

# Single Premium Plan Key Features Document Karatteristiċi ewlenin

## Key features document

This document outlines the main features of the HSBC Life Assurance (Malta) Ltd. Single Premium 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 which will be issued with your policy schedule. A copy of which is also available on request from HSBC Life Assurance (Malta) Ltd.

Any dispute relating to 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 steady growth of your 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.

Your plan can cover up to two people (joint life). The policy will pay out on the first death and it will then terminate. 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, therefore you must decide when taking out the plan if two people are to be covered.

## Your commitment

You agree to pay a lump sum at inception of your policy.

## Risk factors

- If you cash in the plan during the first three years you will incur surrender charges.
- Your capital (net of charges) and your accumulated bonuses will be protected by HSBC Life Assurance (Malta) Ltd subject to the investment being maintained up to the date of maturity. If you cash in the plan before the end of term you may get back less than your original investment. However, in the case of early surrender or partial withdrawals the company reserves the right to apply a Market Value Adjustment (MVA) in order to ensure equity between policyholders remaining in the with profits fund and those leaving the fund under particularly adverse investment conditions. The MVA applies over and above the surrender penalties that may apply.
- 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.

## When will the policy pay out?

Upon policy maturity or earlier death of the life assured.

HSBC Life Assurance (Malta) Ltd will pay the designated beneficiary, if nominated, the money accumulated in the Policy Account upon maturity. If you die within the policy duration (known as term) and before the age of 61, HSBC Life Assurance (Malta) Ltd will pay the automatic sum assured of €2,330 in addition to the money accumulated in the Policy Account.

## Karatteristiċi ewlenin

Dan id-dokument jispjega l-karatteristiċi ewlenin tas-Single Premium 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. Kundizzjonijiet tal-Polza li tinħareġ mal-iskeda tal-polza tiegħek, fiha d-dettalji kollha tal-prodott. Tista' titlob kopja tagħha mingħand HSBC Life Assurance (Malta) Ltd.

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

## L-għan tal-polza

Li tiprovdilek mezz ta' assigurazzjoni u tiżgura tkabbir fil-kapital fuq żmien medju jew fit-tul, filwaqt li tgawdi assigurazzjoni limitata fuq ħajtek.

L-iqsar żmien tal-polza hu ta' 10 snin, l-itwal żmien hu ta' 45 sena.

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

## X'inhu l-impenn tiegħek?

Inti tkun trid tħallas somma waħda sħiħa fil-bidu tal-polza tiegħek.

## Riskji

- Jekk twaqqaf il-polza fl-ewwel tliet snin trid tħallas spejjeż ta' tisrif.
- Il-kapital (bl-ispejjeż imnaqqsa) u l-bonus akkumulat jibqgħu protetti sakemm l-investment jibqa' jinżamm kollu sa meta tagħlaq il-polza. Madankollu jekk il-polza tissarraf qabel jew jinġibdu xi flus minnha, il-kumpanija jkollha d-dritt li tuża prezz maħdum skont il-valur ta' dakinhar fis-suq, Market Value Adjustment (MVA), sabiex jinżamm bilanċ bejn dawk li żammew il-flus fil-fond bi qligħ u dawk li joħroġu minnu meta l-kundizzjonijiet tal-investment fis-suq ma jkunux favorevoli. Dan l-MVA japplika rrispettivament mill-ispejjeż li jistgħu japplikaw meta ssarraf il-polza qabel iż-żmien.
- HSBC Life tiddikjara r-Rata ta' Bonus Annwali bil-quddiem. Ladarba jkun miżjud il-Bonus Riverżjonali (Annwali) Akkumulat, ma jkunx jista' jitnaqqas dejjem jekk il-pjan jinżamm sad-data tal-maturità. Ir-rati tal-bonus tal-futur mhumiex garantiti. Il-Bonus Annwali totali jiġi rivedut fl-aħħar ta' kull sena u jista' jithallas bonus addizzjonali speċjali skont id-diskrezzjoni ta' HSBC Life.

## Meta tħallas il-polza?

Meta l-polza timmatura jew qabel jekk tiġi nieqsa l-ħajja assicurata.

Meta l-polza timmatura, HSBC Life Assurance (Malta) Ltd tħallas lill-benefiċjarju, jekk ikun imsemmi, il-flus akkumulati fil-Kont tal-Polza. Jekk tiġi nieqes tul iż-żmien tal-polza u qabel tagħlaq il-61 sena, HSBC Life Assurance (Malta) Ltd tħallas lill-benefiċjarju magħżul is-somma assicurata awtomatika ta' €2,330 kif ukoll is-somma akkumulata fil-Kont tal-Polza.

### How can I find out the value of my investment?

We will issue statements on an annual basis by post. 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 service. For more details about this service, visit our website [www.hsbc.com.mt](http://www.hsbc.com.mt).

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

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

There is a one off allocation fee of 2.5% on your capital. The allocation fee is reduced to 2% for investments over €99,999.99.

An allocation fee of 2.5% also applies on any other future additional contributions. For additional contributions over €99,999.99 the allocation fee is reduced to 2%.

If a policy is partially or fully surrendered before its maturity date, you may not get back the full Policy Account and a surrender penalty will be applied according to the following table:

Year 0 – 1*	– 3% of the amount withdrawn
Year 2*	– 2% of the amount withdrawn
Year 3*	– 1% of the amount withdrawn
Year 4 onwards*	– 0% of the amount withdrawn

\*from the initial or additional contribution

As explained in the section 'Risk factors' of this KFD in periods of lower investment return, an MVA may be additionally applied to amounts being withdrawn prior to the maturity of your policy.

Full or partial surrenders from your investment prior to maturity will be processed upon receipt of your written instructions and will be carried out on the basis that the last deposit is the first to be withdrawn.

Charges as quoted above can change from time to time. Kindly consult your Premier Relationship Manager / Financial Planning Advisor for charges applicable to your plan at the time you wish to effect any changes to your policy.

Initial policy fee on €81.53

Add-on policy fee €23.29

Minimum Premium €5,800

Minimum Add-on €580

### 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](mailto:inmtfinance@hsbc.com), or
- Send a letter to HSBC Life Assurance (Malta) Ltd, 80 Mill Street, Qormi, ORM 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.

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

Afna noħorġu dikjarazzjonijiet bil-posta 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](http://www.hsbc.com.mt).

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

### X'inhuma l-ispejjeż tal-polza?

Hemm f'has ta' allokazzjoni ta' 2.5% fuq il-kapital inizjali. Il-f'has ta' allokazzjoni huwa ta' 2% għal investimenti 'l fuq minn €99,999.99.

H'as ta' allokazzjoni ta' 2.5% japplika wkoll fuq kontribuzzjonijiet addizzjonali. Għal kontribuzzjonijiet addizzjonali 'l fuq minn €99,999.99 il-f'has ta' allokazzjoni jitnaqqas għal 2%.

Jekk issarraf parti mill-polza jew il-polza kollha qabel iż-żmien, jista' jkun li ma tieħux lura l-ammont kollu li hemm fil-Kont tal-Polza u tkun trid tħallas xi spejjeż skont il-figuri li ġejjin:

Sena 0 – 1*	– 3% fuq l-ammont imsarraf
Sena 2*	– 2% fuq l-ammont imsarraf
Sena 3*	– 1% fuq l-ammont imsarraf
Sena 4 'il fuq*	– 0% fuq l-ammont imsarraf

\*minn meta jitpogġa l-kapital inizjali jew il-kontribuzzjoni addizzjonali

Kif spjegat fis-sezzjoni 'Riskji' ta' dawn il-Karatteristiċi Ewlenin f'perijodu meta l-kundizzjonijiet tal-investimenti fis-suq ma jkunux favorevoli tista' tiġi applikata ukoll MVA fuq l-ammonti msarrafa qabel timmatura l-polza.

Tisrif parzjali jew totali mill-investment tiegħek qabel iż-żmien jiġu pproċessati kif nircievu struzzjonijiet mingħandek bil-miktub u fuq il-baži li jingibed dejjem l-aħħar depożitu li jkun sar fil-pjan.

Ir-rata tal-ispejjeż kif ikkwotati hawn fuq tista' tinbidel minn żmien għal ieħor. Nissuġġerixxu li tikkonsulta mal-Uffiċjal li Jippjana l-Finanzi tiegħek għar-rati kurrenti ta' spejjeż meta tkun tixtieq tagħmel xi bidla fil-polza tiegħek.

Tariffa inizjali tal-Posta fuq €81.53

Żieda fuq il-Polza €23.29

Premium minimu €5,800

Żieda minima €580

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

Jekk ikollok b'żonn 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](mailto:inmtfinance@hsbc.com), jew
- Ibgħat ittra lil HSBC Life Assurance (Malta) Ltd, 80 Triq il-Mithna, Hal Qormi, ORM 3101, Malta, jew
- Ibgħat messaġġ dirett sikur lil 'HSBC Life Assurance Enquiry' billi taċċessa s-servizzi tal-Personal Internet Banking tiegħek.

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:

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.

### 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.

Taqisira tal-Politika ta' HSBC Group dwar il-Kunflitti ta' Interest

### 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 ufficijji f' pajjiżi u territorji fl-Ewropa, ir-reġjun tal-Asja-Paċifiku, l-Amerika, il-Lvant Nofsani, l-Afrika u t-Turkija.

### Kunflitti ta' Interest

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

Kunflitt jista' jinħoloq minħabba l-kompetizzjoni bejn influwenzi leġittimi (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 arranġamenti biex ikunu mħarsa l-interessi tal-klijenti.

### Kif l-HSBC jaġixxi mal-Kunflitti

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

Fejn ikun meħtieġ, l-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.

## 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.

**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.

## 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 jagħmel.

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

- Ikun żviluppat prodott ġdid;
- Meta jkunu qed jiġu stabbiliti jew emendati arranġamenti cross-referral, fejn jidhol il-qsim tad-dħul jew arranġamenti ta' impraża 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' tranzazzjoni mwettqa f'isem il-klijent, li huwa separat mill-interess tal-klijent f'dak ir-riżultat;
- Għandux xi inċentiv finanzjarju jew xi inċentiv 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 tħajir b'rabta ma' servizz ipprovdut lil-klijent minn xi ħadd li mhux il-klijent stess.

L-HSBC iżomm reġistri interni, li jiddokumentaw u jevalwaw il-Kunflitti potenzjali identifikati kollha. Dawn ir-reġistri jzommu 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.

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

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 jħallux 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-attivitajiet riflessi fir-Reġistri tal-Kunflitti lis-senior management tal-Grupp kull sena, tal-inqas.

## 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.

## 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.

## L-għoti tal-informazzjoni

L-HSBC jista' jagħti informazzjoni 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 informazzjoni 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 informazzjoni 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-informazzjoni lil klijent ieħor.

## Impjegati

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

1. Jevitaw Kunflitti personali (pereżempju, fit-tħaddim 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.

## Pussess u struttura tal-Grupp

Il-Kumpanija hija sussidjarja proprjetà sħiħa ta' HSBC Bank Malta p.l.c., bl-uffiċċju reġistrat f'116, Triq l-Arcisqof, il-Belt Valletta, Malta. Il-parent company aħħarija hija HSBC Holdings p.l.c., bl-uffiċċju reġistrat 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.

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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 f'arġet 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)

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