



“HSBC One x T1 《League of One》” Lucky Draw Terms and Conditions (for Existing HSBC One customers)

Important Risk Warning

- The information shown in this document is neither a recommendation, an offer, nor a solicitation for any investment product or service. Investment involves risk. You should carefully consider whether any investment product or service mentioned herein is appropriate for you in view of your personal circumstances. Past performance is no guide to future performance. Investors should refer to the individual product explanatory memorandum or offering document for further details and risks involved. The price of investment products may move up or down. Losses may be incurred as well as profits made as a result of buying and selling investment products.
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Promotional Period

1. The promotional period for “HSBC One x T1 《League of One》” Lucky Draw (the **“Programme”**) is from 1 March 2024 to 30 June 2024 (both dates inclusive) (the **“Promotional Period”**). 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”**) reserves the right to change the Promotional Period at its discretion, and such change and its details would be announced on the respective Programme website.

What the offers are

Tickets

2. ONE HUNDRED (100) winners (the **“Winners”**) will be drawn randomly by computer for a Lucky Draw (the **“Lucky Draw”**) after Promotional Period. The allocation of Lucky Draw prizes (the **“Prizes”**) and their respective number of Winners are listed below:

| Prize(s) | Number of Winners |
|---|-------------------|
| TWO (2) tickets for the “HSBC One x T1 《League of One》” * *Seats are randomly assigned | 100 |

For the latest details of the Programme, please visit the website at www.hsbc.com.hk/One-T1.

How you can enjoy the offers

A. Basic Chance

3. A customer must fulfil the below requirements to be entitled to receive ONE (1) lucky draw chance of the “HSBC One x T1 《League of One》” tickets:
 - (a) Hold an HSBC One account (**“Applicable Account”**) as the sole or principal account (for joint accounts only) holder; and
 - (b) Be aged 18 or above on 1 March 2024; and
 - (c) Submit one Programme registration form by www.hsbc.com.hk/T1regform for once during the Promotional Period; and
 - (d) Transfer-in new fund of HKD5,000 or above (please refer to Clause 6 on the definition of new fund) under the Applicable Account in the same month of the registration form submission and maintains the new fund of HKD5,000 or above until the end of the Promotional Period; and
 - (e) Have a valid email address and mobile phone number under the Bank’s record and continue to maintain a valid email address and mobile phone number as at the date of reward fulfilment (see Clause 14 below); and
 - (f) Maintain opt-in on the “Transactions & Services” under the push notifications via HSBC HK App as at the date of reward fulfilment (see Clause 14 below).

4. The Basic Chance is not applicable to:

- (a) Customers who open/upgrade to a new HSBC One account as the sole account holder in the Promotional Period; or
- (b) Customers who terminate the Applicable Account before receiving the benefits of the Offer; or
- (c) Customers who terminate any of the investment accounts during the Promotional Period; or
- (d) The employees of the Bank; or
- (e) A citizen/resident/tax payer resident of the United States of America (US).

B. Maximum Chances

5. A customer must fulfil the below requirements to be entitled to receive a total of FIVE (5) lucky draw chances of the "HSBC One x T1 «League of One»" tickets:
- (a) Customers needs to complete the requirement for the Basic Chance; and
 - (b) Completes any of the designated banking activities on item (a) or (b) in Table 1 below; and
 - (c) Continues to maintain the banking product/service as at the date of reward fulfilment (see Clause 14 below).

Table (1)

| Item | Product/Service | Detailed requirement(s) for each eligible mobile banking transaction/activity |
|------|--------------------|---|
| a | Credit Cards | <ul style="list-style-type: none">• Apply with successful approval for any one of the following primary HSBC Credit Cards:<ul style="list-style-type: none">(a) HSBC Red Credit Card(b) HSBC Visa Signature Card(c) HSBC Visa Platinum Card(d) HSBC Pulse UnionPay Dual Currency Diamond Credit Card(e) HSBC UnionPay Dual Currency Credit Card(f) HSBC Visa Gold Card(g) HSBC Visa Gold Card for Students(h) HSBC EveryMile Credit Card |
| b | Investment Account | <ul style="list-style-type: none">• Open an investment account |

6. Definitions: in this promotion,

- (a) "**Average Daily TRB**" refers to the average daily total relationship balance in a full calendar month from the first day to the last day of the calendar month (both days inclusive).
 - (b) "**New Fund**" refers to the net growth in the Eligible Customer's Average Daily TRB, by comparing the Eligible Customer's Average Daily TRB in the calendar month before submitting the Programme registration form against his/her Average Daily TRB in the last month of the Promotional Period, according to the Bank's records.
7. Total Relationship Balance (**'TRB'**) includes:
- 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.
- * For life insurance with savings or investment component:
- Investment-linked life insurance policies include the total cash value of the policies;
 - Other life insurance policies include the total cash value of the policies OR total premium paid less any annuity payments received (if applicable), whichever is higher.

To determine the overall TRB of an Eligible Customer, the applicable TRB of all personal sole account(s) and joint account(s) (where the same Eligible Customer is the principal account holder) under the same name and identity document number of the Eligible Customer will be included in the calculation. All life insurance, MPF and ORSO Defined Contribution Scheme policies are held under personal sole account only, the account balances shall not be included in the TRB calculation in joint capacity. 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 Deposits) 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.

Examples (for reference only)

Customer A – Customer submitted registration form in March 2024, transferred-in designated amount of new fund in the same month (i.e. March) and maintained until the end of the Promotional Period, the net growth of the Average Daily TRB is HKD5,000. Given that he/she fulfils the requirement of Clause 3 and 4, the customer is eligible for the Basic Offer.

| Monthly Average Daily TRB | | | | | New Fund Amount |
|---------------------------|-------------------|-------------------|-----------------|------------------|---|
| February 2024 (a) | March 2024 (b) | April 2024 (c) | May 2024 (d) | June 2024 (e) | Net growth in the Average Daily TRB during Promotional Period (e)-(a) |
| HKD10,000 | HKD15,000 | HKD15,000 | HKD15,000 | HKD15,000 | HKD5,000 |

Customer B – Customer submitted registration form in May 2024, transferred-in designated amount of new fund in the same month (i.e. May) and maintained until the end of the Promotional Period, the net growth of the Average Daily TRB is HKD6,000. Given that he/she fulfils the requirement of Clause 3 and 4, the customer is eligible for the Basic Offer.

| Monthly Average Daily TRB | | | New Fund Amount |
|---------------------------|-----------------|------------------|---|
| April 2024 (a) | May 2024 (b) | June 2024 (c) | Net growth in the Average Daily TRB during Promotional Period (c)-(a) |
| HKD10,000 | HKD16,000 | HKD16,000 | HKD6,000 |

Customer C – Customer submitted registration form in April 2024 and transfer-in designated amount of new fund in the same month (i.e. April), but he/she withdrew the new funds before the end of the Promotional Period. Since the net growth of the Average Daily TRB is HKD2,000 only, the customer is ineligible for the Basic Offer.

| Monthly Average Daily TRB | | | | New Fund Amount |
|---------------------------|-------------------|-----------------|------------------|---|
| March 2024 (a) | April 2024 (b) | May 2024 (c) | June 2024 (d) | Net growth in the Average Daily TRB during Promotional Period (d)-(a) |
| HKD10,000 | HKD18,000 | HKD12,000 | HKD12,000 | HKD2,000 |

- Each Eligible Customer can only receive a maximum of FIVE (5) lucky draw chances and/or TWO (2) tickets of the "HSBC One x T1 «League of One»".
- If customer submitted the Programme registration form more than once, HSBC would count the month of first submission as the eligible month of registration for calculating the New Fund.
- Bank's Record:** The dates and amount appearing in the Bank's record will be conclusive as to the date on which an Applicable Account was opened, terminated or upgraded and the amount of balances/number of transactions carried out.
- Personal Data:** Customers who are new to HSBC One and open an Applicable Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes set out in the Data Privacy Notice and that they will be subject to the Integrated Account Terms and Conditions upon becoming a holder of an Applicable Account. Existing HSBC One customers who are upgrading their existing accounts to an Applicable Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes set out in the Data Privacy Notice and that they will continue to be subject to the Integrated Account Terms and Conditions upon upgrading to an Applicable Account. For details of the Data Privacy Notice, please visit the HSBC website [Select "Banking" > "Important Notices" > "Privacy and Security"]; for the Integrated Account Terms and Conditions, please refer to the HSBC website – HSBC One for details.
- No person other than the customer who enjoys the Programme prizes in the promotion and the Bank 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 Promotional Terms and Conditions.

Read before enjoying the offers

13. An Eligible Customer's personal information in the Bank's record must be updated and valid during the Promotional Period and as at the date of reward fulfilment in order for the Eligible Customer to be entitled to the offers.
14. The Winners will be notified by correspondence (the **"Winner Announcement Channels"**) which will be sent on or before 31 August 2024 to the Winners via SMS and/or email and/or push notifications on the HSBC HK App according to Bank's record as at the date of reward of fulfilment. An announcement will also be made on the HSBC website www.hsbc.com.hk/one on the winner announcement date stated.
15. The Bank reserves the right to replace the Prize with any alternative gift without prior notice.
16. The Prizes (or any alternative gift) offered under this Lucky Draw cannot be transferred to others and converted to cash.
17. The Prizes are not replaceable in the event of any loss or damage.
18. The Bank has the sole and absolute discretion in determining a person's eligibility to receive the Offer. If the Bank discovers at any time, whether after or during the Promotional Period, that any person has failed to comply with these terms and conditions, the Bank is entitled to disqualify the person from participating in the Programme and receiving the offers.
19. The Bank further reserves the right to exclude an Eligible Customer who violates these terms and conditions, tampers with the Programme, engages in abusive, deceit or fraudulent behavior in relation to the Programme or makes false representations or statements or violates applicable law or regulations. If an Eligible User is excluded, the offers and Prizes may be subsequently revoked and reclaimed.
20. It is the Eligible Customer's responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost relating to the award of the Cashback, and the Bank shall have no responsibility in respect thereof.
21. In the event of any dispute arising from the Programme, the decision of the Bank shall be final and conclusive.
22. The Bank reserves the right to change these terms and conditions and terminate the Programme at any time without prior notice and the Bank accepts no liability for any such change, withdrawal and termination. The latest details of the Programme and the revised terms and conditions will be made available on our website as soon as practicable.
23. The Programme is held within Hong Kong. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong and each Eligible Customer submits to the exclusive jurisdiction of the courts of Hong Kong.
24. In the event of any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.

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