

**HSBC One X Wealth Coach– COLLAR Limited Souvenir Lucky Draw (“Lucky Draw”) Terms and Conditions****Important Risk Warning**

- Unit Trusts, Bonds, structured products (including Equity Linked Investments, Structured Notes, Deposit Plus, Structured Investment Deposits and Capital Protected Investment Deposits) are investment products and some Unit Trusts and structured products may involve derivatives. Together with Certificates of Deposit (CDs), they are NOT equivalent to time deposits. 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 securities/structured 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 securities/structured 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).
- 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/deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB products 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.
- Additional risks are disclosed in the “Risk Disclosure” section. Please refer to “Risk Disclosure” section for details.

**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.**

1. **Promotional Period:** 30 June 2022 to 31 July 2022 (both dates inclusive).
2. Who can enjoy the Promotion: The offers under this promotion (collectively, the “Offers”) are exclusive to personal customers who fulfil all the following requirements (the “Eligible Customer”):
  - (a) be aged 18 or above on 30 June 2022;
  - (b) not a citizen/resident/tax payer resident of the United States of America (U.S.);
  - (c) successfully (i) opens or converts to HSBC One account (“**Applicable Account**”) with The HongKong and Shanghai Banking Corporation Limited in Hong Kong Special Administrative Region (“**Hong Kong**”) (and its successors and assigns) (the “**Bank**” or “**HSBC**”) through a Hong Kong branch or HSBC HK App, or (ii) hold an HSBC One account (such HSBC One is referred to as “**Applicable Account**”), in either cases as sole accountholder or as the principal accountholder (if a joint account) before 30 June 2022 and during the Promotional Period; and
  - (d) continues to hold the Applicable Account as at the date of reward fulfilment.
3. **Definitions: In this promotion,**  
“**New to HSBC One Customer**” is an Eligible Customer who opened or converted to an HSBC One account during the entire Promotional Period.  
“**Existing HSBC One Customer**” is an Eligible Customer who is an existing HSBC One accountholder before 30 June 2022 and during the entire Promotional Period.
4. **Who cannot enjoy the Promotion:**
  - (a) Eligible Customers who terminate the Applicable Account through which the designated transaction was conducted or convert such Applicable Account to an Integrated Account – HSBC Jade/HSBC Premier before the date of reward fulfilment; and

- (b) Employees of the Bank. All Hong Kong permanent and contract employees of HSBC Hong Kong and other Group Subsidiaries. Group subsidiaries include the following: HSBC Broking Services (Asia) Ltd; HSBC Global Asset Management (Hong Kong) Ltd; HSBC Global Services (Hong Kong) Ltd; HSBC Insurance (Asia) Ltd; HSBC Trustee (Hong Kong) Ltd; and
- (c) Citizen, resident or taxpayer resident of the United States of America (U.S.).
5. **Bank's Records:** The dates and amounts appearing in the Bank's record will be conclusive as to the date on which an Applicable Account was opened, terminated or converted and amount of balances/number of transactions carried out.
6. **Personal Data:** New to HSBC One Customers who are opening 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 as 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 converting their existing accounts to 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 as set out in the Data Privacy Notice and that they will continue to be subject to the Integrated Account Terms and Conditions upon converting to an Applicable Account. For details of Data Privacy Notice, please visit HSBC website [Select "Banking" > "Important Notices" > "Privacy and Security"]; for the Integrated Account Terms and Conditions, please refer to HSBC website – HSBC One for details.
7. Eligible Customer must fulfil all the requirements of below in order to participate into the Lucky Draw (the "**Eligible Participant**"):
  - maintain HSBC One Investment Account ("**Eligible Investment Account**"); and
  - register HSBC Online/Mobile Banking; and
  - conduct any designated transaction(s) and/or activities via online banking or mobile banking in Table (I) below between 30 June - 31 July 2022

Table (I)

Item	Product/Service	Detailed requirement(s) for each eligible transaction/activity	Maximum number of Lucky Draw Chance in respect of the relevant transaction/activity* (unless specified)
a	Wealth Coach	• Book ChatnChill Bar with Wealth Coach via live chat or mobile chat*	1
		• Register for Wealth Boot Camp via live chat or mobile chat*	1
b	Future Planning	• Conduct future planning with Wealth Coach*	1
c	FlexInvest	• Make a first time investment subscription with minimum amount of HKD500 via FlexInvest*	1
		• Set up a FlexInvest monthly investment plan with a monthly minimum investment amount of HKD 500*	5
d	HSBC Trade25	• Opt-in Trade25 via HSBC HK Easy Invest app and buy a stock with minimum investment amount of HKD500*	1

e	Unit Trusts	<ul style="list-style-type: none"> <li>• Subscribe lump-sum open-end Unit Trusts* (excluding fundmax account); OR</li> <li>• Successfully set up Unit Trust Monthly Investment Plan with minimum monthly investment amount of HKD 1,000*</li> </ul>	3
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\* Eligible customers are only entitled to the maximum number of lucky draw(s) even if numerous transactions are undertaken.

8. There will be a total of Forty (40) winners (the "Winner") in the Lucky Draw and each Winner will get a complete set of limited edition autographed COLLAR collectible cards (the "Prize").
9. The Lucky Draw will accumulate all Eligible Participants and their Lucky Draw Chance(s) and take place between 1 August 2022 and 30 September 2022. The Winner will be drawn randomly by computer.
10. The Winners will receive email notification after the lucky draw. The Prize has to be collected by the customers within 3 months after the lucky draw took place at the designated HSBC Center Branch. Prize uncollected by the deadline will be deemed as Winner choosing to forfeit the Prize.
11. The Bank reserves the right to replace the Prize with alternative gifts and/or alter the value of the Prize (or the alternative gifts for replacing the Prize) without prior notice.
12. Each Eligible Participant agrees that he/she shall enter the Lucky Draw at his/her own risk and shall be responsible for all risks of participating in the Lucky Draw. The Bank shall not be liable for any damages, losses, claims, costs or proceedings incurred or suffered by the Eligible Participants as a result of their participation.
13. The Bank has the sole and absolute discretion in determining the Eligible Participant's eligibility to participate in the Lucky Draw and/or to receive the Offer and/or the Prize. If the Bank discovers at any time, whether after or during the Promotional Period, that any Eligible Participant has failed to comply with these terms and conditions, the Bank is entitled to disqualify him/her from participating in the Lucky Draw and is entitled to forfeit his/her entitlement to the Lucky Draw.
14. If the Bank reasonably believes that any Eligible Participant has been using or abetting others to use inappropriate method or committing fraud to interrupt operation and interfere any part of the Lucky Draw, causing technical problems, disorders, jeopardizing, damaging or affecting running of the Lucky Draw, its accuracy, fairness or smooth operation or the Bank detects any invalid or incomplete data entry at the back-end or front-end, the Bank reserves all right to disqualify him/her from participating in the Lucky Draw and claim for any damage and loss arising from or in connection with any of the above suffered by the Bank from him/her.
15. The Lucky Draw will be held within Hong Kong.
16. **Other Promotions:** In the event that an Eligible Customer is also entitled to other prevailing promotional offers for or relating to the same product/service, the Bank reserves the right to provide only the offer of the highest value to the customer.
17. The Offers are provided subject to the prevailing legal and regulatory requirements.
18. No person other than the customer who enjoys any Offer 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.
19. In the event of a dispute, the decision of the Bank shall be final.
20. The Bank may change these Promotional Terms and Conditions and/or cancel any Offer at any time without prior notice. The latest details of this promotion and the revised terms and conditions will be made available on our website and/or communicated to customers by other means as soon as practicable.
21. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
22. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.

## **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.

### **Renminbi (“RMB”) Products**

- There may be exchange rate risks if you choose to convert payments made on RMB related products 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.
- RMB debt instruments are subject to interest rate fluctuations, which may adversely affect the return and performance of the RMB products.
- You could lose part or all of your principal if you choose to sell your RMB products prior to maturity.

### **Securities Trading**

- The Bank does not provide investment advice. 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.

### **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.
- For further information, you should refer to the risk disclosures and other terms set out in 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 information in this document does not constitute a solicitation for making any deposit 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.

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