

UNIT TRUSTS MONTHLY INVESTMENT PLAN SUBSCRIPTION ORDER TERMS AND CONDITIONS (For Personal Customer)
基金月供投資計劃委託單條款及細則 (個人客戶)

(i) General

1. The Unit Trusts Monthly Investment Plan (the "Plan") is only available to customers holding a HSBC Hong Kong dollar-denominated savings or current account ("Cash Account"), and at least one HSBC Investment Services Account or HSBC Unit Trusts Account. If at any time you cease to hold the Cash Account and at least one HSBC Investment Services Account or HSBC Unit Trusts Account after being enrolled in the Plan, your participation in the Plan will automatically terminate without notice.
2. The Plan and the transaction(s) to be effected pursuant to the Plan are subject to these Terms and Conditions, the Unit Trusts Monthly Investment Plan Service Charge Terms and Conditions and the Integrated Account Terms and Conditions or HSBC Unit Trusts Account Terms and Conditions (as applicable) which you have accepted. In this regard:
 - (a) for clarity, unit trusts acquired pursuant to this Plan will constitute "Securities" as defined in the Integrated Account Terms and Conditions, or "Unit Trusts" as defined in the HSBC Unit Trusts Account Terms and Conditions; and the services provided pursuant to the Plan will constitute "Services" as defined in the Integrated Account Terms and Conditions or HSBC Unit Trusts Account Terms and Conditions;
 - (b) the terms and expressions used in these Terms and Conditions have the same meanings as defined in the Integrated Account Terms and Conditions or HSBC Unit Trusts Account Terms and Conditions unless the context requires otherwise, and
 - (c) in the event of any inconsistency between these Terms and Conditions and the Integrated Account Terms and Conditions or HSBC Unit Trusts Account Terms and Conditions, these Terms and Conditions will prevail.
3. HSBC may vary at its sole discretion from time to time the list of unit trusts that is available for you to select and purchase. HSBC has the right to remove from the list any unit trusts which you have given instruction to purchase. HSBC will give you prior written notice. In that case, you may instruct HSBC to terminate contribution in respect of such unit trusts and/or switch the related contribution to other available unit trusts. If HSBC receives no instruction from you on or before the expiry of HSBC's notice, HSBC is entitled to cancel your instruction to purchase such unit trusts without further notice.
4. You understand and accept that the list of unit trusts as HSBC may specify and vary from time to time and any materials provided by HSBC in connection with the Plan do not constitute the giving of investment advice of any nature by HSBC to you.
5. In relation to prices of unit trusts, the actual prices will be determined at the time of the transaction in accordance with the offering documents of the relevant unit trusts, which include the latest version of the constitutive document, prospectus, explanatory memorandum, product factsheet, key facts statement, annual report, interim report and quarterly report (if applicable) of that unit trusts ("Offering Documents"). Any price of unit trusts quoted to you are for your own reference only. Where the price of the relevant unit trusts (or any other payment due hereunder) is denominated in a currency different from that of your designated Cash Account, you authorise us to convert any amount denominated in a currency to another currency for the purpose of any such transaction or payment at our prevailing exchange rate at the relevant time.
6. The name(s) of customer(s) applying for participation in the Plan in this Application should be the same as those holding the HSBC Investment Services Account, HSBC Unit Trusts Account and Cash Account designated in this Application.
7. This Application must be duly completed and received by the Bank at least one (1) business day before the Debit Date in order for you to start making contributions on that Debit Date. Any application received after such cut-off will be deferred to the following business day for execution. You may choose any Debit Date after that as the effective date when monthly contributions are debited. If, in a particular month, the date you choose does not exist, the Debit Date for that month will automatically fall on the first business day of the following month. In those circumstances you may have your account debited twice in the same month.
8. Subject to the conditions set out in this clause, you may amend contributions under the Plan from time to time, and you may terminate the Plan at any time. The conditions are: (i) any amendment of contributions is subject to HSBC's consent; (ii) you have to give instructions via HSBC Internet Banking or other channels acceptable to HSBC (e.g. in a written form prescribed by HSBC submitted via branch) which must be received by HSBC at least one (1) business day before the Debit Date in order for the amendment or termination to take effect on that Debit Date.
9. You can decrease your monthly investment contribution under the Plan or terminate the Plan through Phonebanking Service. You may also increase or decrease your monthly investment contribution under the Plan or terminate the Plan through HSBC Internet Banking.
10. We do not act for the fund manager of any unit trusts. We have no authority to accept your application for unit trusts on behalf of the fund manager. Receipt by us of your application for unit trusts does not amount to acceptance of that application by the fund manager and any purchase of the funds is only effective upon acceptance by the fund house.
11. You understand that the personal data provided in this Application, and details of transactions or dealings between HSBC and you will be used, stored, disclosed and transferred (in and outside the Hong Kong SAR) to such persons as HSBC considers necessary, including any member of the HSBC Group, for any purpose in connection with services HSBC may provide to you, and/or in connection with matching for any purpose with other personal data concerning you, and/or for the purpose of promoting, improving and furthering the provision of services by HSBC and/or other HSBC Group members to customers generally. You have the right to request access to and correction of any personal data, and to request the personal data not to be used for direct marketing purposes.
12. Unless specified otherwise, the term "business day" when used in this Application and the Terms and Conditions attached means a day, other than a Saturday, Sunday or public holiday, on which banks are open for general business in Hong Kong.
13. HSBC has the right to withdraw or terminate the Plan at any time at its discretion upon giving you at least thirty (30) calendar days' prior written notice. However, HSBC has the right to withdraw or terminate the Plan upon shorter notice if there is any matter that affects the unit trusts under the Plan, including without limitation, a change in investment objectives or classification of the unit trusts as derivative products according to regulatory requirements.
14. HSBC has the right to vary these Terms and Conditions from time to time by giving you at least thirty (30) calendar days' prior written notice. If you do not terminate your participation in the Plan prior to the expiry of such notice period, you will be considered to have agreed to such change.

(ii) Debit Arrangement

15. The gross monthly investment contribution for the Plan will be debited from your designated Cash Account by direct debit authorisation on the Debit Day specified by you. If such a date is not a business day, the monthly contribution will be debited on the next business day. The unit trusts that you have subscribed under the Plan will be allocated within five (5) business days after the monthly contribution is debited from your Cash Account. The Debit Date and the allocation date of the unit trusts may be changed by HSBC from time to time without prior notice. For the purpose of this Application and the Terms and Conditions, a "Debit Date" means the date on which the monthly contribution is actually debited.

16. You shall ensure that there are sufficient available funds in the designated Cash Account to pay the gross monthly investment contribution on the Debit Date. No monthly reminder will be sent to you before your account is debited. If you choose a Cash Account that is associated with a credit facility, please note that overdraft charges and interests may be incurred if sufficient credit balance is not maintained to cover the gross monthly contribution amount.
 17. In the event that there are insufficient funds in your designated Cash Account to pay the gross monthly investment contribution on a Debit Date, HSBC will process the debits in the following manner:
 - (i) give priority fulfilment to the largest contribution required, and proceed to attempt to fulfil the next contribution in order of decreasing monetary value; or
 - (ii) if the contribution amount for two plans is the same, priority will be given to the plan by fund code by decreasing numerical order.
 18. We have the right not to act on an instruction if there are insufficient available funds in your Cash Account or from credit facilities to satisfy the settlement obligation arising from the instruction and any fees, expenses or interest payable in respect of the transaction. If the manager of the relevant unit trusts refuses to accept your application relating to that unit trusts, we will arrange for refund or release of the application moneys to you without interest through the designated Cash Account.
 19. If HSBC has cancelled in full, or not been able to act on your instruction to purchase unit trusts for three (3) consecutive months or more for any reason, your participation in that particular Plan will be automatically terminated.
 20. You do not need to have the same Cash Account linked to all your Plans. If you change a Cash Account from which funds are debited for a particular Plan, this does not affect any other Plan.
- (iii) You have specified the target number of months to invest in the Plan
21. If you have (i) specified in this Application the target number of months to invest in the Plan, but have not opted for the Plan to automatically terminate upon reaching the number of months specified; and (ii) opted to receive an SMS notification upon such target is reached, we will send an SMS notification to you as a reminder on or after the date when the last contribution has been made and the relevant unit trusts allocated to you upon reaching the target number of months specified. In such a case, the Plan will continue unless and until we receive from you an instruction to amend or terminate the Plan.
 22. If you have specified in this Application the target number of months to invest in the Plan and have opted for the Plan to automatically terminate upon reaching the number of months specified, the Plan will automatically terminate without prior notice from us upon such target is reached, and the last contribution has been made and the relevant unit trusts allocated.
 23. If you have not specified in this Application the target number of months to invest in the Plan, the Plan will continue and will not automatically terminate until we receive instruction from you to terminate the Plan.
 24. Only those months in which regular monthly investment contributions under the Plan have been made will be counted towards the "target number of months" you have specified in this Application for the Plan.
 25. The "target number of months" specified in this Application will be automatically extended for another month if there has been unsuccessful debit of the monthly investment contribution in any particular month.
 26. Your latest instructions accepted by us to amend the "target number of months" for contribution under the Plan for the same unit trusts will apply and replace any previous instructions with respect to the same unit trusts, if applicable.
- (iv) You have specified the target market value of unit trusts to be accumulated under the Plan
27. If you have (i) specified in this Application the target market value of unit trusts to be accumulated under the Plan, but have not opted for the Plan to automatically terminate upon reaching the target market value specified; and (ii) opted to receive an SMS notification upon such target is reached, we will send an SMS notification to you as a reminder on or after the date when your specified target market value is reached and the relevant unit trusts have been allocated. In such a case, the Plan will continue unless and until we receive from you an instruction to amend or terminate the Plan.
 28. If you have specified in this Application the target market value of unit trusts to be accumulated under the Plan and have opted for the Plan to automatically terminate upon such target is reached, your Plan will automatically terminate without prior notice from us after your specified target market value of unit trusts is reached and the relevant unit trusts are allocated.
 29. Calculation of "target market value":
 - (i) does not include unit trusts accumulated from unit trusts lump sum subscription; and
 - (ii) includes unit trusts accumulated from (excluding any redeemed and switch-out unit trusts):
 - a. regular monthly contribution to the Plan; and
 - b. previous Plan(s) related to the same unit trusts.
 30. To determine whether you have reached the target market value you have specified under the Plan in any month, we will calculate the market value of the unit trusts you have accumulated under the Plan daily after the relevant unit trusts have been allocated. If no monthly investment contribution is made in that month for any reason, we will calculate the market value of the unit trusts you have accumulated under the Plan after the Debit Date.
 31. If you have not specified in this Application the target market value of unit trusts to be accumulated under the Plan, the Plan will continue and will not automatically terminate until we receive instructions from you to terminate the Plan.
 32. Your latest instructions accepted by us to amend the "target market value" of unit trusts to be accumulated under the Plan for the same unit trusts will apply and replace any previous instructions with respect to the same unit trusts, if applicable.
- (v) SMS notification
33. If you have opted to receive SMS notification from us in this Application, you are required to provide your mobile phone number to us and to promptly notify us of any change to your mobile phone number, in order to enable us to send the SMS notifications to you. Failure to do so may result in our inability to send you such SMS notifications for which we will not be held responsible.
 34. We will only send SMS notification once. We will not retrieve and re-send any sent SMS notification deleted by you.
 35. All SMS notifications sent by us is one-way and you should not reply to such SMS notifications.
 36. You must notify us immediately upon the disconnection or suspension of your mobile phone service and we will not be responsible for sending SMS notification to the wrong party if you have failed to do so.
 37. We reserve the right to terminate the provision of SMS notification service at any time without notice.
 38. If you have set up a Plan via a joint account and have subscribed for the SMS notification service, we will send the same SMS notifications to all account holders of the joint account.
 39. All SMS notifications sent by us to you on the mobile phone number provided by you and kept on our record are deemed to have been delivered to you at the time when the communication was sent or re-sent (if applicable) by us. We are not liable for any loss, cost or damage of any kind incurred or suffered by you as a result of any interruption, delay or failure (whether total or partial) in providing the SMS notification service to you to the extent that it is attributable to any cause beyond our reasonable control or the reasonable control of our agents or nominees (including without limitation failure of your mobile phone to receive SMS for whatever reason, or telecommunication breakdown and interruption).

40. You are solely responsible for paying the fees, charges and expenses for your telecommunications equipment and the services provided by your telephone service provider and/or any telecommunications company (whether or not designated by us) for providing or servicing your telecommunications equipment in connection with the receipt of the SMS notifications.
41. If you travel outside Hong Kong without suspending the SMS notification service, you authorise us to transfer information about you and your account to the relevant network operator and any service provider for the purpose of providing the SMS notification service to you outside Hong Kong. You further authorise us and them to use, transfer and store such information in such countries/regions as are necessary for that purpose.
42. If we have sent, or attempted to send, to you such SMS notification according to the service scope of the SMS notification service as shall be set by us from time to time (including, without limitation, any re-sending procedures if we believe a communication sent through SMS notification service does not reach you), we are not liable for any loss suffered by you if the SMS notification is not fully or accurately received by you or at all.
43. If we believe a communication sent through the SMS notification service does not reach you, we may re-send it to the contact details you provided in accordance with the procedures for re-sending SMS notification set by us from time to time. If we believe a communication sent or re-sent through the SMS notification service does not reach you, we may in our discretion stop sending any further communication through the SMS notification service and we are not liable for any loss suffered by you as a result.
44. You acknowledge that any information provided to you through the SMS notification service is for your personal reference only. We are not bound by the information and it is not proof of any matter it describes or relates.

(i) 一般

1. 基金月供投資計劃（「本計劃」）只適用於在香港上海滙豐銀行有限公司（「本行」）持有港元儲蓄/往來戶口（「現金戶口」）和最少一個投資服務戶口/單位信託基金戶口的客戶。如客戶參加本計劃後，在任何時間不再在本行持有現金戶口及最少一個投資服務戶口/單位信託基金戶口，其參加資格將自動終止，本行將不作另行通知。
2. 本計劃及根據本計劃產生的交易受本條款及細則，以及您已接受的綜合理財戶口條款及細則或單位信託基金戶口條款及細則及基金月供投資計劃服務收費條款及細則（如適用）所約束。於此方面：
 - (a) 便於理解，經本計劃購入的單位將構成綜合理財戶口條款及細則內「證券」的定義及單位信託基金戶口條款及細則內「基金」的定義，而在上述條款及細則內「服務」的定義將包括本行不時經本計劃向您提供之服務；
 - (b) 本條款及細則中使用的詞語和用語與綜合理財戶口條款及細則或單位信託基金戶口條款及細則的含義相同，除非上下文另有要求；及
 - (c) 如本條款及細則與綜合理財戶口及單位信託基金戶口條款及細則有歧義，須以本條款及細則為準。
3. 滙豐可絕對酌情不時更改可供您選購的基金系列。滙豐有權從該系列刪除您已作出指示選購的任何基金。滙豐會向您發出事先書面通知。在此情況下，您可指示本行終止就該基金的供款及/或將有關供款轉投其他可供選購的單位信託基金。如本行在該通知屆滿時或之前未收到您的指示，本行有權取消您選購該單位信託基金的指示，恕不另行通知。
4. 您明白及接受滙豐可不時指定及更改的可供選購單位信託基金系列及就本計劃所提供的任何資料，並不構成滙豐向您提供任何性質的投資意見。
5. 就單位信託基金的價格而言，其實際價格將根據有關基金的銷售文件在交易時確定，其中包括該單位信託基金的最新版本的章程文件、基金說明書、註釋備忘錄、產品資料概要、產品資料概要、年報、中期報告及季度報告（如適用）（「銷售文件」）。任何由本行所作出的報價，均屬參考性質。如有關基金的價格（或其他應支付的費用）的貨幣單位與您的指定現金戶口有所不同，您全權授權與本行利用有關的當行匯價作任何的貨幣轉換。
6. 客戶於本申請表列明申請參加本計劃所用的姓名，須與本申請表上指定的投資服務戶口/單位信託基金戶口/現金戶口所用的姓名相同。
7. 本申請表格必須正確填寫，而本行須在某個扣賬日最少一（1）個營業日之前收到申請，以便您由該扣賬日起作出供款。任何於該期限之後收到的指示將順延至下一個營業日執行。您之後可以選擇任何扣賬日，作為每月供款實際的扣款日。倘若在某一個月裏並不存在您所選擇的日期，該月的扣賬日將自動變為下一個月的第一個營業日。在該等情況下您的賬戶可能在同一個月中被扣賬兩次。
8. 在符合本條所載的條件下，您可不時修改本計劃下日後的供款，及隨時終止參加本計劃。該等條件為：(i) 任何修改或暫停供款須得到滙豐同意；(ii) 您須以滙豐網理財或透過其他滙豐可接受的途徑給予指示（例如：經分行按滙豐訂明的方式給予書面指示），而滙豐須在扣賬日最少一（1）個營業日之前收到通知，該修改或暫停供款指示方可在該扣賬日生效。
9. 您可透過電話理財服務減少本計劃下的每月投資供款額或終止本計劃。您亦可透過滙豐網上理財增加或減少本計劃下的每月投資供款額或終止本計劃。
10. 本行並非任何單位信託基金的基金經理。本行並未獲授權代表有關的基金經理接受申請。收取您的指示，並非表示本行可令有關基金經理接受認購基金申請，而且就基金的任何選購只會基金公司接受認購後方為生效。
11. 您明白在此申請內所提供的個人資料及您與本行之間進行的交易單位買賣詳情，本行可作出使用。保留，披露及轉交與本行認為必要的人士（香港與其他地區），包括滙豐集團任何成員公司，作為提供服務與您及/或在任何情況下核對與您有關的其他個人資料，及/或本行/滙豐集團其他成員在推廣、改善或加強一般客戶服務時使用。同時您有權要求取得或更改任何個人資料或要求禁止將個人資料作直銷用途。
12. 除非條款另有規定，否則「營業日」指銀行在香港開放營業的日子（星期六、日及公眾假期除外）。
13. 滙豐有權在給予您最少三十（30）日前事先書面通知的情況下，隨時酌情撤銷或終止本計劃。倘若有任何事項影響本計劃內的基金，包括但不限於投資目標的更改或根據監管條例被歸類為衍生產品，則滙豐有權透過更短的通知期撤銷或終止本計劃。
14. 滙豐可隨時撤回或取消本計劃而並不一定發出通知或給予理由。滙豐有權在給予您最少三十（30）日前事先書面通知的情況下不時更改本條款及細則。如您在該通知屆滿前並未終止參加本計劃，即視為已同意該更改。

(ii) 扣賬

15. 綜合所有基金而計算的每月投資供款總額，將以自動轉賬方式於從您的指定現金戶口內扣除。扣賬日由您指定；如該日為星期六、星期日或公眾假期，供款則於其後的第一個營業日繳付。認購單位會於收到供款後五個營業日內發出。您認購基金的每月供款額從您的指定現金戶口內扣除。本行可全權決定更改扣賬日及單位派發日的日期而毋須作另行通知。因本申請和條款及細則的目的，「扣賬日」是指每月供款實際扣賬的日期。
16. 您須確保指定現金戶口內有足夠的可動用資金支付每月投資的供款總額。本行每月從您的指定現金戶口扣賬時，不會預先發出扣賬通知。如您選擇的現金戶口附帶備用信貸，您可能因該戶口的款項結存少於供款金額而產生透支費用及利息。
17. 如您指定的現金戶口在扣賬日並無足夠資金支付每月投資供款總額，滙豐將以如下方式進行扣賬：
 - (i) 最大的一筆所需供款將作出優先處理，並嘗試按金額數目，由大至小作出一筆所需供款；或
 - (ii) 倘若兩項計劃的供款金額相同，則按基金編號，由大至小作出優先處理。
18. 如您的現金戶口或信貸設施中沒有足夠的款項來滿足相關指示的結算責任及有關交易須支付的任何費用、支出及利息，本行有權拒絕執行您的指示。若有關的基金經理拒絕接受您的認購基金申請（您承認它/它們有權作出此行動），任何已繳交的申請款項，不包括利息，將會退回上述您的現金戶口內。
19. 如本行於任何原因下連續三次或以上全額取消或未能按照您指示購買基金，本行將自動終止您就該項基金月供投資計劃的參與。
20. 您毋須將您所有的基金月供計劃連結到相同的現金戶口。如您改變一個現金戶口（而某一項基金月供投資計劃的供款從該現金戶口內扣除），此舉將不會影響任何其他基金月供投資計劃。

(iii) 預設投資於本計劃的目標供款期數

21. 如您已 (i) 於本申請預設本計劃目標供款期數，並沒有選擇於目標達到後自動終止本計劃；及 (ii) 選擇於目標達到後收取流動電話短訊通知，本行將於該基金的最後一期供款支付後及於目標供款期數達到並分派單位後的當天或之後發出電話短訊到您的流動電話作提示。實際上，本基金月供投資計劃將會繼續，直至滙豐收到您更改或終止本基金月供投資計劃的指示。
22. 如您於本申請預設本計劃目標供款期數，並選擇於目標達到後自動終止該計劃，則當您於所預設的目標供款期數完成最後一期供款及單位分派後，該計劃將會自動終止而本行並不會作任何預先的通知。
23. 如您並沒有填上「目標供款期數」一欄，直至本行收到您終止基金月供投資計劃的指示前，此基金月供投資計劃將不會被自動終止。
24. 只有每月定期供款會被計算在本計劃預設的目標供款期數內。
25. 如在任何特定月份的每月投資供款未能成功扣帳，本申請中指定的「目標供款期數」將自動延長一個月。
26. 如對本計劃已設立的目标供款期數有任何改動，本行收取有關您就同一基金發出最新的目标供款期數指示將取代先前的供款期數指示，如適用。

(iv) 預設透過基金月供投資計劃投資於同一基金的目標市值

27. 如您已 (i) 於本申請預設透過本基金月供投資計劃投資於同一基金的目標市值，並沒有選擇於預設目標市值達到後自動終止本計劃，及 (ii) 選擇於目標達到後收取流動電話短訊通知，本行將於預設目標市值達到及單位分派後的當天或之後發出電話短訊到您的流動電話作提示。實際上，本基金月供投資計劃將會繼續，直至滙豐收到您更改或終止本基金月供投資計劃的指示。
28. 如您預設透過基金月供投資計劃投資於同一基金的目標市值，並選擇於目標達到後自動終止該計劃，則當您於所預設的目標市值達到及單位分派後，該計劃將會自動終止而本行並不會作任何預先的通知。
29. 「目標市值」的計算：
 - (i) 不包括透過整額認購所累積的基金單位；及
 - (ii) 包括透過以下形式累積的基金單位（扣除已贖回及轉出的單位）：
 - a. 計劃的每月定期供款；及
 - b. 從之前已終止的基金月供投資計劃認購同一基金的單位。
30. 為確定您在任何月份是否達到本計劃指定的目標市值，本行將於有關單位已分派後每日計算您累積的基金市值。如於任何原因下在該月沒有作出供款，本行將於扣賬日後計算您累積的基金市值。
31. 如您並沒有填上「目標市值」一欄，直至本行收到您終止基金月供投資計劃的指示前，此基金月供計劃投資將不會被自動終止。
32. 如對本計劃已設立的目标市值有任何改動，本行收取有關您就同一基金發出最新的目标市值指示將取代先前的目标市值指示（如適用）。

(v) 流動電話短訊通知

33. 在此申請內如您已選擇收取本行為您發出流動電話短訊通知，您須將流動電話號碼給予本行並不時通知本行有關更新的流動電話號碼，否則本行可能無法為您提供該短訊通知而本行不會就此付上任何責任。
34. 本行的流動電話短訊通知只發一次。本行將不會重新取出及重發被您刪除的流動電話短訊通知。
35. 本行所發的流動電話短訊通知是單向的，您毋須回覆。
36. 若您的流動電話已被中斷或暫停，必須立即通知本行。本行將不會就因您未能及時通知本行而導致本行將該短訊通知發送到錯誤的收件人而負上任何責任。
37. 本行保留權利於沒有預先通知的情況下，隨時終止提供該流動電話短訊通知服務。
38. 如您以聯名戶口設立本計劃並選擇收取流動電話短訊通知服務，聯名戶口的所有持有人均會收取該相同的流動電話短訊通知。
39. 本行根據您在本行登記的流動電話號碼，發給或重新發給您的所有電話短訊通知，將視作已於發出或重發之時送給您。對於本行無法合理控制的情況所產生的後果，包括但不限於您的流動電話因任何理由未能接收訊息、任何通訊中斷或干擾等，本行均不承擔任何責任。
40. 您須負擔您的電話服務供應商及/或向您提供電訊設備的電訊公司（無論是否由本行指定的機構）就該流動電話短訊服務收取的任何費用、收費或支出。
41. 若您攜帶流動電話離開香港但並未暫停該流動電話短訊服務，您將被視作已授權本行、網絡營運商及任何就該流動電話短訊服務而獲傳遞有關您及您戶口資料的第三方，按需要將該等資料傳送及儲存於某些國家或地區，以便將該流動電話短訊傳送到您海外的流動電話。
42. 若本行可證明已根據本行不時決定該流動電話短訊的服務範圍（包括但不限於該流動電話短訊未能送達您時所採取的任何重發程序）將該流動電話短訊發給或嘗試發給您，則對於您最終未能收到準確的流動電話短訊或根本沒有收到流動電話短訊所遭受的損失，本行概不負責。
43. 若本行認為根據本行不時指定的重發該流動電話短訊通知程序所發出的通訊無法送達給您，本行可根據您向本行登記的流動電話號碼，重新發出任何應發出的流動電話短訊通知。若本行認為根據您登記的流動電話號碼發給或重發予您的短訊無法送達給您，本行可有全權酌情決定停止進一步發送任何短訊通知到您該流動電話號碼，而本行亦不會就您因此而承受的任何損失負上責任。
44. 您確認任何透過該流動電話短訊通知收到的資料乃只供您參考，並且不具備任何約束力，同時不應視為該等資料所涉或所指事宜的確證。

Note: The English version prevails to the extent of any inconsistency between the English and Chinese versions.

注意：中英文本如有歧義，須以英文本為準。

Product Risk Disclosure

You can find the risk disclosure about the product on HSBC's website by scanning the QR code.



風險披露聲明

您可透過二維碼瀏覽產品風險披露聲明的相關網頁。

