

**Terms and Conditions of Bonus Preferential New Fund Time Deposit Rates for New to HSBC Customers**

1. **"Promotion Period"** is defined as 29 April 2024 – 31 May 2024 (both days inclusive).
2. **"Eligible Customers"** are defined as new customers of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns ("we" or "HSBC") in the Hong Kong Special Administrative Region ("Hong Kong") (**"New-to-HSBC Customers"**) who have successfully joined HSBC Premier Elite during the Promotion Period. New-to-HSBC Customers must NOT a holder of any HSBC banking or investment accounts (whether as sole accountholder and a joint accountholder) in the past 9 months (both dates inclusive) prior to joining Premier Elite (excluding holder of any personal primary or additional credit card issued by HSBC and MPF accounts).
3. During the Promotion Period, Eligible Customers can enjoy preferential new fund time deposit interest rate of 5.2% p.a. for USD and/or 4.3% p.a. for HKD when placing a 3-month USD and/or 3-month HKD time deposit, with Eligible New Fund Amount (**"Offer"**) through branch / phone-banking. The Offer is only applicable to the first 7 calendar day upon joining Premier Elite during the Promotion Period. Each customer can enjoy the Offer more than once within the first 7 calendar days upon joining Premier Elite.

The special offer cannot be used in conjunction with other time deposit offers with 3-month tenor. Customer will enjoy the interest rate that is of the highest value at the Bank's discretion.

The interest rates are indicative only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. Deposits in different currencies, tenors, amount and customer type will have different preferential time deposit interest rates. We will confirm and advise you the applicable interest rate at the time when the time deposit is placed.

4. To enjoy the Offer, the placement of USD/HKD new fund time deposit must be made on and subject to the prevailing Terms and Conditions of Preferential New Fund Time Deposit Rates – Branch/Phone-banking Offer, details of which (including the meaning of 'New Funds' and 'Eligible New Fund Amount') can be found on our website: <https://www.hsbc.com.hk/accounts/offers/deposits/#preferential-new-fund-time-deposit-offers>

5. The Offer is not convertible to cash, cash advance, or in-kind.
6. We can change or cancel the Offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the Offer.
7. In case of disputes arising out of this Offer, our decision shall be final and conclusive.
8. We write these terms and conditions of the Offer under Hong Kong laws. In the event of discrepancy or inconsistency between the English and Chinese versions of the promotional materials and these terms and conditions, this English version shall prevail.

**Risk Disclosure**

**Currency conversion risk – the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.**

Issued by The Hongkong and Shanghai Banking Corporation Limited