

Welcome to HSBC One



Together we thrive



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One big leap for personal banking

The new HSBC One account is here to meet all of life's financial needs. This account provides comprehensive financial services and innovative banking solutions all in one place with no minimum balance fee. You'll have control of your finances, make informed decisions to achieve your financial goals and level up your financial well-being with ease.

* HSBC One is a new integrated account replacing HSBC Advance and all existing HSBC Advance accounts will start to convert into HSBC One in phases from 27 October 2020. From this date, any reference to 'HSBC Advance' in any information, materials, terms and conditions or communications from us shall be deemed to be referring to 'HSBC One' (unless we specify otherwise).



The one to manage your money with

Enjoy the best of both worlds with comprehensive virtual and physical banking services, anytime and anywhere!

Our safe and easy mobile banking lets you manage all your banking needs at your fingertips.

We also offer a huge variety of offline banking solutions, so you can bank in a way that suits your life.



One-stop smart mobile banking



HSBC HK

HSBC HK Mobile Banking app (HSBC HK App)

- ◆ Instant mobile account opening: You can open an account in 10 minutes with your mobile anytime, anywhere. All you need is your Hong Kong ID and you can start banking instantly, without the hassle of paperwork and complicated procedures*.
- ◆ Easy banking at your fingertips: Pay bills, transfer money via Faster Payment System (FPS), check your account balance, enquire about rates, place time deposits, trade stocks and foreign currencies, buy travel insurance, apply for designated life insurance, check your life insurance and general insurance policy details, and manage your Mandatory Provident Fund (MPF) account.
- ◆ With the built-in Mobile Security Key, you can log on and confirm transactions quickly and easily with biometric authentication[†].
- ◆ Tabs on the bottom menu bar make it easy to navigate through the app, and the new 'Hide Account Balance' function protects your privacy in public places. You can also turn on push notifications in the app, so you won't miss any transactions.
- ◆ 24/7 'Chat with Us' means you can chat with customer service officers whenever you have questions. It's just as straightforward as messaging a friend!
- ◆ You will be automatically enrolled for eStatements when you have successfully registered for Personal Internet Banking. This lets you enjoy a more convenient and environmentally friendly banking service. You can view up to 7 years (84 months) of your statements free of charge[‡], anytime and anywhere.

* The customer must be a permanent resident of Hong Kong SAR (only applied to new HSBC customer) aged 18-65 residing in Hong Kong and DO NOT hold any HSBC Integrated Account or credit card (a holder of a savings, current, time deposit or investment account (which is not under an Integrated Account) can open a new account via the HSBC HK App starting from November 2020, please refer to our announcement in website).

[†] The list of supported devices details can be found at <https://www.hsbc.com.hk/ways-to-bank/internet/security-key/>

[‡] Your eStatements for integrated accounts, HKD current accounts and HKD savings accounts are retained up to 84 months. We will accumulate your eStatements for credit card accounts up to 84 months. If an eStatement from the past 84 months is not displayed, you can request a paper statement and the fee will be waived. Your eStatements for other accounts (including investment services and securities accounts) are retained up to 24 months.



PayMe

PayMe from HSBC[†]

- ◆ Instantly send money to family and friends in Hong Kong for free, regardless of who they bank with.
- ◆ Pay your favourite Hong Kong businesses by simply swiping left and scanning their PayCode.



Easy Invest

HSBC HK Easy Invest

- ◆ Trade Hong Kong stocks, China A shares and U.S. stocks instantly with just a few clicks, anytime and anywhere.
- ◆ Get free market information including real-time quotes, news and market data in three major stock markets (Hong Kong, China A and U.S.).



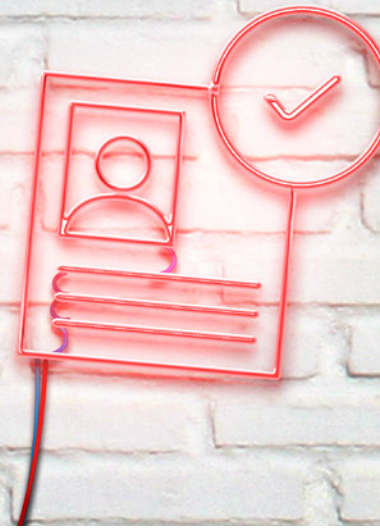
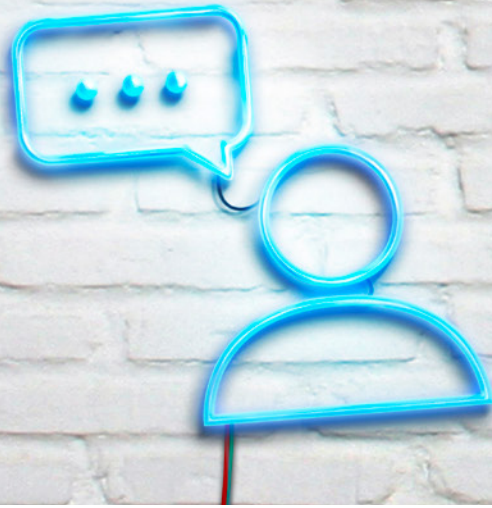
Reward+

HSBC Reward+

- ◆ An app specifically designed for Hong Kong HSBC Credit Card customers that allows you to search all of our Red Hot Offers, manage your credit card account and use your RewardCash to settle credit card bills or any of your purchases. You can also convert RewardCash to air miles, redeem it for gifts, and share it with friends and family.

Mobile banking makes life more convenient, and access to a variety of digital and physical banking services gives you even more flexibility to meet your financial needs.

[†] SVF License Number: SVFB002



More banking channels to fit your life

Online banking

- ◆ Stay in control of your account with secure, easy banking through your computer. With just a few simple steps, you can check account balances and eStatements, pay bills and transfer money, manage your personal details, trade stocks, foreign currencies and a series of investment products, apply for designated life insurance and general insurance plans, as well as manage your MPF account.
- ◆ You can also apply for credit cards and loans online, as well as check your life insurance and general insurance policy details – all without the hassle of paperwork.
- ◆ Make local HKD or RMB transfers, instantly and free of charge*, with a mobile phone number, email address, or FPS Identifier via Faster Payment System (FPS).
- ◆ Chat with our customer service officers through 24/7 Live Chat whenever you have questions.

Phone banking

- ◆ The new HSBC Voice ID service enables you to safely and conveniently verify with just your voice when calling our phone banking hotline, so you don't have to worry about forgetting your PIN or someone watching you type your PIN in. Voice ID makes identity verification secure and reliable. You can call the enrolment hotline (852) 2233 3360 to enrol in Voice ID services with your ATM PIN. More details at www.hsbc.com.hk/ways-to-bank/phone/voice-id
- ◆ Access our comprehensive automated phone banking service or speak to our customer service officers at Personal Banking Hotline (852) 2233 3000.
- ◆ Call the Life Insurance hotline (852) 2233 3130[†] and arrange an appointment with our Insurance Specialist to purchase a variety of Life Insurance products that can meet your different protection needs.

Express Banking

- ◆ Our extensive ATM network makes it easy to access all of your banking accounts with one ATM card. You can withdraw cash, transfer money, enquire about your MPF account balance, buy single trip travel insurance and redraw personal instalment loans.
- ◆ Instant Cash Deposit Machines.
- ◆ Cheque Deposit Machines accept both local clearing HKD and USD cheques, and can accept up to 30 cheques for deposit at once.
- ◆ Our 24/7 Foreign Currency ATMs support 4 major currencies: Renminbi, Japanese Yen, United States Dollar and Euro.

Branch banking

- ◆ Our branch network extends all across Hong Kong, where our staff are ready to assist you in managing your daily financial needs.

The one to shop and travel with

Make the most of the world with our new debit card.

Whether you're travelling or making purchases on overseas websites, it's an easy way to manage your spending. And if you are working or studying abroad, our range of overseas banking services lets you explore the world with peace of mind.





HSBC Mastercard® Debit Card

(launching by end of 2020)

Earn rebates for overseas spending without foreign currency transaction fees and an annual fee

- ◆ Access 12 currencies (including HKD) with one card; pre-exchange foreign currencies at your preferred rates for your cash withdrawal or transaction needs.
- ◆ Withdraw cash from HSBC ATMs around the world, free of charge; giving you greater flexibility when you travel.
- ◆ Set a spending limit and manage your bills with ease. Monthly budgeting gives you the peace of mind you need to enjoy your trip to the fullest.

International banking services

Open an overseas account

- ◆ Our international services enable you to open overseas bank accounts from Hong Kong before your departure, so you can have a hassle-free trip or overseas study experience. Check out www.hsbc.com.hk/international/ for more details.

HSBC Global View and Global Transfers

- ◆ Global View enables you to conveniently view and manage your self-named HSBC accounts in different countries and territories via online banking. And Global Transfer* allows you to transfer funds to your own overseas HSBC account and overseas third-party HSBC accounts for free.

Emergency encashment service

- ◆ You can get emergency cash at HSBC branches worldwide[†] to help you deal with unexpected situations. The transaction fee for this service is waived.

* HSBC Global Transfer instantly transfers, free of charge, to self-named or third-party overseas HSBC accounts and is exclusively available to HSBC Jade, HSBC Premier and HSBC One customers. Please refer to www.hsbc.com.hk/transfer-payments/products/international/ for details.

[†] Emergency encashment services are subject to local regulations and are available with authorisation from the home country. The service fee is waived for HSBC One customers.

The one to build your wealth with

Power up your finances with our **'Wealth Booster'**.

Gain access to new tips, tools, solutions and support that can help you make better decisions and preparations for your future.

- ◆ Visit the **'Wealth Know-how'** learning guide on our online sitelet and get wise to basic financial knowledge.
- ◆ Get support from a **'Wealth Coach'** regarding questions about investment and insurance through the 'Live Chat' on our website and Online Banking, 'Chat with us' in the HSBC HK App or 1-on-1 coaching via Zoom or in-branch.
- ◆ Manage your wealth with **'Wealth Made Easy'** – simple digital tools and product solutions for investors of all levels. Open an investment account through your mobile with just a few clicks.

Now's your chance to get started on the path to growing wealth. Whether you're looking for advice on saving or how to start investing, we can offer a wide range of investment and insurance products to suit your financial needs.



Wealth accumulation

Stock trading

- ◆ Trade Hong Kong stocks, China A shares and U.S. stocks, 24 hours a day with just a few easy steps.
- ◆ Stocks Monthly Investment Plan (SMIP) enables you to buy selected Hong Kong listed stocks for as little as HKD1,000 per month with a \$0 brokerage fee*. Worry less about the risks associated with market fluctuations with Dollar Cost Averaging.

24-hour Foreign Exchange Service[†]

- ◆ Trade currencies with real-time tradable rates anytime, anywhere.
- ◆ FX Order Watch Trading Services[‡] provides round-the-clock alerts. You can set your own target rate and a transaction will be executed automatically when that rate is reached.

FlexInvest (Available on the HSBC HK App only)

- ◆ Invest in funds from just HKD100. You can decide whether to set up automatic monthly investments or top up whenever you see fit.
- ◆ The platform makes investing easy, and with low fees and unlimited trading, it's a great opportunity to grow your wealth.

Other wealth products

- ◆ Access to Unit Trusts, Bonds/Certificates of Deposit and a variety of other wealth products that can help you achieve your financial goals.

* The SMIP Offer is effective from 28 June 2010 until further notice (the Promotional Period). Customers can enjoy the brokerage fee waiver, inclusive of standard brokerage fee of 0.25%, and all transaction-related charges: Securities and Futures Commission transaction levy, Hong Kong Exchanges and Clearing Limited trading fee and stamp duty, deposit transaction charge and Central Clearing and Settlement System fee. The SMIP Offer is applicable to all new and existing investment customers of HSBC who have any existing SMIP or who set up a new SMIP during the Promotional Period through any channel (including branches). Terms and Conditions apply.

[†] The service (exclude USD/CombiNation Passbook Savings account) operates from Monday 5am to Saturday 4:59am and Saturday 8am to 4:30pm. For USD/CombiNation Passbook Savings accounts, the service operates from Monday to Friday 8am to 7pm and Saturday 8am to 4:30pm. Above service hours are not applicable on 1 January, 25 December, 12 midnight to 7:59am on 26 December and 2 January and when a Black Rainstorm Warning Signal or Typhoon No. 8 signal or above is hoisted.

[‡] FX Order Watch Trading Services are exclusively provided to HSBC Jade, HSBC Premier and HSBC One customers only. The services are only applicable to integrated accounts, HKD/FCY Statement Savings Accounts and HKD Current Accounts, except Multiple Currencies Savings Accounts or HK Dollar Passbook Savings Accounts. Customers can trade via FX Order Watch Trading Services from Monday 5am Hong Kong Time to Saturday 4am Hong Kong Time during summer time (U.S. daylight saving), and Monday 5am Hong Kong Time to Saturday 5am Hong Kong Time during winter time (non-U.S. daylight saving).



Protect yourself and your family

Life insurance

- ◆ Choose from a diverse range of life insurance plans that can meet your needs in different stages of life; including annuity and deferred annuity, savings, term life and universal life insurance plans.

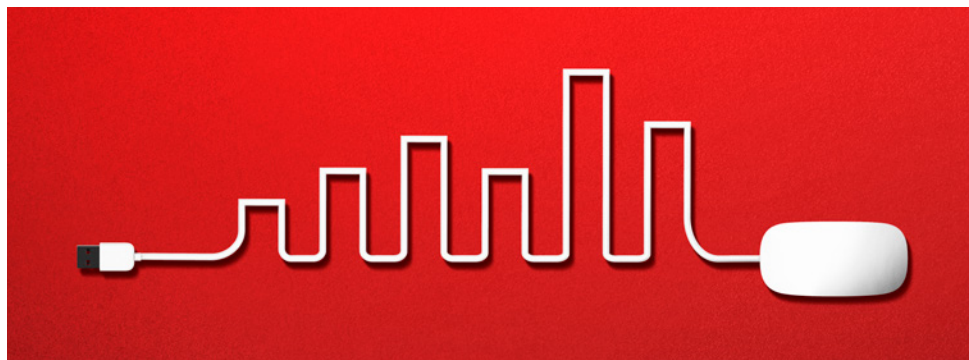
Medical insurance

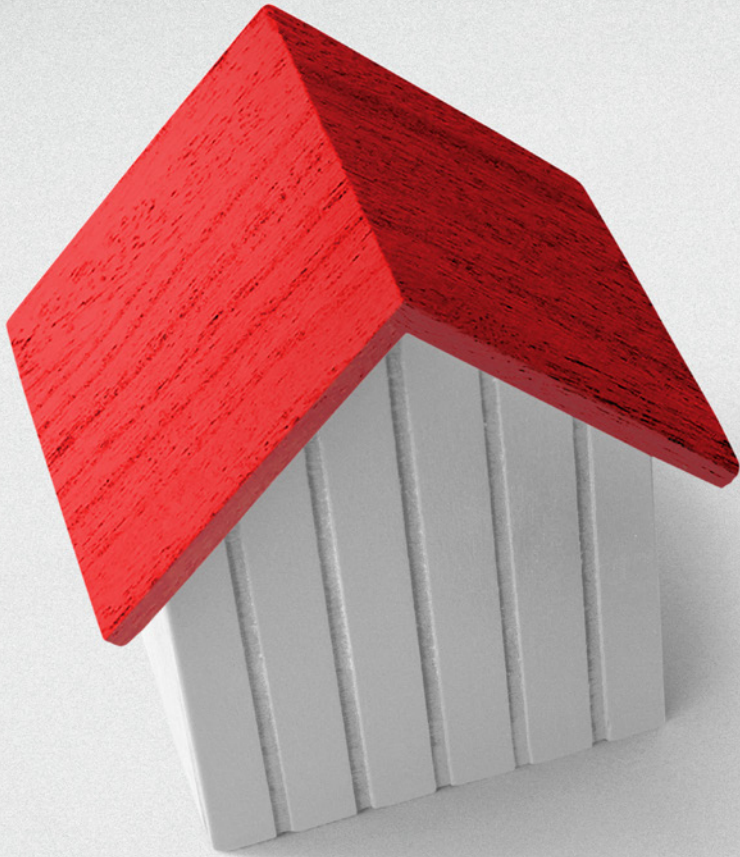
- ◆ Flexible health plans with a comprehensive range of voluntary health insurance schemes, hospital cash plans, outpatient insurance and critical illness insurance.

General insurance

- ◆ Our travel insurance covers all ages with full benefits, and you can get instant approval via HSBC Digital Banking or ATMs, so you can enjoy worry-free holidays.
- ◆ Fully protect your home and possessions with fire, home and domestic helper cover, etc.

Access to a series of financial services and products to meet your other financial needs.





Hassle-free retirement

Retirement planning

- ◆ HSBC Life's Qualifying Deferred Annuity Plan provides you with a steady stream of income after retirement, and you can enjoy annual tax savings when you are paying premiums.

Mandatory Provident Fund/Occupational Retirement Schemes

- ◆ HSBC MPF offers 20 constituent funds, each with different risk levels and asset allocations to suit your retirement savings needs. You can consolidate your previous MPF personal accounts into one, so you can accumulate all of your past contributions and voluntary contributions to help you save for retirement.
- ◆ Tax Deductible Voluntary Contributions (TVC) is a form of MPF contribution through which you can save more. The TVC will be counted as a deductible item and can help you to achieve tax savings when you report your taxable income. You may withdraw it as part of your retirement savings when you retire at age 65 or when you meet other withdrawal conditions applicable to mandatory contributions.
- ◆ HSBC Digital Banking allows you to check MPF balances and contribution records or change investment allocations at any time.

Realise your goals

Mortgages

- ◆ Whether you're a first-time home buyer or a property investor, you can choose from our diverse range of mortgage solutions and find one that meets your property financing needs.

Loans

- ◆ A range of options, such as Personal Instalment Loan, Revolving Credit Facility and an overdraft to budget accurately and meet unexpected financial needs with ease.
- ◆ Your credit card's available credit limit can be converted into handy cash with our flexible or fixed repayment options, allowing you to enjoy greater financial flexibility.

The one to treat yourself with

With HSBC One, the more you bank, the more you earn!
The HSBC Reward+ app and HSBC credit cards
unlock a world of rewards for dining, fashion, travel and entertainment.
Life is better when it's rewarding.





HSBC Reward+ Mobile App*

Discover and register for credit card Red Hot Offers

- ◆ Search and register for Red Hot Offers and save your favourite ones with expiry reminders.

Earn and spend RewardCash easily

- ◆ Spend your RewardCash like cash by making instant payments to your current statement or at any merchant with just a tap.
- ◆ Convert RewardCash to air miles, redeem gifts or even share it with family and friends.
- ◆ Review your history of RewardCash earnings, redemptions and expiry dates.

Manage your credit card account without hassle

- ◆ Credit card transaction records can be viewed at any time. The total amount and RewardCash details for each credit card are clear at a glance.
- ◆ Our Spending Instalment Plan offers instant approval and allows you to choose from 6-60 monthly instalments and settle single transactions or credit card balances.
- ◆ Set a travel plan and overseas spending cap to have better control of overseas credit card monthly spending.

* Only applicable to Hong Kong HSBC credit cardholders.

HSBC credit cards

The one card that has it all

- ◆ Provides dining, shopping and lifestyle offers all over Hong Kong.
- ◆ Earn and enjoy RewardCash rebates across the board:
 - HSBC Red Card
 - Earn 4% RewardCash for online purchases; earn 2% RewardCash for local supermarket spending; earn 1% RewardCash for all other local and overseas purchases.
 - No minimum spending requirement, no registration, no annual fee.
 - HSBC Visa Signature Card
 - Enjoy up to 9X RewardCash for spending in Rewards of Your Choice categories. Rebate rate at 3.6% (i.e. HKD2.78 for 1 mile).
 - Other credit cards
 - Enjoy up to 6X RewardCash for spending in Rewards of Your Choice categories. Rebate rate at 2.4% (i.e. HKD4.17 for 1 mile).
- ◆ You can enjoy greater financial flexibility with our Spending Instalment Plan.

Stay tuned to enjoy more fabulous banking and spending rewards from HSBC One.

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

Terms and conditions apply.



Important Information

(1) Useful hotline

You can call the below hotline for enquiries and banking services.

- HSBC Personal Banking Hotline (852) 2233 3000

(2) Maximum Daily Transfers/Payment Limits*

You can transfer funds and settle bill payment using phone banking, HSBC Digital Banking, and Express Banking (ATM) subject to the following maximum daily limits² per customer:

Transaction type	Phone banking/HSBC Digital Banking	Express Banking (ATM)
Transfers between your accounts	Up to available balance (including joint accounts ³)	Up to available balance (between accounts linked on the same ATM/Debit Card)
Transfers to registered accounts ³	HKD3,000,000 (per registered account)	–
Transfers to non-registered third party accounts ³	HKD400,000 ^{2,4}	HKD400,000 ^{4,6}
Channel sub-limits for transfer to non-registered accounts via		
<ul style="list-style-type: none"> • HSBC Digital Banking <ul style="list-style-type: none"> – Small-value payment – Channel sub-limit • Phone banking • Local ATM • Overseas ATM 	HKD10,000 ² HKD40,000 ² (Default HKD0 for new customers) HKD50,000 (Default HKD0 for new customers)	–
Payment by Phone Service (PPS)	–	HKD400,000
Cash withdrawal [†]	–	HKD50,000
Purchase Transaction via EPS or UnionPay	–	HKD100,000 per card
Bill Payment [‡] Master Limit	–	HKD80,000 per card
Service sub-limits for bill payments [‡] to:		HKD50,000 per card
<ul style="list-style-type: none"> • Government and Utilities 	HKD5,000,000 ⁵ (default HKD1,000,000 for new customers)	HKD5,000,000 ⁵
<ul style="list-style-type: none"> • Securities Brokers² • eIPO 	HKD999,999 (default HKD500,000 for new customers)	HKD999,999 (default HKD500,000 for new customers)
<ul style="list-style-type: none"> • Sports and Leisure^{2,7} • Other merchants 	HKD500,000 HKD5,000,000 (default HKD1,000,000 for new customers) (only available via HSBC Online Banking)	HKD500,000 –
	HKD500,000	HKD500,000
	HKD100,000	HKD100,000

Please pay attention to the relevant fees and charges when using ATM services overseas and at non-HSBC Group's ATM network in Hong Kong. For details, please refer to the "Bank tariff guide for HSBC Wealth and Personal Banking Customers" at www.hsbc.com.hk or contact our staff.

* Maximum daily limits for transactions are subject to change. For the latest payment limits, please visit www.hsbc.com.hk/transfer-payments/forms/ and refer to "Factsheet of Master Limits for Transfers & Bill Payment". In case of discrepancy, the information on the website shall prevail.

[†] Overseas ATM daily transfer limit (to non-registered accounts) for all ATM/Debit Cards and credit cards was pre-set to HKD0. Please perform activation in advance by setting the overseas daily transfer limit for overseas ATM transfer service.

[‡] Overseas ATM daily withdrawal limit (including cash advance) for all ATM/Debit Cards and credit cards was pre-set to HKD0. Please perform activation in advance by setting the daily limit for overseas ATM cash withdrawal services. The maximum amount you can withdraw per transaction varies with the individual ATM. You may need to make multiple transactions to withdraw up to the maximum daily limit.

[§] For fees and charges on ATM transactions and card replacement fees, please contact HSBC branches, our hotline or visit HSBC website.

Notes:

- You can enjoy HSBC One as a free integrated account with no Total Relationship Balance (TRB) requirement.
 - The following is a summary of items/services that are included in the calculation of your Total Relationship Balance (TRB):
 - Hong Kong Dollar/Renminbi/foreign currency deposits
 - Market value of the following investments: Local and Overseas Securities, Unit Trusts, Bonds, Certificates of Deposit, Equity-linked Investments, Structured Notes, Monthly Investment Plan (Stocks/Unit Trusts) and Wayfoong Statement Gold
 - Deposit amounts of Deposit Plus and Structured Investment Deposits
 - Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards)
 - Life insurance** with savings or investment component^{††}
 - HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances which are administered by The Hongkong and Shanghai Banking Corporation Limited
 - You can earn bonus interest on your Hong Kong Dollar savings account when your TRB reaches a designated amount.
 - There may be a time lag before the value of certain investment transactions (i.e. Initial Public Offering subscriptions for Securities, Bonds, Open-end Funds and Certificates of Deposit) and life insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB in the bank's record.
 - To determine your overall TRB in sole capacity, the applicable TRB of all your personal sole account(s)^{††} and all of your joint account(s)^{§§} will be included in the calculation. To determine your overall TRB in joint capacity, the applicable TRB of all your joint account(s)^{§§} held with the same joint account holder(s) will be included in the calculation. All life insurance, MPF and ORSO Defined Contribution Scheme policies are held under personal sole account only, and these account balances shall not be included in the TRB calculation in joint capacity.

** The Hongkong and Shanghai Banking Corporation Limited is an insurance agent of HSBC Life (International) Limited, through whom life insurance plans are provided. All life insurance plans are underwritten by HSBC Life (International) Limited. HSBC Life (International) Limited is a wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited.

^{††} For life insurance with savings or investment component:

a. Investment-linked life insurance policies include the total cash value of the policies;
 b. Other life insurance policies include the total cash value of the policies OR total premium paid less than any annuity payments received (if applicable), whichever is higher.

^{‡‡} All these accounts must be held or registered under the same name(s) and identity number(s).

^{§§} Your name and identity number held or registered under these joint accounts must be the same as that held or registered under your sole account.

2. Maximum Daily Limits
To set or raise limits
The following limits will be set as zero for digital and self-service banking channels for new customers:
- Small-value payment limit (only available on HSBC Digital Banking).
 - Sub-limits for fund transfers to non-registered third party accounts via HSBC Digital Banking, and phone banking services.
 - Service sub-limits for bill payments to merchants in categories of Securities Brokers and Sports and Leisure via HSBC Digital Banking, phone banking or ATM.
- For customers who wish to set or raise the limits, please log on to HSBC Online Banking by using Mobile Security Key*, or download the application forms available at www.hsbc.com.hk, or contact any HSBC branch in Hong Kong.
- Small-value payment limit (up to HKD10,000) can be set or raised by logging on to HSBC Online Banking and HSBC HK Mobile Banking app with Mobile Security Key*.
- To lower limits
If you wish to lower any of the limits for the following, please log on to HSBC Online Banking by using Mobile Security Key*:
- Limits on each channel for transferring funds to non-registered third party accounts via digital and self-service banking channels.
 - Service sub-limits for bill payments.
 - Maximum daily limits for transfers to non-registered third party accounts or bill payments.
 - Small-value payment limit (you can also manage this limit via HSBC HK Mobile Banking app).
- Automated reset to zero limits
Your transfer limits to non-registered third party accounts through HSBC Digital Banking or phone banking services will be reset to zero if:
- You haven't logged on to that channel for 6 consecutive months.
 - You haven't used the service via that channel for 13 consecutive months.
 - You use your ATM PIN to reset your phone banking PIN through HSBC Personal Banking Hotline (applicable to phone banking).
- Your service sub-limits will be reset to zero if you have not logged on to that channel for 6 consecutive months or have not used the service at that channel for 13 consecutive months. If you wish to reactivate the limits, please log on to HSBC Online Banking by using Mobile Security Key*, or download the application forms available at www.hsbc.com.hk or contact any HSBC branch.
3. Any accounts not linked to an ATM card (including same name sole accounts) are considered non-registered third party accounts. To register third party and joint accounts, please log on to HSBC Digital Banking[†]. To effect third party fund transfers via phone banking, HSBC Digital Banking, please manage transaction limits via Online Banking.
4. The maximum daily transfer limit of HKD400,000 to be shared by all the available channels (the respective maximum sub-limit for local ATM, HSBC Digital Banking is HKD400,000, and for overseas ATM and phone banking is HKD50,000).
5. Maximum daily limit to be shared with ATM, phone banking, and HSBC Digital Banking.

6. Fund transfers to non-registered accounts via ATM is only available within and between HSBC and Hang Seng Bank accounts and for ATMs in Hong Kong only. For fund transfer to non-registered accounts via overseas HSBC ATMs, it is only available within and between HSBC accounts. The overseas ATM daily transfer limit (to non-registered accounts) for all ATM/Debit Cards and credit cards was pre-set to HKD0. Please log on to HSBC Online Banking or HSBC HK Mobile Banking app by using the Mobile Security Key*, or download the application forms available at www.hsbc.com.hk, or contact any HSBC branch in Hong Kong for activation.
7. You can activate a service sub-limit for bill payments to merchants in the category of Sports and Leisure up to HKD50,000 via the betting terminal at The Hong Kong Jockey Club.

(3) Security Tips for HSBC Digital Banking, phone banking and ATM

Password/PIN/Username/Security Device/Mobile Security Key* protection

- For your own security, it is important that you keep your password/PIN/Username confidential. You should also change your password/PIN regularly.
- Make sure no one sees your password/PIN/Username at all times.
- Keep your PIN/password and your ATM/Debit Card separate at all times.
- When choosing your password/PIN, do not use your identity card number, telephone number, mobile number, birthday or commonly used number sequences such as 888888 and 123456, or add 00 to these numbers.
- Do not use the same or similar password/PIN/Username for different banking or online services.
- Memorise your password/PIN/Username and never write it down. Keep it private and do not disclose it to anyone.
- Under no circumstances will our bank staff, the police or any genuine parties ask for your password/PIN.
- HSBC will never contact you and ask for your log on details and personal information for Digital Banking, phone banking or ATM services. These include your Username, password, PIN, account number, identification/passport number, address, phone number, etc.
- HSBC will never disclose such information in our emails other than your name for personalisation purposes, nor ask you to confirm any personal data by replying to our email[‡].
- When you call us, you may be asked to disclose your Personal Internet Banking Username or input your phone banking PIN for authentication. Do not mention your PIN/password during the call, as no call centre representative will ever ask for this over the phone. If you have forgotten your PIN, a few questions relating to your personal information (NOT your passwords or PIN) will be asked for authentication.
- Keep your Security Device in a safe and secure place.
- Never personalise your Security Device in a way that would allow others to specifically associate it with you (i.e. name, address, etc.).
- DO NOT use the yellow button on the Security Device during LOGON. Yellow button is mainly for transferring funds to a third party.
- Never enter digits that you are unfamiliar with into the Security Device for transaction signing with the yellow button.
- You should always take care to verify the account number of the beneficiary before effecting payment to a third party.

* Mobile Security Key is equivalent to the physical Security Device. Both provide extra protection for your accounts and transactions. Mobile Security Key is a feature within the HSBC HK Mobile Banking app and is used to generate a unique, one-time use security code in order to log on to HSBC Digital Banking and access the full range of Digital Banking services. It also makes logging on to the HSBC HK Mobile Banking app quicker and easier. Biometric authentication is an easy alternative to using your Mobile Security Key password. It allows you to log on and confirm transactions with your biometric credentials on compatible devices, please visit www.hsbc.com.hk/mobilesecuritykey

[†] This service is only available to customers with the new Security Device, issued since November 2010.

[‡] The only exception is when responding to your enquiry, our Customer Service Officers may contact you via secured message whereby some personal information is required. In such case, please note that the message will be sent through and stored in an encrypted form in our secure HSBC Digital Banking and you are required to log on using your Username and password to access such message.

HSBC Digital Banking Usage Precautions

- Protect your computer
 - Install anti-virus/anti-spyware software on your computer to protect it from known viruses or spyware. The software should be updated regularly to ensure that you have the latest protection.
 - Install a personal firewall on your computer. It is designed to help prevent hackers from accessing the computer it is installed on. When installing such software, follow the manufacturer's recommendations for a "conservative" access control.
 - Download and apply security updates and patches to the PC/browser when they are made available.
- Protect yourself
 - Never access HSBC Online Banking from public places or from shared computers such as those in cyber cafes or public libraries.
 - Close all browser windows before you log on to HSBC Online Banking. While you are in a logged on session, we recommend that you do not open other internet browsers and access other websites. This can help to ensure your financial information is protected and blocked from unauthorised access via another website.
 - Disable the "AutoComplete" function to protect against unauthorised access to your accounts and to prevent others from making banking transactions without your knowledge, as your computer may be used by others.
 - Check your last log on date, time and status displayed on the page after you have successfully logged on to HSBC Online Banking. If you suspect anything suspicious, please contact HSBC immediately.
 - Use the "LOGOFF" button to exit. Do not exit by closing the window.
 - Never leave an HSBC Online Banking session unattended at any time.
 - Disconnect from the internet when you have finished using it. Avoid leaving your connection on, especially with broadband access, unless you're actively using it.
 - For the full set of security tips of HSBC online banking, please visit <https://www.hsbc.com.hk/help/cybersecurity-and-fraud/>

HSBC Mobile Banking Usage Precautions

- Do not store your Personal Internet Banking username and password or Mobile Security Key* password on your mobile handsets.
- Install and update the latest anti-virus and anti-spyware software regularly on your mobile handsets, whenever they are available.
- Avoid sharing your mobile handsets with others and use your own handset to log on to HSBC Mobile Banking.
- Do not leave your handset unattended after logging on to online or mobile banking. Always log off properly when you are finished with it.
- If your Mobile Security Key* activated handsets are lost or stolen, call us and we will immediately suspend your Digital Banking to prevent anyone else from accessing your account.
- Set up auto-lock and enable passcode lock to prevent unauthorised access of your handsets.
- When using Wi-Fi connection, use trusted Wi-Fi networks or service providers and enable security protection such as Wi-Fi Protected Access (WPA), if possible.
- Don't use any jailbroken or rooted handsets, which may have security loopholes, to log on to HSBC Mobile Banking.
- Don't install applications from untrustworthy sources on your mobile handsets.
- For the full set of security tips of HSBC Mobile Banking, please visit <https://www.hsbc.com.hk/help/cybersecurity-and-fraud/>

Phone Banking Usage Precautions

- Do not access phone banking from phones which are shared with other users. These phones may log your input, including account number and PIN, in the memory.
- Avoid using phones under special control systems that may keep the call details, e.g. hotel phone systems will retain the records for billing purposes.
- Be alert – only use phones located in secure and reputable places, especially if you intend to perform phone banking transactions.

ATM

- Keep your ATM/Debit Card safe. Report lost card immediately through our HSBC Personal Banking Hotline (852) 2233 3000 or visit any HSBC branch in Hong Kong if you lose your ATM/Debit Card.
- Never give your ATM/Debit Card to anyone.
- If you observe any suspicious device (e.g. pin hole camera) or activity (e.g. shoulder surfing), contact our bank staff during office hours or call our HSBC Personal Banking Hotline (852) 2233 3000.
- Cover the keypad while you enter your PIN.
- Remember to remove all your belongings, e.g. ATM/Debit Card, cash and receipt, if any, before you leave the ATM.
- Cancel the transaction if you notice anything suspicious or if any other problem arises.
- Do not accept assistance from strangers. If you encounter any problems at the ATM, contact the bank.
- Only count your cash in secure surroundings.
- If you want to keep a record of the transaction, please retain your receipt and do not leave it at, or near, the ATM.
- Check the transactions on your statement.
- Do not place your ATM/Debit Card close to any magnetic material, e.g. electronic devices, mobile phones, etc.
- Remember to take your ATM/Debit Card after each transaction.
- When you are instructed to take your card from the ATM, do not push it back into the "Insert Card" slot.
- The use and operation of our ATMs located in different countries and territories around the world may vary. It is therefore important that you read and follow the corresponding ATM instructions carefully.
- Refer to the security advice provided by the bank from time to time.

(4) Credit Facilities (including Mortgages, Personal Instalment Loans, Revolving Credit Facilities, Overdraft Services, Credit Cards etc.)

Please carefully assess your financial condition, financial needs and repayment ability, and understand the terms clearly before committing to any credit facilities.

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

* Mobile Security Key is equivalent to the physical Security Device. Both provide extra protection for your accounts and transactions. Mobile Security Key is a feature within the HSBC HK Mobile Banking app and is used to generate a unique, one-time use security code in order to log on to HSBC Digital Banking and access the full range of Digital Banking services. It also makes logging on to the HSBC HK Mobile Banking app quicker and easier. Biometric authentication is an easy alternative to using your Mobile Security Key password. It allows you to log on and confirm transactions with your biometric credentials on compatible devices, please visit www.hsbc.com.hk/mobilesecuritykey

Investors should read the terms and conditions contained in the relevant offering documents in particular “Important Risk Warning” and “Risk Disclosure”. Content of “Important Risk Warning” and “Risk Disclosure” is updated on a regular basis. For details of individual investment products, please refer to the relevant individual product materials.

IMPORTANT RISK WARNING

- Unit Trusts, Bonds, and structured products (including Equity Linked Investments, Structured Notes, Deposit Plus, Structured Investment Deposits and Capital Protected Investment Deposits) are investment products. Together with Certificates of Deposit (CDs), they are NOT equivalent to time deposits. Some Unit Trusts and Structured Products may involve derivatives. The investment decision is yours but you should not invest unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- The price of products may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling the products.
- In the worst case scenario, the value of the products may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
- Issuer’s Risk – Bonds, CDs, structured products are subject to both the actual and perceived measures of credit worthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario, you might not be able to recover the principal and interest/coupon if the issuer defaults on the Bonds, CDs and Structured Products.
- Investors should not make investment decisions based on this material alone.
- Investment involves risks. Past performance of products is no guide to future performance. For details of the products, the related fees and charges and risk factors, please refer to the individual product materials and/or offering materials.
- Currency conversion risk – the value of your foreign currency and RMB products will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB payments to other currencies at an exchange rate that is less favourable than that exchange rate in which you made your original conversion to foreign currency and RMB, you may suffer loss in principal/ investment.
- RMB denominated products are subject to liquidity risk as there may be no regular trading and active secondary market for RMB Income Instruments. The bid and offer spread of the price of RMB Income Instruments may be large, so investors may incur significant trading and realisation costs and may suffer losses accordingly.
- Warrants and CBBCs are non-collateralised products. The price of the Warrants/CBBCs may fall in value as rapidly as it may rise and investors may sustain a total loss of their investment. Prospective investors should ensure that they understand the nature and risks and seek for professional advice where applicable.
- Additional risks are disclosed in the “Risk Disclosure” section. Please refer to “Risk Disclosure” section for details.

Structured Investment Deposits, Deposit Plus, Capital Protected Investment Deposits and CDs are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong. Deposit Plus is NOT principal protected.

Important:

The HSBC HK Easy Invest App (“Easy Invest”) and the contents of this material/correspondence are provided by The Hongkong and Shanghai Banking Corporation Limited (“HSBC HK”) for the use of existing HSBC HK customers only. You should download Easy Invest only if you are an existing HSBC HK customer. Easy Invest is not intended for download, or use, by any person in any jurisdiction where such download or use would be contrary to any law or regulation of such jurisdiction or where HSBC HK is not licensed or authorised to provide Easy Invest and/or any of the Services.

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RISK DISCLOSURE

Unit Trusts

- In the worst case scenario, the value of the funds may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
- Funds which are invested in certain markets and companies (e.g. emerging, commodity markets and smaller companies etc.) may also involve a higher degree of risk and are usually more sensitive to price movements.
- Credit Risk/Interest Rate Risk – a fund that invests in fixed income securities may fall in value if interest rates change, and is subject to the credit risk that issuers may not make payments on such securities. Price of the fund may have a high volatility due to investment in financial derivative instruments and may involve a greater degree of risk than in the case with conventional securities.
- Counterparty Risk – a fund will be exposed to credit risk on the counterparties with which it trades in relation to financial derivative instrument contracts that are not traded on a recognised exchange. Such instruments are not afforded the same protections as may apply to participants trading financial derivative instruments on organised exchanges, such as the performance guarantee of an exchange clearing house. A fund will be subject to the possibility of insolvency, bankruptcy or default of a counterparty with which a fund trades such instruments, which could result in substantial loss to a fund.

Bonds and Certificates of Deposit (“CDs”)

- Bonds/CDs are mainly medium to long term fixed income products, not for short term speculation. You should be prepared to hold your funds in bonds/CD for the full tenor. You could lose part or all of your principal if you choose to sell your bonds/CDs prior to maturity.
- It is the issuer to pay interest and repay principal of bonds/CDs. If the issuer defaults, the holder of bonds/CDs may not be able to receive back the interest and principal. The holder of bonds/CDs bears the credit risk of the issuer and has no recourse to HSBC unless HSBC is the issuer itself.
- Indicative price of bonds/CDs are available and bonds/CDs price do fluctuate when market changes. Factors affecting market price of bonds/CDs include, and are not limited to, fluctuations in Interest Rates, Credit Spreads, and Liquidity Premiums. The fluctuation in yield generally has a greater effect on prices of longer tenor bonds/CDs. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling bonds/CDs.
- If you wish to sell bonds/CDs, the Bank may repurchase them based on the prevailing market price under normal market circumstances, but the selling price may differ from the original buying price due to changes in market conditions.
- There may be exchange rate risks if you choose to convert payments made on the bond/CDs to your home currency.
- The secondary market for bonds/CDs may not provide significant liquidity or may trade at prices based on the prevailing market conditions and may not be in line with the expectations of holders of bonds/CDs.
- If bonds/CDs are early redeemed, you may not be able to enjoy the same rates of return when you use the funds to purchase other products.

Stocks

- Investment involves risk. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and relevant circumstances. The price of stocks may move up or down. Losses may be incurred as well as profits made as a result of buying and selling stocks.
- The Bank does not provide investment advice. Investment involves risk. The price of stocks may move up or down. Losses may be incurred as well as profit made as a result of buying and selling stocks.

China A Shares

Investment in China A Shares through Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect involves risks. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and relevant circumstances. The price of securities may move up or down. Losses may be incurred and profits may be made as a result of buying and selling securities.

• Pre-Trade Checking

You must ensure that there are sufficient available shares in your account to cover any proposed sell order under Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect. Otherwise, your sell order may be rejected.

• Settlement

Northbound trades will follow the A share settlement cycle of the relevant Mainland market, where settlement of shares will occur on T day free of payment, and settlement of funds will be effected on T+1 day.

Although the transfer of shares precedes the transfer of cash under Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect, title to the shares will not be released until receipt of confirmation of payment (normally on T+1 day). Where the purchase is pre-funded (by way of a debit of cash in your account and a corresponding cash prepayment by the Bank to HKSCC), shares may be released on T day.

• Quota Restrictions

As at May 2018, the Daily Quota (which limits the net value of Northbound buy trades on each trading day) is set at RMB52 billion for each China A Share market. The Aggregate Quota and/or the Daily Quota may be revised by the PRC authorities from time to time without prior notice.

As a result of the quota restrictions, there is no assurance that a buy order can be successfully placed through Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect.

• Restriction on Day Trading

If you buy shares on T day, you may be able to sell only on or after settlement of the buy trade has been completed (normally on T+1 day).

• Disclosure of Interests

If you hold or control 5% or more* of the issued shares of a PRC listed company, you must disclose such interest. If there is any change in your shareholding of 5% or more*, or if a change results in your shareholding falling below 5%, you also have disclosure obligations.

• Short Swing Profit Rule

If you own 5% or more* of the issued shares of a PRC listed company, you must return to the company any profit made from a sale of shares within six months of the purchase thereof (or vice versa).

• Foreign Ownership Limits

A single foreign investor's shareholding in a PRC listed company must not exceed 10%. The aggregate of all foreign investors' shareholding in a PRC listed company must not exceed 30%. The foreign ownership limits may have an adverse effect on the liquidity and performance of an investment in China A Shares. As a result, you may suffer losses through your trading or investment in China A Shares.

Renminbi related products Risk Disclosure

- There may be exchange rate risks if you choose to convert payments made on securities/bonds/CDs to your home currency.
- RMB products may suffer significant losses in liquidating the underlying investments if such investments do not have an active secondary market and their prices have large bid/offer spreads.
- In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies.

Currency Conversion

- 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.

Mandatory Provident Fund

- Investments involve risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure.

This document does not set out all the key risks to Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect. For further information, you should refer to the risk disclosures and other terms set out in (i) China A Shares Service Factsheet - Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect Product Fact Sheet and (ii) the China Connect / Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect Terms and Conditions.

The remuneration for sales staff is determined based on the 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.

Making available to you any advertisements, marketing or promotional materials, market information or other information relating to a product or service shall not, by itself, constitute solicitation of the sale or recommendation of any product or service. If you wish to receive solicitation or recommendation from us, please contact us and, where relevant, go through our suitability assessment before transacting.

The above life insurance plans are not equivalent or similar to any kind of deposit. If the policyholder discontinues and/or surrenders the insurance plan in the early policy years, the amount of the benefit he/she will get back may be considerably less than the amount of the premium he/she has paid.

You are subject to the credit risk of HSBC Life (International) Limited. Your premiums paid will form part of the Company's assets. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only. This product is a product of the Company but not HSBC and it is intended only for sale in the Hong Kong SAR.

HSBC Life (International) Limited is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries.

The above life insurance plans are underwritten by HSBC Life (International) Limited ("HSBC Life"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Hongkong and Shanghai Banking Corporation Limited ("the Bank") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The above products are products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details and related charges, please refer to the relevant brochures and policy provisions.

The general insurance plans are underwritten by AXA General Insurance Hong Kong Limited ("AXA"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

The information in this document does not constitute a solicitation or recommendation for making any deposit or an offer for the purchase or sale or investment in any products referred to herein. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and circumstances. This material has not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority in Hong Kong.

The information contained in this brochure was updated in October 2020. It is for reference only and is not intended to replace the full terms and conditions. The full terms and conditions will prevail in the event of any inconsistency.

* Calculated on an aggregate basis, i.e., across both domestically and overseas issued shares of the PRC listed company, whether the relevant holdings are through Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect, QFII/RQFII regime or other investment channels.

About HSBC

Established in 1865, The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group – one of the world’s largest banking and financial services organisations. It is the largest bank incorporated in Hong Kong and one of Hong Kong’s three note-issuing banks. It is a wholly-owned subsidiary of HSBC Holdings plc, the holding company of the HSBC Group, which is listed on the London, Hong Kong, New York, Paris and Bermuda stock exchanges.

We aim to be where the growth is, connecting customers to opportunities, enabling businesses to thrive and economies to prosper, and ultimately helping people to fulfil their hopes and realise their ambitions.

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