage Conflicts. Conflicts policies are reviewed at least annually. These policies and procedures include arrangements to safeguard the interests of clients.

- Tnaqqis mill-investment tiegħek iseħħ wara li nirċievu l-istruzzjonijiet tiegħek bil-miktub.
- Jekk inti tirtira l-applikazzjoni wara li fil-proċess tas-sottoskrizzjoni jsirulek eżamijiet mediċi u l-primjum ma jinbidilx, inti tħallas jew l-ispejjeż tal-eżamijiet mediċi jew il-primjum li tkun ħallast mal-applikazzjoni, skont liema jkun l-oħros.

Kif nista' nikseb aktar informazzjoni dwar l-ispejjeż u t-tariffi?

Jekk ikollok bżonn iktar informazzjoni fuq id-drittijiet u l-ispejjeż kollha relatati mal-polza tiegħek, jekk jogħġbok uża wieħed minn dawn il-mezzi biex tikseb dawn id-dettalji:

- Ibgħat email lill-Payments Team tagħna fuq inmtfinance@hsbc.com, jew
- Ibgħat ittra lil HSBC Life Assurance (Malta) Ltd, 80 Triq il-Mitħna, Hal Qormi, QRM 3101, Malta, jew
- Ibgħat messaġġ dirett sikur lil 'HSBC Life Assurance Enquiry' billi taċċessa s-servizzi tal-Personal Internet Banking tiegħek.

Taqisra tal-Politika ta' HSBC Group dwar il-Kunflitti ta' Interess

HSBC Group

Bil-kwartieri ġenerali tiegħu f' Londra, l-HSBC huwa waħda mill-ikbar organizzazzjonijiet ta' għoti ta' servizzi bankarji u finanzjarji fid-dinja. In-network internazzjonali tal-HSBC jinkludi ufficcji f' pajjiżi u territorji fl-Ewropa, ir-reġjun tal-Asja-Paċifiku, l-Amerika, il-Lvant Nofsani, l-Afrika u t-Turkija.

Kunflitti ta' Interess

'Kunflitt ta' Interess' ("Kunflitt") huwa sitwazzjoni jew arrangament fejn HSBC Group, jew kumpanija li għandu xi assoċjazzjoni magħha, ("HSBC") u/jew xi ħadd mill-impjegati tiegħu jkun sugġett għal ħafna influwenzi, li l-kompetizzjoni fihom tista' tħalli effett ħazin fil-proċess tat-teħid tad-deċizjonijiet jew fir-riżultati miksuba fil-proċess tat-tmexxija tan-negozju.

Kunflitt jista' jinholoq minħabba l-kompetizzjoni bejn influwenzi legittimi (bħal li taġixxi għal iktar minn klijent wieħed), jew minħabba l-preżenza ta' xi wħud li jagħmlu l-ħsara (bħal kisbiet personali). Minħabba li l-HSBC jipprovdi għażla wiesgħa ta' servizzi, minn żmien għal ieħor jista' jkollu interessi li jikkawżaw kunflitt mal-interessi tal-klijenti jew mad-doveri li jkollu lejn il-klijenti tiegħu.

Jistgħu jinqalgħu kunflitti bejn:

1. Klijent u ieħor (klijent versus klijent);
2. L-HSBC u klijent (l-HSBC versus klijent);
3. Impjegat u klijent (impjegat versus klijent);
4. Impjegat u l-HSBC (impjegat versus l-HSBC); u/jew
5. Parti mill-HSBC u oħra (l-HSBC versus l-HSBC).

L-HSBC stabbilixxa politiki u proċeduri mfassla biex jidentifikaw, u jipprevjenu jew jikkontrollaw il-Kunflitti. Il-proċeduri dwar il-kunflitti jiġu riveduti kull sena, tal-inqas. Dawn il-politiki u proċeduri jinkludu arrangamenti biex ikunu mħarsa l-interessi tal-klijenti.

How HSBC deals with Conflicts

HSBC's organisational structures are designed so that behaviour that could lead to Conflicts is not incentivised or rewarded.

Where necessary, HSBC restricts the flow of information to certain employees in order to protect its clients' interests.

HSBC has procedures in place to:

- Identify all types of potential Conflicts that could reasonably arise in the context of its activities;
- Maintain registers of all potential Conflicts identified;
- Prevent or manage Conflicts on an ongoing basis;
- Disclose Conflicts where appropriate; and
- Maintain evidence of all occurrences of Conflicts that cannot be managed.

Identifying Conflicts

Each of HSBC's Global Businesses is required to consider the types of potential Conflict relevant to the specific services and activities they carry out.

For example, potential Conflicts are considered when:

- Developing a new product;
- Establishing or amending any cross-referral, revenue sharing or joint venture arrangements; or
- Transferring businesses, activities or operations (or parts thereof) to another part of the Group.

When potential Conflicts involve clients, the assessment also takes into account whether the Group and/or any employee:

- Is likely to make a financial gain or avoid a financial loss at the expense of any client;
- Has an interest in the outcome of a service provided to a client, or of a transaction carried out on behalf of the client, which is distinct from the client's interest in that outcome;
- Has a financial or other incentive to favour the interest of one client (or group of clients) over another;
- Carries on the same business as the client; and/or
- Receives or will receive an inducement in relation to a service provided to the client from a person other than the client.

HSBC maintains internal registers, documenting and evaluating all identified potential Conflicts. These registers also record the controls in place to prevent or manage each type of Conflict, and are subject to regular oversight and review by HSBC senior management.

Preventing or managing Conflicts

HSBC structures the remuneration, deployment and management of employees in a way that minimises Conflicts.

Kif I-HSBC jaġixxi mal-Kunflitti

L-istrutturi organizzattivi tal-HSBC huma mfasla b'mod li mgħiba li tista' twassal għal kunflitt ma tiġix iċċentivata jew ma tingħatax rikonoxximent.

Fejn ikun meħtieġ, I-HSBC jillimita ċerta informazzjoni milli tgħaddi għand ċerti impjegati biex jipproteġi l-interessi tal-klijenti tiegħu.

L-HSBC għandu l-proċeduri lesti biex:

- Jidentifika t-tipi kollha ta' Kunflitti potenzjali li b'mod raġunat jistgħu jinqalgħu fil-kuntest tal-attivitajiet tiegħu;
- Iżomm registri ta' Kunflitti potenzjali identifikati;
- Jittratta jew iwaqqaf milli jinqalgħu l-Kunflitti kontinwament;
- Jikxef il-Kunflitti fejn ikun xieraq; u
- Iżomm evidenza ta' meta jinqalgħu l-Kunflitti li ma jistgħux jiġu ttrattati.

L-Identifikazzjoni tal-Kunflitti

Kull wieħed mill-Global Businesses tal-HSBC jeħtieġ li jikkunsidra t-tipi ta' Kunflitti rilevanti għas-servizzi u l-attivitajiet speċifiċi li jaġħmel.

Pereżempju, titqies il-possibbiltà ta' Kunflitt potenzjali meta:

- Ikun żviluppat prodott ġdid;
- Meta jkunu qed jiġu stabbiliti jew emendati arrangamenti cross-referral, fejn jidhol il-qsim tad-dħul jew arrangamenti ta' impriza kongunta; jew
- It-trasferiment tan-negozji, attivitajiet jew ħidmiet (jew partijiet minnhom) f'parti oħra tal-Grupp.

Meta Kunflitti potenzjali jinvolvu lill-klijenti, l-assessjar iqis ukoll jekk il-Grupp u/jew xi impjegat tiegħu:

- Jistax jikseb dħul finanzjarju jew jevita telf finanzjarju spejjeż ta' xi klijent;
- Għandux xi interess fir-riżultat ta' servizz ipprovdut lil klijent, jew ta' tranżazzjoni mwettqa f'isem il-klijent, li huwa separat mill-interess tal-klijent f'dak ir-riżultat;
- Għandux xi iċċentiv finanzjarju jew xi iċċentiv ieħor favur l-interess ta' klijent wieħed (jew grupp ta' klijenti) fil-konfront tal-oħrajn;
- Iħaddimx l-istess negozju bħal tal-klijent; u/jew
- Jirċevix jew hux se jirċievi xi tħajjir b'rabta ma' servizz ipprovdut lill-klijent minn xi ħadd li mhux il-klijent stess.

L-HSBC iżomm registri interni, li jiddokumentaw u jevalwaw il-Kunflitti potenzjali identifikati kollha. Dawn ir-registri jżommu kont ukoll tal-kontrolli li jsiru biex jiġu ttrattati t-tipi kollha ta' Kunflitti jew jitwaqqfu milli jinqalgħu, u huma sugġetti għal sorveljanza u revizzjoni regolari mis-senior management tal-HSBC.

Kif jiġu ttrattati jew imwaqqfa milli jinqalgħu l-Kunflitti

L-HSBC jistruttura r-rimunerazzjoni, it-tqassim u l-immaniġġjar tal-impjegati b'mod li jiġu minimizzati l-Kunflitti.

Conflicts clearing procedures ensure that, where necessary, potential Conflicts are escalated and managed before HSBC is committed to a transaction.

In some cases, HSBC will consider declining to act for one of more clients. For example, if:

- A Conflict is too great;
- Confidentiality obligations prevent adequate disclosure (see Disclosure, below); and/or
- Informed consent cannot be obtained, or is an insufficient control to manage a Conflict.

A dedicated Conflicts Management Office, reporting to the Regulatory Compliance department, is the point of escalation for significant Conflicts, and resolution of cross-business Conflicts brought to its attention. Written reports on the services and activities reflected in the Registers of Conflicts are presented to senior management of the Group at least annually.

Disclosure

HSBC may make general disclosures to clients about certain types of potential Conflicts, explaining how such Conflicts are managed (for example, through separation of businesses or measures to prevent unauthorised sharing of confidential information) to mitigate the risk of damage to clients' interests.

However, where HSBC has used all reasonable efforts to prevent or manage a Conflict, but the risk of damage to a client interests remains, a specific disclosure about the presence of a Conflict will be made to the client.

Specific disclosures will be made prior to the conclusion of a contract, in a durable medium, and include sufficient detail, taking into account the nature of the client, to enable that client to take an informed decision.

At times, a duty of confidentiality to one client might limit the disclosures that can be made to another.

Employees

HSBC requires its employees to apply good judgement and act with integrity, taking all appropriate steps to:

1. Avoid personal Conflicts (for example, in their personal account dealings); and
2. Proactively escalate personal Conflicts that do arise.

No employee is permitted to advise a client on any matter in which they have a personal interest, nor take commercial decisions on behalf of the Group if those decisions are connected to their personal or external business affairs until steps have been taken to satisfactorily manage the Conflict.

HSBC will take all reasonable steps to identify, and prevent or manage, Conflicts of Interest.

Il-proċeduri li jeliminaw il-Kunflitti jassiguraw li, fejn hu meħtieġ, Kunflitti potenzjali jeskalaw u jiġu ttrattati qabel ma l-HSBC jintrabat bi tranżazzjoni.

F'xi każi, l-HSBC jista' jikkunsidra li ma jirrapprezentax lil xi klijent, jew lil iktar minn wieħed. Pereżempju jekk:

- Kunflitt ikun kbir wisq;
- L-obbligi tal-kunfidenzjalità ma jhallux li tiġi żvelata ċerta informazzjoni (ara l-Għoti tal-Infommazzjoni, hawn taħt); u/jew
- Ma jistax jinkiseb kunsens b'mod infurmat, jew mhux biżżejjed biex ikun ikkontrollat Kunflitt.

L-Uffiċċju tat-Thaddim tal-Kunflitti apposta, li jirrapporta lid-dipartiment tal-Konformità Regulatorja, huwa l-punt fejn jeskalaw Kunflitti sinifikanti, u huwa l-post fejn jinġiebu għall-attenzjoni r-risoluzzjonijiet ta' Kunflitti cross-business. Jiġu pprezentati rapporti miktubin fuq is-servizzi u l-attivitàjiet riflessi fir-Registri tal-Kunflitti lis-senior management tal-Grupp kull sena, tal-inqas.

L-għoti tal-infommazzjoni

L-HSBC jista' jagħti infommazzjoni b'mod ġenerali lill-klijenti dwar ċerti tipi ta' Kunflitti potenzjali, filwaqt li jispjega kif inhuma ttrattati dawn il-Kunflitti (pereżempju, permezz ta' separazzjoni bejn in-negozji jew miżuri li ma jippermettux li tinqasam infommazzjoni kunfidenzjali mingħajr awtorizzazzjoni) biex inaqqsu r-riskju li ssir il-ħsara lill-interessi tal-klijenti.

Madankollu, fejn l-HSBC ikun uża l-isforzi kollha b'mod raġonevoli biex jittratta Kunflitt jew iwaqqfu milli jinqala', iżda xorta jibqa' r-riskju li ssir il-ħsara lill-interessi tal-klijent, tiġi żvelata lill-klijent infommazzjoni speċifika rigward il-preżenza ta' Kunflitt.

Dan l-iżvelar speċifiku jsir qabel ma jiġi konkluż kuntratt, b'mezz li jibqa', u jinkludi biżżejjed dettall, filwaqt li jqis in-natura tal-klijent, biex iwassal lill-klijent biex jieħu deċiżjoni infurmata.

Xi drabi, id-dmir tal-kunfidenzjalità lejn xi klijent jista' jillimita l-iżvelar tal-infommazzjoni lil klijent ieħor.

Impjegati

L-HSBC jeħtieġ li l-impjegati tiegħu japplikaw ġudizzju tajjeb u jagixxu b'integrità, filwaqt li jieħdu l-passi xierqa biex:

1. Jevitaw Kunflitti personali (pereżempju, fit-thaddim tal-kont personali tagħhom); u
2. Jeskalaw b'mod proattiv Kunflitti personali li jinqalgħu.

L-ebda impjegat m'għandu permess jagħti parir lil xi klijent fuq xi kwistjoni li fiha għandu interess personali, u lanqas jista' jieħu deċiżjonijiet kummerċjali f'isem il-Grupp jekk dawn id-deċiżjonijiet huma relatati ma' kwistjonijiet personali jew esterni sakemm ma jitteħdux passi biex jiġi ttrattat il-Kunflitt b'mod sodisfaċenti.

L-HSBC jieħu l-passi raġonevoli kollha biex jidentifika, u jittratta jew iwaqqaf milli jinqalgħu Kunflitti ta' Interess.

Ownership and Group structure

The Company is a wholly owned subsidiary of HSBC Bank Malta p.l.c., the registered address of which is 116, Archbishop Street, Valletta, Malta. The Company's ultimate parent Company is HSBC Holdings p.l.c., the registered office of which is 8, Canada Square, London E14 5HQ, United Kingdom. The proportion of ownership interest held in the Company by HSBC Holdings p.l.c. is 70.03% and HSBC Bank Malta p.l.c. ("HBMT") is 100%. The proportion of voting rights is the same.

Pussess u struttura tal-Grupp

Il-Kumpanija hija sussidjarja proprjeta s'niha ta' HSBC Bank Malta p.l.c., bl-uffiċċju registrat f'116, Triq l-Arċisqof, il-Belt Valletta, Malta. Il-parent company aħħarja hija HSBC Holdings p.l.c., bl-uffiċċju registrat fi 8, Canada Square, Londra E14 5HQ, ir-Renju Unit. Il-proporzjon ta' interess f'pussess miżmum fil-Kumpanija minn HSBC Holdings p.l.c. huwa 70.03% u minn HSBC Bank Malta p.l.c. ("HBMT") huwa 100%. Il-proporzjon tad-drittijiet tal-voti huwa l-istess.

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

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

(Ref No. 104676 – 02/2019). 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

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