

# HSBC's Reducing Term Assurance

Protect your loved ones from financial liabilities



**HSBC**

Opening up a world of opportunity

Get insured with HSBC's Reducing Term Assurance to protect your family from the financial burden of paying off debts should the unfortunate happen.



**Affordable and Flexible regular premiums**



**Coverage / Protection during construction period (up to 5 years) for Home Financing**



**Protection in the event of Death and Total & Permanent Disability (TPD)**



**Applicable for Home Financing, Personal Financing and Business Premises Financing**

## Why you need to protect your loans

What would happen to your debts if you passed away or became permanently disabled?

### WITHOUT INSURANCE PROTECTION

Your family may face difficulties to continue servicing the loan.



Your home is unsecured. Bad debt could lead to your home being auctioned.



### WITH INSURANCE PROTECTION

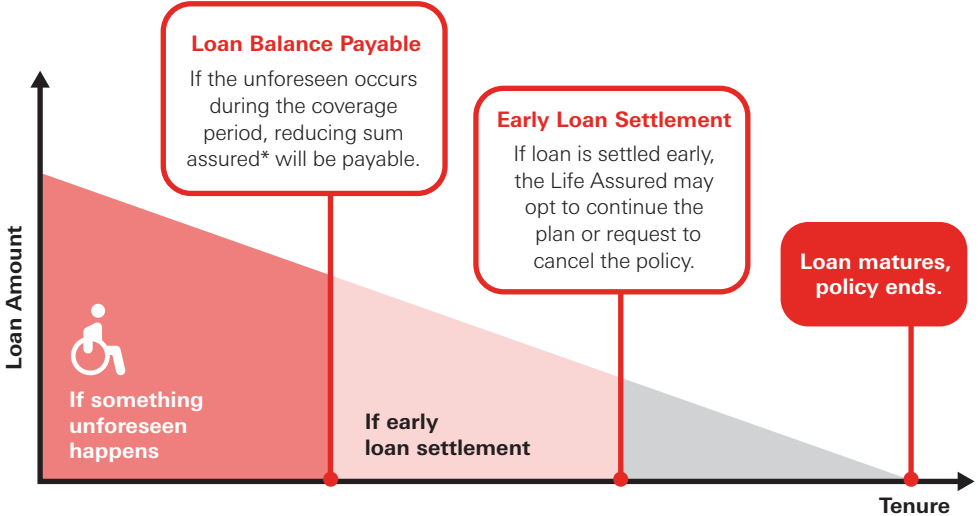
Sum Assured payable will be used to pay off the remaining loan\*.



Live worry-free knowing that your home is secured.



# Get the right protection to help reduce your loved ones' financial liabilities if something unforeseen happens to you



\* The sum assured payable may or may not be sufficient to pay off the total outstanding amount due to interest rate fluctuations and/or if the borrower defaults on his/her monthly repayments. Borrowers must ensure that the sum assured is sufficient to cover the total outstanding amount from time to time.

	Minimum	Maximum
<b>Life Assured Entry Age</b>	18-years-old	65-years-old
<b>Sum Assured</b>	RM10,000	Subject to underwriting
<b>Maximum Expiry Age</b>	Life Assured attaining age 70 nearest birthday on the policy anniversary	

## To find out more

**Call** 1300 88 1388

**Click** [www.hsbc.com.my/rta](http://www.hsbc.com.my/rta)

**Visit** your nearest HSBC branch

**Important Notes:**

You are required to assign this policy to HSBC Bank in order to facilitate settlement of the loan/ financing in the event of Death or TPD.

This plan shall not cover death due to suicide within twelve (12) months from the Issue Date or any Reinstatement Date of the policy, whichever is later. If death is due to suicide within twelve (12) months, this policy shall become void and we shall refund the premium paid without interest under this policy to the Policy Owner.

The Total and Permanent Disability benefit will only be payable provided that the Life Insured continue to become permanently and totally disabled for at least six (6) consecutive months.

The policy term for this plan is inclusive of the construction period, if applicable.

This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and conditions of this plan.

Issued by HSBC Bank Malaysia Berhad 198401015221 (127776-V) ("HSBC Bank"). HSBC's Reducing Term Assurance is underwritten by Allianz Life Insurance Malaysia Berhad (198301008983) ("Allianz Life") and HSBC Bank is the intermediary in distributing this plan.

This document is for general information only and is not intended to provide professional advice. You should obtain appropriate professional advice when necessary. You should read the flyer, Product Disclosure Sheet and Sales Illustration for more information and the Policy Contract for the complete terms and conditions of this plan. Please consult our Relationship Managers/Financial Guides for a more precise understanding and detailed information.

This plan is managed by Allianz Life Insurance Malaysia Berhad (198301008983) with its principal place of business at Level 29, Menara Allianz Sentral, 203, Jalan Tun Sambanthan, 50470 Kuala Lumpur. Allianz Life Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. HSBC Bank Malaysia Berhad 198401015221 (127776-V) is the intermediary in the distribution of this plan in Malaysia and may be remunerated/paid a commission by Allianz Life Insurance Berhad. Products and services referred to in this flyer are offered in Malaysia only.