

## How to enjoy the offer via HSBC HK App or HSBC Online Banking:

# Enter the 'Place a new time deposit' page:

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Place a new time deposit		Show offers	
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How much wou	erential new fund rates Learn more	in 6 months a HKD 6,000 earned	at 2.8% p.a.
for the preferring for the preferring for the preferring the preferring for the preferrin	erential new fund rates Learn more Ild you like to ne deposit?	in 6 months a HKD 6,000 earned	at 3.0% p.a.

Screen displays above shown are for reference and illustrative purposes only.

#### Terms and conditions for preferential existing fund time deposit rate for selected customers - Online Offer

#### When can you enjoy the Offer

1. The Offer is available to selected customers from time to time at our discretion.

#### What is the Offer

2. Eligible Customers can enjoy preferential interest rates when placing a time deposit through HSBC HK Mobile Banking App or HSBC Online Banking ("Eligible Channels") on and subject to these terms and conditions ("Offer").

For details of the Offer including the designated currencies, deposit periods and the respective latest interest rates, please logon to the Eligible Channels and refer to the 'Place a new time deposit' service. The details of the Offer titled, 'Exclusive for you - Preferential existing fund rates' will be shown to Eligible Customers upon clicking 'Show offers' when a deposit amount equal to or higher than the minimum deposit amount for a designated and available currency as referred to in clause 5 below is being entered ("Offer Details") under the "Designated time deposit Account(s)".

The interest rates are indicative only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. Deposits in different currencies, deposit periods, amounts and customer types will have different preferential time deposit interest rates. We will confirm and advise you the applicable interest rate at the time when the time deposit is placed.

"Designated time deposit Account(s)" refers to the time deposit account(s) of the integrated account(s) held by the Eligible Customers, based on the Bank's record.

## Who can enjoy the Offer

3. Selected HSBC customers of The Hongkong and Shanghai Banking Corporation Limited in the Hong Kong Special Administrative Region ("Hong Kong") (and its successors and assigns) ("HSBC" or the "Bank") who see the Offer Details under their Designated time deposit Account(s) at the Eligible Channels and/or receive the invitation SMS ("Eligible Customers").

## How can you enjoy the Offer

- 4. Eligible Customers can enjoy the Offer if you or the other joint owner(s) of the account have:
  - a. Successfully set up a time deposit at the Eligible Channels with the Designated time deposit Account(s) with reference to the Offer Details; AND
  - b. Successfully set up a time deposit with the currency, deposit period and deposit amount matching the conditions of the Offer during business hours of any business day in Hong Kong (excluding any holiday in the time deposit currency region)
- 5. The minimum deposit amount in different currencies you may make in order to enjoy the Offer is HKD200,000; USD25,000; RMB20,000; AUD/NZD/CAD/GBP25,000 respectively or such other minimum deposit amount stipulated in our invitation SMS to you as our selected customer or any other minimum deposit amount pre-defined at our discretion which may apply to you at the Eligible Channels. The Offer may not apply to all the currencies stated in this clause (HKD, USD, RMB, AUD, NZD, CAD and GBP), which availability is subject to our discretion from time to time.
- 6. You can enjoy the Offer more than once.
- 7. When you set up a time deposit instruction under the following conditions, the availability of the Offer will be subject to the same conditions in clause 4 at the time when the time deposit is eventually set up. If you are not eligible for the Offer by the time when the time deposit is eventually set up, we will proceed to set up the time deposit with our prevailing board rate and Integrated Account Preferential Rate (if applicable).
  - a. Place a forward-dated time deposit instruction,
  - b. Place a time deposit outside our service hours, or
  - c. Place a time deposit on a day other than a business day in Hong Kong or in the jurisdiction of the foreign currency in which the time deposit is denominated.

#### Read before you enjoy the Offer

- 8. For the details of the online business hours for time deposit, please visit our website.
- 9. When you enjoy the Offer by setting up a time deposit in your joint account(s), we may disclose such information to the other joint owner(s) of the account.
- 10. The Bank can change or cancel the Offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the Offer.
- 11. In case of disputes arising out of this Offer, our decision shall be final and conclusive.
- 12. The Bank writes these terms and conditions under Hong Kong law. In the event of discrepancies or inconsistencies between the English and Chinese versions of these terms and conditions, this English version shall apply and prevail.

#### **Risk Disclosure**

Currency conversion risk – 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.