



Terms and Conditions for HSBC's Personal Instalment Loan x MoneyHero Promotion

When can you enjoy the offer

1. The promotional period for the offer is from 12 June 2025 to 5 August 2025 (both dates inclusive).

What is the offer

2. You can enjoy additional cash rebate of up to HK\$6,000 for your approved application of Personal Instalment Loan ("Loan") if you successfully complete the Registration for the offer via the designated registration form on our public website and submit a Loan application via HSBC Online Banking or the HSBC HK App during the promotional period.

How can you enjoy the offer

3. MoneyHero Exclusive Offer:

You will be eligible for an additional cash rebate of up to HK\$6,000 if you:

- (a) successfully register* for the offer via the designated registration form on our public website by entering the exclusive promotional code (MHHSBC), and
- (b) successfully submit a Loan application via HSBC Online Banking or the HSBC HK App and the Loan is approved with a repayment period of 24 months or above during the promotional period. The additional cash rebate amounts for different Loan amounts are as follows:

Approved Loan Amount (HK\$)	Additional Cash Rebate (HK\$)
\$100,000 - \$199,999	\$500
\$200,000 - \$299,999	\$1,000
\$300,000 - \$999,999	\$2,000
\$1,000,000 or above	\$6,000

- * Offer registration must be completed before you submit the Loan application (based on Hong Kong time and determined by the time of receipt by our servers).

Read before you enjoy the offer

4. You are entitled to enjoy the above offer only once under this Promotion.
5. You only need to register once during the promotional period. Completion of the Registration does not guarantee the eligibility of the offer.
6. The additional cash rebate will be credited to your Loan repayment account on or before 30 November 2025 (the "Offer Credit Date") without further notice. You have to ensure your Loan repayment accounts are still valid on the Offer Credit Date in order to enjoy the offer.
7. Fraud and/or abuse will result in the forfeiture of your eligibility to participate in this Promotion. We further reserve the right to require you to return to us any cash rebate earned under this Promotion or deduct the same from your account.
8. If you cancel your Loan or early repay the Loan on or before the Offer Credit Date, you will not be eligible for the offer. You shall be required to return to us any cash rebate earned under this Promotion. We further reserve the right to deduct the same from your account.
9. We can change or cancel the offer or amend the terms and conditions. Please visit our website for the latest details, availability and terms and conditions of the offer.
10. The dates and amount appearing in our record will be conclusive as to the date on which a Loan is approved, the date of registration of the MoneyHero Exclusive Offer or the amount of the Loan.
11. This Promotion is subject to the prevailing legal and regulatory requirements.
12. In case of any dispute arising out of this Promotion, our decision shall be final and conclusive.
13. No person other than the customer who enjoys this Promotion and us 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. Our employees and the employees of other members of the HSBC Group are not eligible for this promotion.
15. For the avoidance of doubt, all cash rebates are sponsored by us solely. MoneyHero Global Limited shall bear no liability to any and all matters related to the Loan application, the Loan, the cash rebate and this Promotion which are handled by us solely. For any enquiries about the Loan application, the Loan, the cash rebate and this Promotion, please contact us directly.
16. Nothing under these terms and conditions or this Promotion will deem, imply, signify or constitute that MoneyHero Global Limited is acting as our agent, intermediary or representative or otherwise soliciting business on behalf of us by way of other means.
17. These terms and conditions shall be governed and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). 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.

What these terms means

18. "MoneyHero Global Limited" incorporated and registered in Hong Kong with business registration number 61007938 whose registered office is at 31/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong. MoneyHero Global Limited operates the MoneyHero Website for the purpose of promoting its products and services to users.
19. "Registration" means the successful registration for the offer via the designated registration form on our public website by entering the exclusive promotional code (MHHSBC).

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

Reference number: Y25-U2-LPIL65/MH

Issued by The Hongkong and Shanghai Banking Corporation Limited

滙豐分期「萬應錢」x MoneyHero推廣之條款及細則

優惠推廣期

1. 優惠推廣期為2025年6月12日至2025年8月5日（首尾兩天包括在內）。

優惠詳情

2. 如您於推廣期內透過我們網頁上的指定登記表格成功完成優惠登記，並同時透過滙豐網上理財或HSBC HK App成功申請並獲批核分期「萬應錢」貸款（「貸款」），可獲享額外現金回贈高達港幣6,000元。

如何獲享優惠

3. MoneyHero獨家優惠：

您可獲享高達港幣6,000元的額外現金回贈，若您：

- (a) 於推廣期內經我們網頁上的指定登記表格以指定推廣碼（MHHSBC）成功完成優惠登記*；及
- (b) 於推廣期內經滙豐網上理財或HSBC HK App成功申請並獲批核還款期為24個月或以上的貸款，有關不同貸款額可獲得之額外現金回贈金額如下：

獲批核之貸款額 (港幣)	額外現金回贈 (港幣)
\$100,000 - \$199,999	\$500
\$200,000 - \$299,999	\$1,000
\$300,000 - \$999,999	\$2,000
\$1,000,000 或以上	\$6,000

* 優惠登記必須於遞交貸款申請之前完成（以香港時間及我們的伺服器接收時間為準）。

獲享優惠前須注意事項

4. 您於本推廣只可享優惠一次。
5. 您只須於推廣期內登記一次。成功登記並不代表我們已確認您符合獲得優惠的資格。
6. 額外現金回贈金額將全數於2025年11月30日或之前（「優惠過賬日」）存入您的貸款還款戶口，而不會作出通知。您須確保貸款還款戶口於優惠過賬日當天仍然生效，以享優惠。
7. 您如有任何舞弊或欺詐成分，我們會取消您獲取現金回贈的資格及保留要求您退回適用的推廣優惠下所獲享的現金回贈或自您的賬戶扣除同等金額以作抵扣的權利。
8. 您若於優惠過賬日當天或之前取消貸款或提前還款，將不可獲享優惠。如您選擇提前還款，將須退回適用的推廣優惠下所獲享的現金回贈或自您的賬戶扣除同等金額以作抵扣。
9. 我們可更改或終止優惠或修改條款及細則。有關最新之優惠內容、供應及條款及細則，請參閱我們的網頁。
10. 我們紀錄中的日期和金額將定為貸款批核日期、MoneyHero獨家優惠登記日期或貸款金額。
11. 此推廣受法律及監管條例約束。
12. 就本推廣如有任何爭議，我們保留最終決定權。
13. 除獲享此優惠之客戶及本行以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
14. 我們及滙豐集團成員的職員不可享有此推廣優惠。
15. 為免生疑問，所有現金回贈均由本行獨家提供。任何及所有有關貸款申請、貸款、現金回贈和本推廣的事宜，均由本行全權處理，MoneyHero Global Limited概不負責。如有任何關於貸款申請、貸款、現金回贈和本推廣的查詢，請直接與本行聯繫。
16. 本條款及細則或本推廣均不應視為、暗示、明示或構成MoneyHero Global Limited作為本行的代理人、中介人或代表，或以其他方式代本行招攬業務。
17. 本條款及細則受香港特別行政區（「香港」）法律所管轄，並按該等法律詮釋。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

詞彙定義

18. 「MoneyHero Global Limited」於香港註冊成立，商業登記號碼為61007938，註冊地址為銅鑼灣勿地臣街1號時代廣場二座31樓。MoneyHero Global Limited營運MoneyHero網站，旨在向用戶推廣其產品及服務。
19. 「登記」指透過我們網頁上的指定登記表格以指定推廣碼（MHHSBC）成功完成優惠登記。

借定唔借？還得到先好借！