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## 貨幣兌換優惠條款及細則

### 貨幣兌換優惠推廣期

1. 優惠一、二及三 - 推廣期：2024年4月1日至2024年7月31日（包括首尾兩天）（「推廣期」）。

### 貨幣兌換優惠詳情

#### 貨幣兌換迎新獎賞優惠 (優惠一)：

於推廣期內，合資格客戶兌換指定貨幣累積每滿港幣50,000元(或其等值)之合資格交易，可享港幣100元的現金獎賞。每位合資格客戶最高可獲港幣300元的現金獎賞。

#### 滙豐尊尚兌匯迎新獎賞優惠 (優惠二)：

於推廣期內，合資格客戶成功登記滙豐尊尚兌匯及經滙豐網上理財 / 流動理財兌換指定貨幣累積滿港幣50,000元(或其等值)之合資格交易，可享港幣88元的現金獎賞。可連同優惠一同時享用。

#### 外幣兌換及定期存款優惠(優惠三)：

經滙豐流動理財兌換指定貨幣並開立一週定期存款，除原有外幣兌換及定期存款優惠的特優定存年利率外，可享額外+1%年利率。

優惠一可與優惠二同時享用。

優惠三不能與優惠一及優惠二同時享用。

優惠一及優惠二可與滙豐尊尚兌匯優惠同時享用。

優惠三不能與滙豐尊尚兌匯的折扣優惠同時使用，如享受外幣兌換及定期存款優惠的貨幣兌換交易只會累計相關兌換金額至滙豐尊尚兌匯當中。

受條款及細則約束。



## 貨幣兌換優惠條款及細則

### 貨幣兌換迎新獎賞優惠 (優惠一) 條款及細則

- 誰可享用此優惠：**凡於 2023 年 10 月 1 日至 2024 年 3 月 31 日沒有經本行兌換貨幣的全新貨幣兌換客戶均可享用貨幣兌換迎新獎賞優惠（「合資格客戶」）。合資格客戶須為基本戶口持有人，及於推廣期和存入回贈時持有有效戶口（綜合理財戶口/獨立儲蓄戶口/獨立往來戶口）。而聯名戶口客戶就只有第一戶口持有人為合資格客戶。
- 優惠詳情：**合資格客戶兌換指定貨幣累積每滿港幣 50,000 元 (或其等值) 之合資格交易，可享港幣 100 元的現金獎賞。每位合資格客戶最高可獲港幣 300 元的現金獎賞。若合資格交易不涉及港元，交易金額會以本行所決定之當日銀行匯率轉換成港元等值以計算獎賞。（「優惠一」）
- 合資格條件及途徑：**交易須符合以下條件以享用優惠一（「合資格交易」）-

(i) **貨幣：**貨幣兌換交易必須是兌換以下指定貨幣：

兌換由	兌換成指定貨幣
所有可以在本行兌換貨幣	澳元 (AUD)
	加拿大元 (CAD)
	瑞士法郎 (CHF)
	歐羅 (EUR)
	英鎊 (GBP)
	港元 (HKD)
	日圓 (JPY)
	紐西蘭元 (NZD)
	人民幣 (RMB)
	新加坡元 (SGD)
	泰銖 (THB)
	美元 (USD)

(ii) **合資格交易途徑：**貨幣兌換交易必須經合資格客戶名下的綜合理財戶口、儲蓄戶口或往來戶口透過以下途徑完成：

網上理財 / 流動理財：

客戶須透過滙豐網上理財的「實時貨幣兌換」或滙豐流動理財的「立即兌換」於自己同名戶口內兌換貨幣。

分行 / 電話理財服務：



滙豐卓越理財尊尚客戶及滙豐卓越理財客戶則可透過滙豐分行或 24 小時專人接聽電話理財服務於自己同名戶口內兌換貨幣。其他客戶可透過滙豐分行於自己同名戶口內兌換貨幣。

滙豐萬事達卡扣賬卡:

經滙豐萬事達卡扣賬卡扣賬時產生的貨幣兌換

- (iii) 所有兌換交易涉及現鈔兌換、現金存入 / 提取之交易、匯出 / 匯入之轉賬、滙豐環球轉賬服務、外匯限價買賣服務或高息投資存款，均不會被視為合資格貨幣兌換交易。所有於開立定期存款當中所涉及的貨幣兌換交易亦不會被視為合資格貨幣兌換交易。
4. **交易次數：**合資格客戶推廣期內可透過多於一宗貨幣兌換交易累積合資格貨幣兌換交易金額。每位客戶可於推廣期內最多可得港幣 300 元現金獎賞 (優惠一)。
  5. 匯率會隨時按市場利率、貨幣浮動、客戶交易模式或其他原因而改變。如有任何爭議，本行保留合資格交易中折扣優惠的決定權。
  6. 此優惠均受有關的貨幣兌換條款及細則約束。
  7. **回贈方式：**現金獎賞將會於推廣期後三個月內轉入客戶賬戶。
  8. 優惠一與優惠二可同時享用。
  9. 優惠一及優惠二可與滙豐尊尚兌匯優惠同時享用。
  10. 除另有說明，否則本優惠不能與其他貨幣兌換或定期存款優惠同時使用。



## 貨幣兌換網上理財 / 流動理財獎賞優惠 (優惠二) 條款及細則

1. **誰可享用此優惠**：所有香港滙豐財富管理及個人客戶於推廣期內成功登記滙豐尊尚兌匯及經滙豐網上理財/流動理財進行合資格交易（「合資格客戶」）。合資格客戶須為基本戶口持有人，及於推廣期和存入回贈時持有有效戶口（綜合理財戶口/獨立儲蓄戶口/獨立往來戶口）。而聯名戶口客戶就只有第一戶口持有人為合資格客戶。
2. **優惠詳情**：於推廣期內，合資格客戶成功登記滙豐尊尚兌匯及經滙豐網上理財 / 流動理財兌換指定貨幣累積滿港幣 50,000 元 (或其等值)之合資格交易，**可享港幣 88 元的現金獎賞**。可連同優惠一同時享用。若合資格交易不涉及港元，交易金額會以本行所決定之當日銀行匯率轉換成港元等值以計算獎賞。（「優惠二」）
3. **合資格條件及途徑**：交易須符合以下條件以享用優惠二（「合資格交易」）-

(i) **貨幣**：貨幣兌換交易必須是兌換以下指定貨幣：

兌換由	兌換成指定貨幣
所有可以在本行兌換貨幣	澳元 (AUD)
	加拿大元 (CAD)
	瑞士法郎 (CHF)
	歐羅 (EUR)
	英鎊 (GBP)
	港元 (HKD)
	日圓 (JPY)
	紐西蘭元 (NZD)
	人民幣 (RMB)
	新加坡元 (SGD)
	泰銖 (THB)
	美元 (USD)

(ii) **合資格交易途徑**：貨幣兌換交易必須經合資格客戶名下的綜合理財戶口、儲蓄戶口或往來戶口透過滙豐網上理財/流動理財以下途徑完成：

網上理財 / 流動理財：

客戶須透過滙豐網上理財的「實時貨幣兌換」或滙豐流動理財的「立即兌換」於自己同名戶口內兌換貨幣。



- (iii) 所有兌換交易涉及現鈔兌換、現金存入 / 提取之交易、匯出 / 匯入之轉賬、滙豐環球轉賬服務、外匯限價買賣服務或高息投資存款，均不會被視為合資格貨幣兌換交易。所有於開立定期存款當中所涉及的貨幣兌換交易亦不會被視為合資格貨幣兌換交易。
4. **交易次數：**合資格客戶推廣期內可透過多於一宗貨幣兌換交易累積合資格貨幣兌換交易金額。每位客戶於推廣期內可享優惠一次 (優惠二)。
  5. 匯率會隨時按市場利率、貨幣浮動、客戶交易模式或其他原因而改變。如有任何爭議，本行保留合資格交易中折扣優惠的決定權。
  6. 此優惠均受有關的貨幣兌換條款及細則約束。
  7. **回贈方式：**現金獎賞將會於推廣期後三個月內轉入客戶賬戶。
  8. 優惠二與優惠一可同時享用。
  9. 優惠一及優惠二可與滙豐尊尚兌匯優惠同時享用。
  10. 除另有說明，否則本優惠不能與其他貨幣兌換或定期存款優惠同時使用。



## 外幣兌換及定期存款優惠(優惠三)條款及細則

1. **誰可享用此優惠**：所有香港滙豐財富管理及個人客戶於推廣期內經滙豐流動理財進行合資格交易
2. **優惠詳情**：合資格客戶於推廣期內於經滙豐流動理財兌換指定貨幣並開立一週定期存款，除原有外幣兌換及定期存款優惠的特優定存年利率外，**可享額外+1%年利率**。（「優惠三」）
3. **合資格交易途徑**：合資格客戶必須透過滙豐流動理財的「外匯」頁面的「**兌換並開立定存**」兌換指定貨幣(下表所規定)並開立定期存款，方可獲得額外定存年利率優惠。

兌換由	兌換成指定貨幣
所有可以在本行 兌換貨幣	澳元 (AUD)
	加拿大元 (CAD)
	英鎊 (GBP)
	紐西蘭元 (NZD)
	人民幣(RMB)
	美元 (USD)
	港元 (HKD)
	歐羅 (EUR)

4. **交易次數**：每位合資格客戶可享有本優惠(優惠三)多於一次。
5. 開立定期存款之最低金額不應少於港幣 10,000 元、人民幣 10,000 元或其他外幣原幣 2,000，方可享有本優惠。
6. 此優惠只適用於香港時間星期一至五上午 8 時正至下午 7 時正（香港特別行政區或定期存款貨幣所屬區域的公眾假期除外）。
7. 此優惠均受有關的外幣兌換及定期存款優惠條款及細則約束。
8. 優惠三不能與優惠一及優惠二同時享用。
9. 優惠三不能與滙豐尊尚兌匯的折扣優惠同時使用，享受外幣兌換及定期存款優惠的貨幣兌換交易只會累計相關兌換金額至滙豐尊尚兌匯當中。
10. 除另有說明，否則本優惠不能與其他貨幣兌換或定期存款優惠同時使用。



### 一般條款及細則

1. 香港上海滙豐銀行（及其繼承人及受讓人）（「本行」或「滙豐」）保留隨時更改條款及細則的權利。本行亦可能運用酌情權取消此優惠而毋須事前通知。
2. 除有關合資格客戶（如下所定義）及本行以外，並無其他人士有權按《合約（第三者權利）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。
3. 是次推廣活動如有任何爭議，本行將保留最終決定權。
4. 本條款及細則的中英文版本如有歧義，概以英文版本為準。
5. 此優惠均受有關的監管條例約束。
6. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。

### 風險披露：

貨幣兌換風險 – 外幣和人民幣存款的價值需承受因匯率波動而產生的風險。倘若你選擇將外幣和人民幣存款兌換為其他貨幣時的匯率較當初兌換外幣和人民幣時的匯率為差，則可能會因而蒙受本金損失。

向您提供的有關產品或服務的任何廣告、市場推廣或宣傳物料、市場資料或其他資料，其本身不會構成任何產品或服務的招攬銷售或建議。

本文所載資料並不構成招攬或建議任何人作存款，或購買或出售或投資任何產品的要約。

*由香港上海滙豐銀行有限公司刊發*



## Terms and Conditions of FX offers

### When can you enjoy the offers

1. Offer 1, 2 & 3 - The offer period is from 1 Apr 2024 to 31 Jul 2024 (both dates inclusive) only (the "Offer Period").

### What is the offer

#### **Offer 1: FX Welcome Offer**

Eligible customers can get **HKD 100 cash reward** for every accumulated eligible currency exchange transactions of HKD 50,000 (or its equivalent), **up to HKD 300 cash reward** per customer during Offer Period.

#### **Offer 2: HSBC Forex Club Welcome Offer**

Eligible customers can get **HKD 88 cash reward** by successfully enrolling to HSBC Forex Club and accumulated eligible currency exchange transactions of HKD 50,000 (or its equivalent) during the Offer Period via **HSBC Personal Internet Banking / Mobile Banking**. Offer 2 can be used in conjunction with Offer 1.

#### **Offer 3: Foreign Exchange and Time Deposit Offer**

Enjoy a **bonus +1% p.a. time deposit interest rate** on top of the prevailing preferential time deposit interest rates of Foreign Exchange and Time Deposit Offer when making an exchange to designated currencies and placing **1-week time deposit** via HSBC Mobile Banking;

Offer 1 can be used in conjunction with Offer 2.

Offer 3 cannot be used in conjunction with Offer 1 and 2.

Offer 1 and 2 can be used in conjunction with HSBC Forex Club Offer.

Offer 3 cannot be used in conjunction with HSBC Forex Club's spread discount. Currency exchange transactions made through the Foreign Exchange & Time Deposit offer only count towards the accumulated amount for HSBC Forex Club.

Terms and conditions apply.





## How can you enjoy the offers

### FX Welcome Offer (Offer 1) terms and conditions

1. **Who can enjoy the FX Welcome Offer:** New currency exchange customers who have made no currency exchange transaction with HSBC during 1 Oct 2023 to 31 Mar 2024 are eligible for Offer 1 (the “Eligible Customers”).

Eligible Customer shall be the primary account holder, and maintains a valid account (integrated account / current account / saving account) during the Offer Period and at the time of fulfilment. For joint accounts, only the principal accountholder is entitled to the FX Offers.

2. **Offer 1:** Eligible customers can get HKD 100 cash reward for every accumulated eligible currency exchange transactions of HKD 50,000 (or its equivalent), up to HKD 300 cash reward per customer during Offer Period.

In case the eligible exchange transaction does not involve HKD, the transaction amount will be converted into HKD equivalent based on the prevailing rate determined by the bank on the transaction day for the calculation of the reward. (“Offer 1”)

3. **Eligible Currency Exchange Transaction:** The currency exchange transaction is qualified for Offer 1 if it fulfils the below criteria (“Eligible Transaction”) –
  - a. **Currencies:** Customers are entitled to cash reward by performing currency exchange transactions to convert into Designated Currency below:

Currency Exchange from	Currency exchange to (“Designated Currency”)
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)
	Canadian Dollar (CAD)
	Swiss Franc (CHF)
	Euro (EUR)
	Pound Sterling (GBP)
	HK Dollar (HKD)
	Japanese Yen (JPY)
	New Zealand Dollar (NZD)
	Renminbi (RMB)
	Singapore dollar (SGD)
	Thai Baht (THB)
US Dollar (USD)	

- b. **Channels:** The exchange transaction must have been successfully executed by using the Eligible Customer's integrated account, saving account or current account during Offer Period via all channels
  - (i) Online Banking / Mobile Banking:  
Customers are entitled to cash reward by performing currency exchange transactions to convert into Designated Currency within their same name account using “Exchange Now” via HSBC Mobile Banking or “Real time currency exchange” via HSBC Online Banking
  - (ii) Branch / Phonebanking:  
HSBC Premier Elite and HSBC Premier customers can enjoy the offer by converting currencies via HSBC branches or HSBC’s 24 hour manned phonebanking services within their same name

Issued by The Hongkong and Shanghai Banking Corporation Limited



account at HSBC. Other customers can enjoy the offer by converting currencies via HSBC branches within their same name account at HSBC.

(iii) HSBC Mastercard® Debit Card

Exchange transactions conducted directly via HSBC Mastercard® Debit Card

- c. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, and Deposit Plus, are not counted as Eligible Currency Exchange Transactions and hence not entitled to Offer 1. Any currency exchange occurred within the setting-up of a time deposit is not considered as Eligible Currency Exchange Transactions.
4. **Frequency:** The transaction amount can be accumulated by one or more than one currency exchange transaction(s) in the Offer Period. Eligible Customers is entitled to maximum of HKD 300 cash reward during the Offer Period.
5. The discounted exchange rate may vary from time to time according to the market rates, currency fluctuations, customers' trading patterns and other factors. The Bank reserves the right to determine the discounted exchange rate of Eligible Transaction in the case of disputes.
6. The Offer under this promotion is provided subject to the prevailing Terms and Conditions of Currency Exchange.
7. **Fulfilment:** Cash reward will be credited to customer account within 3 months after the Offer Period if the rebate criteria is fulfilled.
8. Offer 1 can be used in conjunction with Offer 2.
9. Offer 1 and 2 can be used in conjunction with HSBC Forex Club Offer.
10. **Other offers:** The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated the otherwise.



## Forex Club Welcome Offer (Offer 2) terms and conditions

1. **Who can enjoy the Forex Club Welcome Offer:** All Wealth and Personal Banking customers of HSBC Hong Kong who have not enrolled to Forex Club are eligible for the Offer for eligible transactions during Offer Period via **digital channel (HSBC Personal Internet Banking and Mobile Banking App)**. (the “Eligible Customers”).

Eligible Customer shall be the primary account holder, and maintains a valid account (integrated account / current account / saving account) during the Offer Period and at the time of fulfilment. For joint accounts, only the principal accountholder is entitled to the FX Offers.

2. **Offer 2:** Eligible customers can get **HKD 88 cash reward** by successfully enrolling to HSBC Forex Club and accumulated eligible currency exchange transactions of HKD 50,000 (or its equivalent) during the Offer Period via **digital channel (HSBC Personal Internet Banking and Mobile Banking App)**. Offer 2 can be used in conjunction with Offer 1.

In case the eligible exchange transaction does not involve HKD, the transaction amount will be converted into HKD equivalent based on the prevailing rate determined by the bank on the transaction day for the calculation of the reward. (“Offer 2”)

3. **Eligible Currency Exchange Transaction:** The currency exchange transaction is qualified for Offer 2 if it fulfils the below criteria (“Eligible Transaction”) –
  - a. **Currencies:** Customers are entitled to cash reward by performing currency exchange transactions to convert into Designated Currency below:

Currency Exchange from	Currency exchange to (“Designated Currency”)
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)
	Canadian Dollar (CAD)
	Swiss Franc (CHF)
	Euro (EUR)
	Pound Sterling (GBP)
	HK Dollar (HKD)
	Japanese Yen (JPY)
	New Zealand Dollar (NZD)
	Renminbi (RMB)
	Singapore dollar (SGD)
	Thai Baht (THB)
	US Dollar (USD)

- b. **Channels:** The exchange transaction must have been successfully executed by using the Eligible Customer's integrated account, saving account or current account during Offer Period via **HSBC Personal Internet Banking and Mobile Banking App**.
  - (i) **Online Banking / Mobile Banking:**  
Customers are entitled to cash reward by performing currency exchange transactions to convert into Designated Currency within their same name account using “Exchange Now” via HSBC Mobile Banking or “Real time currency exchange” via HSBC Online Banking



- c. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, and Deposit Plus, are not counted as Eligible currency exchange Transactions and hence not entitled to Offer 2. Any currency exchange occurred within the setting-up of a time deposit is not considered as Eligible Currency Exchange Transaction.
4. **Frequency:** The transaction amount can be accumulated by one or more than one currency exchange transaction(s) in the Offer Period. Each customer can enjoy the offer once during the promotion period.
5. The discounted exchange rate may vary from time to time according to the market rates, currency fluctuations, customers' trading patterns and other factors. The Bank reserves the right to determine the discounted exchange rate of Eligible Transaction in the case of disputes.
6. The Offer under this promotion is provided subject to the prevailing Terms and Conditions of Currency Exchange.
7. **Fulfilment:** Cash reward will be credited to customer account within 3 months after the Offer Period if the rebate criteria is fulfilled.
8. Offer 2 can be used in conjunction with Offer 1.
9. Offer 1 and 2 can be used in conjunction with HSBC Forex Club Offer.
10. **Other offers:** The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated the otherwise.



### Foreign Exchange and Time Deposit Offer (Offer 3) terms and conditions

1. **Who can enjoy the Offer:** All Wealth and Personal Banking customers of HSBC Hong Kong are eligible for the Offer for eligible transactions via HSBC Mobile during Offer Period. (the “Eligible Customers”).

Eligible Customer shall be the primary account holder, and maintain a valid account (integrated account / current account / saving account) during the Offer Period.

2. **Offer 3:** Eligible Customers can enjoy a **bonus +1% p.a. time deposit interest rate** on top of the prevailing preferential time deposit interest rates of Foreign Exchange & Time Deposit Offer when making an exchange to designated currencies (as stipulated in table below) and placing 1-week time deposit via HSBC Mobile Banking during Offer Period. (“Offer 3”)

Currency Exchange from	Currency exchange to (Designated Currency)
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)
	Canadian Dollar (CAD)
	Pound Sterling (GBP)
	New Zealand Dollar (NZD)
	Renminbi (RMB)
	US Dollar (USD)
	HK Dollar (HKD)
Euro (EUR)	

3. **Eligible channel:** The exchange and time deposit transactions must be conducted via ‘**Exchange and deposit**’ in ‘Foreign exchange’ page of **HSBC Mobile Banking**.
4. **Frequency:** Eligible Customers can enjoy Offer 3 for more than once during the Offer Period.
5. The time deposit amount must be no less than HKD 10,000, RMB 10,000, or 2,000 units in other currencies.
6. This offer is only available during Monday to Friday, 08:00 to 19:00 HKT (excluding public holidays in Hong Kong SAR or time deposit currency regions).
7. The Bonus Rate Offer under this promotion is provided subject to the prevailing Terms and Conditions of Foreign Exchange & Time Deposit Offer.
8. Offer 3 cannot be used in conjunction with Offer 1 and 2.
9. Offer 3 cannot be used in conjunction with HSBC Forex Club's spread discount. Currency exchange transactions made through the Foreign Exchange & Time Deposit offer only count towards the accumulated amount for HSBC Forex Club.
10. The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated the otherwise.



### **General terms and conditions**

1. The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (the "Bank" or "HSBC") reserves the right to change these terms and conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice.
2. No person other than the Eligible Customer (as defined above) 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 terms and conditions.
3. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
4. Where there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.
5. The offer under this promotion is provided subject to the prevailing regulatory requirements.
6. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

### **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.

**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.**

**The information in this material does not constitute a solicitation or recommendation for making any deposit or an offer for the purchase or sale or investment in any products.**

*Issued by The Hongkong and Shanghai Banking Corporation Limited*



## 货币兑换优惠条款及细则

### 货币兑换优惠推广期

1. 优惠一，二及三 - 推广期：2024年4月1日至2024年7月31日（包括首尾两天）（「推广期」）。

### 货币兑换优惠详情

#### 货币兑换迎新奖赏优惠 (优惠一):

于推广期内，合资格客户兑换指定货币累积每满港币50,000元 (或其等值)之合资格交易，可享港币100元的现金奖赏。每位合资格客户最高可获港币300元的现金奖赏。

#### 汇丰尊尚兑汇迎新奖赏优惠 (优惠二):

于推广期内，合资格客户成功登记汇丰尊尚兑汇及经汇丰网上理财 / 流动理财兑换指定货币累积满港币50,000元 (或其等值)之合资格交易，可享港币88元的现金奖赏。可连同优惠一同时享用。

#### 外币兑换及定期存款优惠 (优惠三):

经汇丰流动理财兑换指定货币并开立一周定期存款，除原有外币兑换及定期存款优惠的特优定存年利率外，可享额外+1%年利率。

优惠一可与优惠二同时享用。

优惠三不能与优惠一及优惠二同时享用。

优惠一及优惠二可与汇丰尊尚兑汇优惠同时享用。

优惠三不能与汇丰尊尚兑汇的折扣优惠同时使用，如享受外币兑换及定期存款优惠的货币兑换交易只会累计相关兑换金额至汇丰尊尚兑汇当中。

受条款及细则约束。



## 货币兑换优惠条款及细则

### 货币兑换迎新奖赏优惠 (优惠一) 条款及细则

- 谁可享用此优惠:** 凡于 2023 年 10 月 1 日至 2024 年 3 月 31 日没有经本行兑换货币的全新货币兑换客户均可享用货币兑换迎新奖赏优惠（「合格客户」）。合格客户须为基本户口持有人，及于推广期和存入回赠时持有有效户口（综合理财户口/独立储蓄户口/独立往来户口）。而联名户口客户就只有第一户口持有人为合格客户。
- 优惠详情:** 合格客户兑换指定货币累积每满港币 50,000 元 (或其等值) 之合格交易，可享港币 100 元的现金奖赏。每位合格客户最高可获港币 300 元的现金奖赏。若合格交易不涉及港元，交易金额会以本行所决定之当日银行汇率转换成港元等值以计算奖赏。（「优惠一」）
- 合格条件及途径:** 交易须符合以下条件以享用优惠一（「合格交易」） -

(iv) **货币:** 货币兑换交易必须是兑换以下指定货币:

兑换由	兑换成指定货币
所有可以在本行兑换货币	澳元 (AUD)
	加拿大元 (CAD)
	瑞士法郎 (CHF)
	欧罗 (EUR)
	英镑 (GBP)
	港元 (HKD)
	日圆 (JPY)
	新西兰元 (NZD)
	人民币 (RMB)
	新加坡元 (SGD)
	泰铢 (THB)
	美元 (USD)

(v) **合格交易途径:** 货币兑换交易必须经合格客户名下的综合理财户口、储蓄户口或往来户口透过以下途径完成:

网上理财 / 流动理财:

客户须透过汇丰网上理财的「实时货币兑换」或汇丰流动理财的「立即兑换」于自己同名户口内兑换货币。

分行 / 电话理财服务:

汇丰卓越理财尊尚客户及汇丰卓越理财客户则可透过汇丰分行或 24 小时专人接听电话理财服务于自己同名户口内兑换货币。其他客户可透过汇丰分行于自己同名户口内兑换货币。

汇丰万事达卡扣账卡:

经汇丰万事达卡扣账卡扣账时产生的货币兑换

(vi) 所有兑换交易涉及现钞兑换、现金存入 / 提取之交易、导出 / 汇入之转账、汇丰环球转账服务、外汇限价买卖服务或高息投资存款，均不会被视为合格货币兑换交易。所有于开立定期存款当中所涉及的货币兑换交易亦不会被视为合格货币兑换交易。





4. **交易次数:** 合资格客户推广期内可透过多于一宗货币兑换交易累积合资格货币兑换交易金额。每位客户可于推广期内最多可得港币 300 元现金奖赏 (优惠一)。
5. 汇率会随时按市场利率、货币浮动、客户交易模式或其他原因而改变。如有任何争议, 本行保留合资格交易中折扣优惠的决定权。
6. 此优惠均受有关的货币兑换条款及细则约束。
7. **回赠方式:** 现金奖赏将会于推广期后三个月内转入客户账户。
8. 优惠一与优惠二可同时享用。
9. 优惠一及优惠二可与汇丰尊享兑汇优惠同时享用。
10. 除另有说明, 否则本优惠不能与其他货币兑换或定期存款优惠同时使用。



## 货币兑换网上理财 / 流动理财奖赏优惠 (优惠二) 条款及细则

- 谁可享用此优惠:** 所有香港汇丰财富管理及个人客户于推广期内成功登记汇丰尊尚兑汇及经汇丰网上理财/流动理财进行合资格交易（「合资格客户」）。合资格客户须为基本户口持有人，及于推广期和存入回赠时持有有效户口（综合理财户口/独立储蓄户口/独立往来户口）。而联名户口客户就只有第一户口持有人为合资格客户。
- 优惠详情:** 于推广期内，合资格客户成功登记汇丰尊尚兑汇及经汇丰网上理财 / 流动理财兑换指定货币累积满港币 50,000 元 (或其等值)之合资格交易，**可享港币 88 元的现金奖赏**。可连同优惠一同时享用。若合资格交易不涉及港元，交易金额会以本行所决定之当日银行汇率转换成港元等值以计算奖赏。（「优惠二」）
- 合资格条件及途径:** 交易须符合以下条件以享用优惠二（「合资格交易」） -

(iv) **货币:** 货币兑换交易必须是兑换以下指定货币:

兑换由	兑换成指定货币
所有可以在本行兑换货币	澳元 (AUD)
	加拿大元 (CAD)
	瑞士法郎 (CHF)
	欧罗 (EUR)
	英镑 (GBP)
	港元 (HKD)
	日圆 (JPY)
	新西兰元 (NZD)
	人民币 (RMB)
	新加坡元 (SGD)
	泰铢 (THB)
	美元 (USD)

(v) **合资格交易途径:** 货币兑换交易必须经合资格客户名下的综合理财户口、储蓄户口或往来户口透过汇丰网上理财/流动理财以下途径完成:

网上理财 / 流动理财:

客户须透过汇丰网上理财的「实时货币兑换」或汇丰流动理财的「立即兑换」于自己同名户内兑换货币。

(vi) 所有兑换交易涉及现钞兑换、现金存入 / 提取之交易、导出 / 汇入之转账、汇丰环球转账服务、外汇限价买卖服务或高息投资存款，均不会被视为合资格货币兑换交易。所有于开立定期存款当中所涉及的货币兑换交易亦不会被视为合资格货币兑换交易。

- 交易次数:** 合资格客户推广期内可透过多于一宗货币兑换交易累积合资格货币兑换交易金额。每位客户于推广期内可享优惠一次 (优惠二)。
- 汇率会随时按市场利率、货币浮动、客户交易模式或其他原因而改变。如有任何争议，本行保留合资格交易中折扣优惠的决定权。
- 此优惠均受有关的货币兑换条款及细则约束。

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7. **回赠方式:** 现金奖赏将会于推广期后三个月内转入客户账户。
8. 优惠二与优惠一可同时享用。
9. 优惠一及优惠二可与汇丰尊尚兑汇优惠同时享用。
10. 除另有说明，否则本优惠不能与其他货币兑换或定期存款优惠同时使用。



## 外币兑换及定期存款优惠(优惠三)条款及细则

1. **谁可享用此优惠：**所有香港汇丰财富管理及个人客户于推广期内经汇丰流动理财进行合资格交易
2. **优惠详情：**合资格客户于推广期内于经汇丰流动理财兑换指定货币并开立一周定期存款，除原有外币兑换及定期存款优惠的特优定存年利率外，**可享额外+1%年利率。**(「优惠三」)
3. **合资格交易途径：**合资格客户必须透过汇丰流动理财的「外汇」页面的「**兑换并开立定存**」兑换指定货币(下表所规定)并开立定期存款，方可获得额外定存年利率优惠。

兑换由	兑换成指定货币
所有可以在本行 兑换货币	澳元 (AUD)
	加拿大元 (CAD)
	英镑 (GBP)
	新西兰元 (NZD)
	人民币(RMB)
	美元 (USD)
	港元 (HKD)
	欧罗 (EUR)

4. **交易次数：**每位合资格客户可享有本优惠(优惠三)多于一次。
5. 开立定期存款之最低金额不应少于港币 10,000 元、人民币 10,000 元或其他外币原币 2,000，方可享有本优惠。
6. 此优惠只适用于香港时间星期一至五上午 8 时正至下午 7 时正（香港特别行政区或定期存款货币所属区域的公众假期除外）。
7. 此优惠均受有关的外币兑换及定期存款优惠条款及细则约束。
8. 优惠三不能与优惠一及优惠二同时享用。
9. 优惠三不能与汇丰尊享兑汇的折扣优惠同时使用，享受外币兑换及定期存款优惠的货币兑换交易只会累计相关兑换金额至汇丰尊享兑汇当中。
10. 除另有说明，否则本优惠不能与其他货币兑换或定期存款优惠同时使用。



### 一般条款及细则

1. 香港上海汇丰银行（及其继承人及受让人）（「本行」或「汇丰」）保留随时更改条款及细则的权利。本行亦可能运用酌情权取消此优惠而毋须事前通知。
2. 除有关合资格客户（如下所定义）及本行以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
3. 是次推广活动如有任何争议，本行将保留最终决定权。
4. 本条款及细则的中英文版本如有歧义，概以英文版本为准。
5. 此优惠均受有关的监管条例约束。
6. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。

### 风险披露：

货币兑换风险 – 外币和人民币存款的价值需承受因汇率波动而产生的风险。倘若你选择将外币和人民币存款兑换为其他货币时的汇率较当初兑换外币和人民币时的汇率为差，则可能会因而蒙受本金损失。

向您提供的有关产品或服务的任何广告、市场推广或宣传物料、市场数据或其他数据，其本身不会构成任何产品或服务的招揽销售或建议。

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