

Summary of Key Terms¹

HSBC One

Quick facts

Product features	For more information
Account features <ul style="list-style-type: none">◆ HSBC One is an integrated account, consisting of HKD savings and current accounts, savings accounts for Renminbi and 11 other major foreign currencies, time deposits, as well as investment and insurance services with a monthly consolidated statement, making it easier for you to manage your financial needs◆ HSBC One has no minimum balance requirement or below balance fee	<ul style="list-style-type: none">◆ HSBC One Welcome Pack◆ Bank Tariff Guide for HSBC Wealth and Personal Banking Customers ("Bank Tariff Guide")
Benefits <p>The one to build your wealth with</p> <ul style="list-style-type: none">◆ Power up with 'Wealth Booster'. Gain access to new tools, tips, solutions and support designed to help you plan better for your financial future◆ Build your basic financial knowledge online◆ Chat with a 'Wealth Coach' about any investment or insurance questions you might have◆ Access financial tools and solutions made for investors of all levels◆ Open a new investment account on the go with just a few taps <p>The one to shop and travel with</p> <ul style="list-style-type: none">◆ Save money when you spend online or overseas with your multi-currency HSBC Mastercard® Debit Card, and be rewarded for it◆ Access 12 currencies with just one card, one account.◆ Spend anywhere in the world in any currency at no transaction fees and no annual fees◆ Withdraw cash from HSBC Group network ATMs around the world at no charge <p>The one to treat yourself with</p> <ul style="list-style-type: none">◆ Earn RewardCash when you shop online with your HSBC Red Credit Card and enjoy exclusive discounts as an HSBC One customer◆ Share RewardCash with your friends and family, or use them to settle credit card bills◆ Explore the latest offers you can indulge yourself with in the HSBC Reward+ app◆ Stay tuned for even more rewards, discounts and offers coming soon <p>The one to manage your money with</p> <ul style="list-style-type: none">◆ Bank any time online or with our mobile banking app. Open an HSBC One account in just few minutes◆ Manage your money on the go with the HSBC HK Mobile Banking app◆ Keep track of your deposits and withdrawals, investments, insurance and MPF easily with our redesigned dashboards◆ Get notifications about your finances and find support any time by chatting with us	

Product features	For more information	
<ul style="list-style-type: none"> ◆ See your spending summaries, set limits and manage your HSBC Mastercard® Debit Card in the HSBC HK Mobile Banking app with just a few taps 		
Financials		
ATM cash withdrawal fee	<ul style="list-style-type: none"> ◆ Waived² transaction fee for cash withdrawal through the HSBC Group ATM network³ using HSBC ATM Card or HSBC Mastercard® Debit Card 	<ul style="list-style-type: none"> ◆ Bank Tariff Guide ◆ Individual product factsheets
Other fees	<ul style="list-style-type: none"> ◆ A range of fee waivers on selected banking services. Please refer to the “Bank Tariff Guide” available on HSBC website or branches 	<ul style="list-style-type: none"> ◆ HSBC website
Key terms		
Eligibility for HSBC One	<ul style="list-style-type: none"> ◆ In order to enjoy the HSBC One features and benefits, you will need to fulfil the eligibility criteria and other relevant terms and conditions for HSBC One 	<ul style="list-style-type: none"> ◆ Integrated Account Terms and Conditions (“T&Cs”)
Tiers	<ul style="list-style-type: none"> ◆ We⁴ may set Tiers with different Features ◆ We have the right to set or vary the criteria that you have to fulfil in order to remain in a Tier or to enjoy the Features associated with that Tier 	<ul style="list-style-type: none"> ◆ Bank Tariff Guide ◆ Individual product factsheets ◆ HSBC website
Joint accounts	<ul style="list-style-type: none"> ◆ You are jointly and severally liable with each other joint account holder for the obligations and liabilities in connection with the relevant account, service or otherwise under the “T&Cs” 	<ul style="list-style-type: none"> ◆ Notice relating to the Personal Data (Privacy) Ordinance
Charges	<ul style="list-style-type: none"> ◆ Service fees, facility fees or other charges may be imposed from time to time where applicable. The fees and charges are published in the “Bank Tariff Guide” and available on HSBC website or branches 	
Overdraft Protection	<ul style="list-style-type: none"> ◆ We may grant an overdraft protection credit facility (“OD Protection”) to your Hong Kong dollar Current Account. We have the right to set or vary the limit and interest rate of OD Protection 	
Investment Services	<ul style="list-style-type: none"> ◆ The “T&Cs” are supplemental to the terms and conditions of individual investment products. For details, please refer to the specific product factsheets 	
Risk disclosure and your liability	<ul style="list-style-type: none"> ◆ The investment decision is yours but you should not invest unless the intermediary who sells the investment product to you has explained to you that the product is suitable for you ◆ Investment involves risks. Past performances of investment products are no guide to future performance ◆ We do not offer tax advice of any nature ◆ For details on risk disclosure and your liability for each investment product, please refer to the individual product factsheets/product offering materials 	
Use of your information	<ul style="list-style-type: none"> ◆ The “T&Cs” contain clauses covering customer data sharing to enable us to: <ul style="list-style-type: none"> • ensure the stability of the global finance system • prevent fraud and other financial crimes • comply with international sanctions and other legal requirements • prove to regulators that we know and understand who our customers are ◆ You are required to update us should there be any change to the personal data provided to us in relation to your accounts and relationship with us ◆ Our Notice relating to the Personal Data (Privacy) Ordinance sets out how your personal data will be used and disclosed by us 	

Key terms	For more information	
Our right to debit your accounts; set-off	<p>We are entitled without prior notice to you:</p> <ul style="list-style-type: none"> ◆ to debit any amount payable by you to us from any account maintained by you with us; ◆ to withhold, combine or consolidate the balance on any or all of your accounts maintained with us and set off or transfer any moneys standing to the credit of any such account in or towards settlement of any amount whether actual or contingent, present, future or deferred, primary or collateral owing by you (and whether owing by you solely or jointly with any other person) to us; and ◆ to refuse to repay you any moneys in any currency standing to the credit of any or all of your accounts maintained with us when due or on demand by you if and to the extent that such moneys are equal to or less than such amount owing by you to us 	<ul style="list-style-type: none"> ◆ Integrated Account Terms and Conditions (“T&Cs”) ◆ Bank Tariff Guide ◆ Individual product factsheets ◆ HSBC website ◆ Notice relating to the Personal Data (Privacy) Ordinance
Termination of services or accounts	<ul style="list-style-type: none"> ◆ You may terminate your Integrated Account by giving us prior written notice ◆ We may terminate with or without giving you notice or reason all or any part of our services or any of your accounts 	
Variation of “T&Cs”	<ul style="list-style-type: none"> ◆ We have the right to vary the “T&Cs” from time to time by notice to you by way of display at our premises or in any manner we consider appropriate 	
Others	<ul style="list-style-type: none"> ◆ The remuneration for sales staff is determined based on staff’s overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance 	

Your Voice

If you would like to give us your feedback or queries, please contact us.

- ◆ Email: feedback@hsbc.com.hk;
- ◆ Mail: Customer Relations Department, P.O. Box No.71169, Kowloon Central Post Office;
- ◆ Fax: (852)3418 4739;
- ◆ 24-hour HSBC Personal Banking hotline: (852)2233 3000;
- ◆ Branches

Notes:

1. The “T&Cs” apply to Integrated Accounts. This table contains a summary of key product terms for reference only. It is not intended to replace the “T&Cs”. The “T&Cs” will prevail in the event of any inconsistency.
2. Other charges may apply, please refer to “Bank Tariff Guide” or call our HSBC Personal Banking hotline at (852)2233 3000.
3. The UnionPay ATM chip card provides access to HSBC ATMs worldwide except HSBC ATMs in Argentina, France, Greece, Malta, Mexico, New Zealand and Turkey.
4. “we, us, our” means The Hongkong and Shanghai Banking Corporation Limited of 1 Queen’s Road Central, Hong Kong, a registered institution under the SFO with central entity number AAA523, and its successors and assigns.

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

If there is any discrepancy between the English and Chinese versions of this document, the English version shall prevail.

Issued by The Hongkong and Shanghai Banking Corporation Limited