

Terms and Conditions for HSBC's Wealth Portfolio Lending Promotion

When can you participate in the offer

1. For new Wealth Portfolio Lending ("WPL") customers who activated WPL on or after 20 November 2023 ("New WPL Customers"), the participation period for the offer is from 20 November 2023 to 31 December 2023.
2. For existing WPL customers who activated WPL before 20 November 2023 ("Existing WPL Customers"), the participation period for the offer is from 1 January 2023 to 31 December 2023.
3. The fulfilment period for the offer is from 1 January 2024 to 31 March 2024 ("Fulfilment Period").

Eligibility

4. For new WPL Customers, if you:
 - a. successfully draw down WPL facility from 20 November 2023 to 31 December 2023; and
 - b. maintain a specified level of average outstanding loan balance* in accordance with clause 6 during the Fulfilment Period;you can enjoy specified levels of cash rebate in accordance with clause 6.
5. For existing WPL Customers, if you:
 - a. successfully draw down WPL facility from 1 January 2023 to 31 December 2023; and
 - b. maintain a specified level of incremental average outstanding loan balance# in accordance with clause 6 during the Fulfilment Period;you can enjoy specified levels of cash rebate in accordance with clause 6.

What is the offer and how can you enjoy it

Offer:

6. a. For new WPL Customers:

If you activate your WPL facility and make a successful loan drawdown from 20 November 2023 to 31 December 2023, and maintain an average outstanding loan balance* during the Fulfilment Period, you will be eligible for a cash rebate for the below average outstanding loan balance*:

Average outstanding loan balance* (HKD)	Cash Rebate (HKD)
\$250,000 - \$999,999	\$750
\$1,000,000 - \$2,999,999	\$3,000
\$3,000,000 - \$7,999,999	\$9,000
\$8,000,000 or above	\$20,000

*Average outstanding loan balance is the average amount of daily outstanding loan balance of your loan account from 1 January 2024 to 31 March 2024.

b. For existing WPL Customers:

If you make a successful drawdown on your WPL facility from 1 January 2023 to 31 December 2023, and maintain an incremental average outstanding loan balance# during the Fulfilment Period, you will be eligible for a cash rebate for the below incremental average outstanding loan balance#:

Incremental average outstanding loan balance# (HKD)	Cash Rebate (HKD)
\$250,000 - \$999,999	\$750
\$1,000,000 - \$2,999,999	\$3,000
\$3,000,000 - \$7,999,999	\$9,000
\$8,000,000 or above	\$20,000

#Incremental average outstanding loan balance is the average amount of daily outstanding loan balance of your loan account from 1 January 2024 to 31 March 2024 minus the outstanding loan balance of the same loan account as of 31 October 2023.

Read before you enjoy the offer

7. You are entitled to enjoy the offer only once under this promotion.
8. The cash rebate will be credited to your WPL loan account on or before 30 June 2024 (the "Offer Credit Date") without further notice. You have to ensure your loan account is still valid on the Offer Credit Date in order to enjoy the offer.
9. If you cancel your WPL facility on or before the Offer Credit Date, you will not be eligible for the offer.
10. We can change or cancel the offer or amend the terms and conditions at any time without prior notice to you. Please check our website or with HSBC staff for the latest details, availability and terms and conditions of the offer.
11. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
12. We write the terms and conditions of the offer(s) under Hong Kong laws. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.
13. No person other than you and HSBC will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
14. When you enjoy the offer of cash rebate in your joint account(s), HSBC may disclose such information to the other joint owner(s) of the account.

To borrow or not to borrow? Borrow only if you can repay!