

Investment

Single Premium Plan



HSBC
Insurance

What will you find in this brochure

X'ser issib f'dan il-ktejjeb

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What is the Single Premium Plan?

Your need for professional expertise in the investment of your money is important. The combined effect of tax and inflation can seriously reduce your capital's purchasing power. When most of your money is invested in a mix of assets such as shares, property and bonds, which are traditionally used in life assurance funds, you will have greater potential to produce growth in the long term.

The Single Premium Plan is all about the secure and steady growth of your investment in a life assurance savings plan.

Why invest in the Single Premium Plan?

You may face several challenges with medium to long term investments.

Your first challenge is to invest your money within an organisation which is stable and reliable. HSBC Life Assurance (Malta) Ltd., is a subsidiary company of HSBC Bank Malta p.l.c., one of Malta's major banking and financial services organisation. It is a highly professional and successful organisation specialising in the life assurance field.

Your second challenge is to look for an investment which can provide potentially better returns, but still retains security. Another additional benefit is life cover.

Your third challenge is to select a plan with a low price structure ensuring that you get maximum value for your money.

The Single Premium Plan can offer you all these as well as peace of mind.

X'inhum s-Single Premium Plan?

Biex tinvesti flusek għandek b'zonn għajjnuna professjonali. Biż-żmien it-taxxa u l-inflazzjoni jnaqqasulek mis-saħħa tal-kapital tiegħek. Meta flusek ikunu investiti f'taħlita ta' assi li normalment jintużaw f'fondi ta' assigurazzjoni tal-ħajja, b'ħalma huma l-ishma, l-proprjetà u l-bonds, int tkun qed iżżid il-potenzjal tat-tkabbir mat-tul taż-żmien.

Is-Single Premium Plan huwa pjan ta' tfaddil b'assigurazzjoni li jiżgura tkabbir fil-kapital tiegħek.

Għaliex għandek tinvesti fis-Single Premium Plan?

Inti tista' tiltaqa' ma' għadd ta' sfidi fejn jidhru investimenti fuq tul ta' żmien u oħrajn fuq perjodu inqas twil.

L-ewwel sfida tiegħek hija biex tinvesti flusek ma' organizzazzjoni stabbli u li tista' toqgħod fuqha. HSBC Life Assurance (Malta) Ltd. hija kumpanija sussidjarja ta' HSBC Bank Malta p.l.c., waħda mill-organizzazzjonijiet bankarji u ta' servizzi finanzjarji prinċipali f'Malta li tispeċjalizza fil-qasam tal-assigurazzjoni tal-ħajja.

It-tieni sfida hija biex tfittex investiment li jista' jipprovdi ritorn b'potenzjal aqwa, iżda xorta jżomm is-sigurtà tiegħu. Benefiċċju addizzjonali ieħor huwa l-kopertura fuq il-ħajja.

It-tielet sfida hija biex tagħżel pjan bi struttura ta' prezz baxx biex tassigura li tiegħu l-valur massimu għal flusek.

Is-Single Premium Plan jista' joffri dawn kollha kif ukoll serħan tal-moħħ.

How does it work?

The Single Premium Plan is a capital protected* with profits life assurance savings plan which provides you with a secure and effective method of building capital in the medium to long term with the added benefit of limited life cover.

*See page 2 of the Key Features document under 'Risk Factors' for the conditions applying to this protection.

What is the bonus?

There are two types of bonus in the Single Premium Plan.

Reversionary Bonus: The Policy Account is where allocated premiums are invested and accumulate at the Company's declared rate of Annual Bonus. The Annual Bonus may change year on year and a statement will be mailed to you each year informing you of the Company's declared Annual Bonus rate in advance.

The initial declared bonus for the year ahead is guaranteed, however subject to the Company's discretion, this bonus rate might be reviewed upwards.

The actual bonus declared will depend largely on the future investment performance of the With Profit Fund.

According to current legislation policy proceeds are not taxable. This may be subject to change in the future.

Terminal Bonus: The Terminal Bonus is not guaranteed and is produced for illustration purposes only.

If awarded, the Terminal Bonus is payable and will be expressed as a percentage of the value of the Policy Account on the death of the life assured or on maturity of your policy if either of these occur at least 10 years or more from the start date of your policy.

No terminal Bonus is payable on surrendered policies.

According to current legislation policy proceeds are not taxable. This may be subject to change in the future.

What is the tax situation?

There is currently no personal liability to tax on death or disability benefits under current legislation. This may be subject to change in the future.

Kif jaħdem?

Is-Single Premium Plan huwa pjan ta' tfaddil b'assigurazzjoni fuq il-ħajja li jipproteġi l-kapital*, filwaqt li jibni qligħ kull sena. Inti tista' tibni fuq il-kapital tiegħek fuq żmien medju jew fit-tul waqt li jkolluk assigurazzjoni limitata fuq il-ħajja.

*Ara paġna 2 tad-dokument tal-Karatteristiċi Ewlenin taht 'Riskji' għall-kundizzjonijiet li japplikaw għal din il-protezzjoni.

X'inhū bonus?

Hemm żewġ tipi ta' bonus fis-Single Premium Plan.

Bonus Riverżjonali: Il-Kont tal-Polza huwa fejn jiġu investiti l-primjums u fejn jakkumulaw skont ir-rata ta' Bonus Annwali dikjarata mill-Kumpanija. Il-Bonus Annwali jista' jinbidel minn sena għal oħra u jintbagħatlek rendikont bil-posta kull sena biex jinfurmak bil-quddiem dwar ir-rata ta' Bonus Annwali dikjarata mill-Kumpanija.

Il-bonus inizjali dikjarat għas-sena li jkun imiss huwa garantit, iżda jista' jiġi rivedut u jitla' skont id-diskrezzjoni tal-Kumpanija.

Il-bonus attwali dikjarat ikun jiddependi ħafna minn kif imur l-investment tal-With Profit Fund fil-futur.

Skont il-leġiżlazzjoni kurrenti, il-flus li jithallsu mill-polza mhumiex taxxabli. Dan jista' jinbidel fil-futur.

Bonus tat-Tmiem: Il-Bonus tat-Tmiem mhumiex garantit u qed jintwera għall-iskopijiet tal-eżempju biss.

Jekk jingħata, il-Bonus tat-Tmiem jithallas u jintwera bħala persentaġġ tal-valur tal-Kont tal-Polza mal-mewt tal-persuna assigurata jew meta timmatura l-polza tiegħek jekk xi wieħed minn dawn l-avvenimenti jseħħ mill-inqas 10 snin wara d-data tal-bidu tal-polza tiegħek jew wara.

Ma jithallasx Bonus tat-Tmiem għal poloz li jitwaqqfu.

Skont il-leġiżlazzjoni kurrenti, il-flus li jithallsu mill-polza mhumiex taxxabli. Dan jista' jinbidel fil-futur.

X'inhī s-sitwazzjoni dwar it-taxxa?

Kif inhi l-igi bħalissa ma hemm ebda obbligu personali ta' ħlas ta' taxxa fuq is-somma assigurata li titħallas fuq mewt. Din naturalment l-quddiem tista' tinbidel.

What are the main benefits?

- You choose to invest capital for a term of ten (10) to forty-five (45) years.
- An annual bonus rate is declared annually in advance by HSBC Life Assurance (Malta) Ltd. and is tax-free in the hands of the policy holder. The Total Annual Bonus rate is reviewed at the end of each year and depending on investment returns during the year, a special additional annual bonus may be paid. We will inform you of the current annual bonus rate in your annual statement documentation. You can also obtain this information by asking your Premier Relationship Manager/Financial Planning Advisor.
- An additional terminal bonus may be payable once the policy matures after 10 years.
- Capital is protected.*
- The option to withdraw the whole annual bonus declared in the previous year without any charges.
- No surrender charges after the first three years.
- Low entry fees with no annual management or annual policy charges.
- The option to make multiple deposits when it suits you, without having to start a new policy and without committing yourself to regular payments.
- An automatic sum assured of €2,330 is paid in addition to the policy account should the life assured pass away before the age of 61.
- The option for capital withdrawals subject to a minimum limit of €2,330 being retained in your account.

X'inhuma l-benefiċċji?

- Int tagħżel li tinvesti l-kapital tiegħek għal perijodu minn għaxar (10) sa ħamsa w erbghin (45) sena.
- Bonus annwali li jiġi ddikjarat bil-quddiem minn HSBC Life Assurance (Malta) Ltd. u fuq dan ma titħallas ebda taxxa mid-detenu tal-polza. Ir-Rata tal-Bonus Annwali hija riveduta fl-aħħar ta' kull sena u skont l-andament tal-investment matul is-sena, jiġi mħallas bonus speċjali ieħor. Aħna ninfurmawk bir-rata kurrenti tal-bonus annwali fl-informazzjoni li nibagħtulek mar-rendikont annwali tal-polza tiegħek. Tista wkoll tikseb din l-informazzjoni billi ssaqsi lill-Uffiċċjal li Jippjana l-Finanzi tiegħek.
- Jista' jithallas bonus addizzjonali meta l-polza timmatura wara għaxar snin.
- Kapital protett.*
- L-għażla li tista' tiġbed il-bonus kollu annwali li kien iddikjarat is-sena ta' qabel, bla ma tħallas ebda spejjeż.
- L-ebda spiża biex issarraf il-polza wara li jgħaddu l-ewwel tliet snin.
- Spejjeż baxxi biex tidhol u l-ebda spiża manigerjali jew policy fee ta' kull sena.
- L-għażla li tista' tinvesti kull meta trid mingħajr ma tibda polza oħra u mingħajr ma tintrabat biex tħallas primjum regolari.
- Somma assicurata awtomatika ta' €2,330 ma' kull polza li titħallas mal-kapital u l-bonus akkumulati jekk wieħed imut qabel l-età ta' 61.
- L-għażla li tiġbed mill-kapital sakemm tħalli fil-kont mill-inqas €2,330.

*See page 2 of the Key Features document under 'Risk Factors' for the conditions applying to this protection.

*Ara paġna 2 tad-dokument tal-Karatteristiċi Ewlenin taht 'Riskji' għall-kundizzjonijiet li japplikaw għal din il-protezzjoni.

Where is my money invested?

The HSBC Life Assurance (Malta) Ltd. with profits life fund invests in a wide range of financial instruments such as, local and international equities, local property, Malta Government stocks, other local and international bonds, cash and other suitable instruments. The aim of the fund is to ensure sustainable long term growth which maximises returns together with an adequate level of security.

The with profits life fund is managed under the direction of HSBC Life Assurance (Malta) Ltd. Investment Strategy Committee, which comprises a number of technical experts in the investment field who continually monitor the performance of the fund and take advantage of market opportunities.

Fejn ikunu investiti l-flus?

Il-fond bi qligħ tal-HSBC Life Assurance (Malta) Ltd. jinvesti f'firxa kbira ta' strumenti finanzjarji bħalma huma l-ishma lokali u internazzjonali, proprjetajiet lokali, stokk tal-Gvern, bonds oħra lokali u internazzjonali, flejjes u oqsma oħra addattati. L-għan tal-fond hu li jzomm tkabbir sod fit-tul u jagħti l-ogħla imgħaxijiet kif ukoll joffri ċertu livell ta' sigurtà.

Il-fond bi qligħ jitmexxa mill-HSBC Life Assurance (Malta) Ltd. *Investment Strategy Committee* li fiha hemm numru ta' esperti tekniċi fil-qasam tal-investiment finanzjarju biex isegwu l-ħin kollu kif il-fond qed jaħdem u kif jistgħu jjeħdu vantaġġ minn opportunitajiet li joffru s-swieq minn żmien għal żmien.



Your questions

How much do I need to start?

The minimum single premium required to start a plan is €5,800. There is no maximum amount of investment. You also have the facility to invest further single premia into your policy account at any time in the future, with a minimum of €580.

Who should invest?

Anyone who has a sum of money who wishes to invest in a medium to long term, safe and rewarding life assurance investment plan.

Do I have to pay any fees or charges?

Full details of the policy fees are available in the Key Features document inserted at the back of this brochure.

Il-mistoqsijiet tiegħek

Kemm għandi bżonn biex nibda s-Single Premium Plan?

L-inqas li teħtiegħ biex tibda l-pjan huwa €5,800. M'hemmx limitu sakemm tista' tinvesti. Għandek ukoll faċilità li tinvesti aktar primjums fil-kont tal-polza tiegħek meta trid aktar 'il quddiem, sa mhux inqas minn €580.

Min għandu jinvesti?

Kulmin għandu somma flus u jixtiegħ jinvestiha fiz-żgur u bil-qliġh, għall-perijodu medju jew fit-tul fi pjan ta' investiment b'assigurazzjoni fuq il-ħajja.

X'inhuma l-ispejjeż tal-polza?

Id-dettalji ta' dawn l-ispejjeż jinsabu fid-dokument tal-Karatteristiċi Ewlenin li jinsab fuq wara ta' dan il-ktejjeb.

What will affect my return?

- The amount of the invested premium;
- The proportion of your premium that is allocated to your Policy Account (refer to the charges section of the Key Features document accompanying this brochure);
- The duration of the plan;
- The level of investment return earned over the period of your investment in the with profits fund. Future bonus rates are not guaranteed;
- The charges on your policy which are described in the Key Features document accompanying this brochure and which are set out in the quotation;
- Inflation reduces the value of the policy when this matures, and this also reduces what you could buy in the future with the maturity value of your policy.

X'jaffettwa kemm nieħu lura?

- L-ammont tal-primjum li inti tkun investejt;
- Il-proporzjon tal-primjum tiegħek li jiġi allokat fil-Kont tal-Polza tiegħek (ara l-parti tal-ispejjeż fid-dokument tal-Karatteristiċi Ewlenin li jinsab ma' dan il-ktejjeb);
- It-tul ta' żmien tal-pjan tiegħek;
- Il-livell ta' dħul mill-investiment tal-fond bi qliġh tul iż-żmien tal-investiment tiegħek. Ir-rati tal-bonus fil-futur m'humix garantiti;
- L-ispejjeż tal-polza tiegħek hekk kif imfissra fid-dokument tal-Karatteristiċi Ewlenin u li jidhru fil-kwotazzjoni;
- L-inflazzjoni tnaqqas il-valur tal-polza tiegħek meta din timmatura u għalhekk dak li inti tkun tista' tixtri b'dan il-valur fil-futur.

The next step

For more information about the Single Premium 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 Officer, you can start thinking about your investment needs today. Depending on the option that you choose, you will be given a quotation with an indication of potential investment values.

Please read the quotation carefully so that you fully understand what you are buying. We suggest that you keep your quotation with your policy documents.

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

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.

Il-pass li jmiss

Għal aktar tagħrif dwar l-opzjonijiet tas-*Single Premium 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 għal klijenti oħrajn
- iżżur il-fergħa lokali tiegħek tal-HSBC.

Bl-għajjnuna ta' Premier Relationship Manager/Financial Planning Officer, tista' tibda taħseb mil-lum stess għall-bżonn ta' investiment tiegħek. Tingħata stima skont l-opzjoni li tagħżel, b'indikazzjoni tal-valuri potenzjali tal-investment.

Għandek taqra sew il-kwotazzjoni li tingħata biex tifhem tajjeb xi tkun qiegħed tixtri. Nissuġġerulek li żżomm il-kwotazzjoni mad-dokumenti tal-polza.

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

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

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

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 p.l.c. 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.

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.

Għaliex għandek tagħzel lilna?

HSBC Life Assurance (Malta) Ltd. hija sussidjarja sħiħha ta' HSBC Bank Malta p.l.c., li tiffirma parti mill- Grupp HSBC, li jappartjeni lil HSBC Holdings p.l.c, 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' nistgħu nagħmlu iżjed biex ngħinuk?

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

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



Important notes

What happens if I change my mind?

After your proposal 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. If you cancel, you will receive back a full refund of the premiums you would have already paid.

The Statutory Notice does not apply if the plan is taken up as a security against credit or loan facilities.

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.

Payment of annual income

You can choose to withdraw the declared annual bonus up to one month after receipt of the annual bonus statement without any charge. The process is very simple, we will credit the designated beneficiary's bank account with the annual bonus amount and no charges are deducted as long as the amount withdrawn does not exceed the amount of bonus paid in the previous year. The designated beneficiary may be yourself or any other person under the policy. You may also withdraw some of your capital at any time subject to a penalty. Of course, the longer you leave your money in the plan, the better the rewards. It is advisable to consult your Premier Relationship Manager/Financial Planning Adviser in order to avoid or minimise any charges.

Noti importanti

X'jgri jekk nibdel fehmti?

Wara li l-proposta tiegħek tiġi aċċettata, inti tirċievi formola msejtha Avviż Statutorju, li tispjegalek id-dritt li għandek biex tikkancella l-pjan. Bil-liġi inti mbagħad għandek 30 jum biex tibdel fehmti. Jekk tikkancella, terġa' tirċievi lura l-ammont kollu li tkun ħallast.

L-Avviż Statutorju ma japplikax jekk il-pjan jintuza biex tagħmel tajjeb għal xi kreditu jew self ta' flus.

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.

Hlas ta' dħul fis-sena

Tista' tagħzel li tiġbed il-bonus dikjarat kull sena, bla ma tħallas xejn, sa xahar wara li tirċievi r-rendikont annwali. Dan isir b'mod sempliċi billi aħna nikkreditaw il-kont bankarju tal-benefiċjarju magħżul bl-ammont tal-bonus annwali mingħajr l-ebda spejjeż għalik, sakemm l-ammont miġbud mill-polza tiegħek ma jkunx aktar mill-ammont ta' bonus imħallas fis-sena ta' qabel. Il-benefiċjarju jista' jkun inti jew xi persuna oħra mniżżla taft il-polza. Inti tista' tiġbed parti mill-kapital tiegħek qabel ma timmatura l-polza billi tħallas l-ispejjeż dovuti. Naturalment aktar ma tħalli flusek fit-tul iċ-ċans tiegħek li tkabbar il-qligħ huwa ikbar. Tajjeb tikseb aktar dettalji mingħand l-*Premier Relationship Manager/Financial Planning Adviser* biex ma tħallasx spejjeż għalxejn jew għallinqas tnaqqas dawn l-ispejjeż.

Claims guidance

Claims should be made and as promptly as is reasonably possible after the event that entitles you or your family to claim. In the unfortunate event of premature death or disability, HSBC Life will assist you and/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 (+356) 2380 2380. HSBC Life will then advise you what to do next.

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 then click on Investing > Savings, pensions and investments > Key Information Document.

Gwida biex tissottometti talba għal ħlas

Talbiet għal ħlas għandhom isiru kemm jista' jkun malajr wara s-sehħ tar riskju li jintitola lilek jew lill-familja tiegħek għal ħlas. HSBC Life tgħin lilek u/jew lill-familja tiegħek fl-ipproċessar tat-talba għal ħlas. Kull ma trid tagħmel hu li inti jew xi qraba tiegħek iżuru fergħa tal-HSBC jew iċemplu Customer Service (+356) 2380 2380. HSBC Life imbagħad tighdlek x'għandek tagħmel.

The Packaged Retail and Insurance-based Investment Products Regulation ("PRIIPs Regulation")

L-Packaged Retail and Insurance-based Investment Products Regulation ("PRIIPs Regulation") daħal fis-sehħ 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 jifhmu 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 tranzazzjoni. 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 u aghfas 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. 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.

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), Key Information Documents (KID), the 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. Additional copies are available on request from HSBC Life Assurance (Malta) Ltd.

Servizz għall-klijenti

Aħna rriduk tkun sodisfatt kompletament bil-prodotti u s-servizzi li tiegħu mingħandna. Jekk m'intix sodisfatt b'xi aspett mis-servizz Tagħna, jekk jogħġok għidilna. Aħna dejjem infittxu li nrisolvu kull tħassib b'mod ġust u malajr.

Jekk xi darba jkollok bżonn iktar informazzjoni jew ikollok xi tħassib jew ilment, jekk jogħġbok ikkuntattjana fl-indirizz tagħna, HSBC Life Assurance (Malta) Ltd., 80, Triq il-Mitħna, Hal Qormi QRM3101. Aħna noħroġu rikonoxximent fi żmien 48 siegħa. Nagħtuk risposta definittiva malli l-fatti rilevanti tal-ilment ikunu ġew investigati. F'kull każ aħna nipprovdur aġġornamenti perjodiċi fejn ma tingħatax risoluzzjoni fi żmien 14-il ġurnata ta' xogħol.

Jekk l-ilment tiegħek ma jissolvix u ma tkunx sodisfatt, tista' tagħmel kuntatt mal-Uffiċju tal-Arbitrar għal-Servizzi Finanzjarji, L-ewwel sular, Pjazza San Kalċidonju, Floriana FRN 5130, Malta jew billi żżur www.financialarbiter.org.mt. Ilmenti mal-Arbitrar għal-servizzi finanzjarji iridu jkunu dejjem bil-miktub.

Billi tagħmel ilment ma jfissirx li tkun qed timmina d-dritt Tiegħek għal proċedimenti legali.

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 għall-klijenti oħrajn.

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

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

L-informazzjoni f'dan id-dokument hija ġenerika u mhix ibbażata fuq l-oġettivi, is-sitwazzjoni finanzjarja jew il-htigiet persona 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), Dokumenti ta' Tagħrif Ewlenin (KID), 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. 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, BKR 3000, 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. 111784 – 09/2020). 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, BKR 3000, 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 I-Arcisqof, il-Belt Valletta VLT 1444. Nru tal-Kumpanija: C3177).

Din l-informazzjoni m'għandhiex tintfiehmed 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 f'haġġet 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