



Terms and Conditions for 123 Go Goal Day 2023 Time Deposit Cash Reward Offer

1. ("**Cash Reward Offer Period**") is defined as 16 January – 16 February 2023 (both days inclusive).
2. During the Cash Reward Offer Period, Eligible Customers can enjoy HKD500 cash reward for every accumulative HKD500,000 placed in a 3-mth HKD time deposit with eligible new fund, in a single transaction ("**Cash Reward Offer**").
3. Eligible Customers can enjoy the Cash Reward Offer when placing a 3-month HKD time deposit with Eligible New Fund Amount of HKD500,000 or above in a single transaction, via HSBC HK Mobile Banking app, HSBC Online Banking, any HSBC branches or phone-banking, during the Cash Reward Offer Period ("Eligible Time Deposit Transaction").
4. Eligible Customers can earn up to HKD2,000 cash rewards for the Eligible Time Deposit Transaction in a single transaction during the Cash Reward Offer Period.
5. Eligible Customers can enjoy the Cash Reward Offer once only during the Cash Reward Offer Period. The Cash Reward Offer cannot be used in conjunction with any other time deposit promotion offers apart from the Preferential New Fund Time Deposit Rates Offer.
6. The Eligible Time Deposit Transaction amount is rounded down to HKD500,000 for calculation. All Eligible Time Deposit Transaction relevant under the Cash Reward Offer are determined according to the Bank's records. The Bank's record is final.
7. Cash reward will be credited to the Eligible Customers' account on or before 31 May 2023.
8. Eligible Customers shall maintain a valid account (integrated account/ current account/ savings account) during the Cash Reward Offer Period and at the time of crediting the cash reward. If Eligible Customers close valid account before the credit of the Cash Reward, the Cash Reward will be forfeited. For any enquiries about the Cash Reward entitlement, customers should contact the Bank on or before 31 August 2023. Late enquiries will not be accepted.
9. For joint account, only the principal account holder is entitled to the Cash Reward Offer.
10. For the avoidance of doubt, any auto roll-over or renewal of time deposit is not applicable to the Cash Reward Offer
11. The placement of the 3-month HKD new fund time deposit must satisfy all the conditions of and qualify for the Preferential New Fund Time Deposit Rates Offer before you can enjoy this Cash Reward Offer.

Specific Terms and Conditions for Preferential New Fund Time Deposit Rates Offer ("Offer**")**

12. The Offer is available now until further notice.

Issued by The Hongkong and Shanghai Banking Corporation Limited

PUBLIC



13. Eligible Customers can enjoy preferential new fund interest rates with Eligible New Fund Amount. For the latest preferential new fund interest rates, please visit the “Preferential New Fund Time Deposit Rates – online offer” and the “Preferential New Fund Time Deposit Rates – branch/phone-banking offer” sections respectively of each designated currency under the “Deposit offers” page on our public website or contact a member of staff. The interest rates are indicative only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. Deposits in different currencies, tenors, amount and customer type 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.
14. Eligible Customers can enjoy the Offer if you:
 - a. Successfully set up a time deposit with an amount less than or equal to your Eligible New Fund Amount via HSBC HK Mobile Banking app, HSBC Online Banking or at any bank branches or via the bank’s phone-banking service; 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)
15. You cannot enjoy the Offer if you or the other joint owner(s) of the account have set up another time deposit with Eligible New Fund Amount in any sole or joint account(s) on the same day or in the past 7 calendar days from the time deposit placement day.
16. For the minimum deposit amount you are required to make to enjoy the Offer, please visit the website stated above in clause 13 or contact us at any of the bank branches or by phone.
17. 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 clauses 14 and 15 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

18. Each time deposit (equal or less than the “Eligible New Fund Amount”) must be placed in your time deposit account within 7 calendar days after the New Funds have been brought into the bank. If the New Funds are brought into the bank at different times, the funds first brought in must be placed in the time deposit account within 7 calendar days for you to enjoy the offers.
19. 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.



General Terms and Conditions – Applicable to the Cash Reward Offer and the Preferential New Fund Time Deposit Rates Offer

20. We can change or cancel the offers or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offers.
21. In case of disputes arising out of these offers, our decision shall be final and conclusive.
22. We write these terms and conditions of the offers under Hong Kong laws. In the event of discrepancy or inconsistency between the English and Chinese versions of the promotional materials and these terms and conditions, this English version shall prevail.

What these term mean

23. ("**New Funds**") refers to: (a) new funds in all currencies brought to the bank and exchanged to the designated currency, and/or (b) same currency refund from stock / certificate of deposit / bond / IPO or maturity redemptions proceeds having first been credited into your savings account (including refunds in all currencies acceptable to us from stock / certificate of deposit / bond / IPO or maturity redemptions proceeds having first been credited into your savings account during the promotional period and converted to designated currency). Funds that are deposited via cashier's order / cheques drawn on the deposit account(s) with us, transfers / remittance and exchange from existing deposits of the account(s) held with us will not be considered as new funds. In case of disputes, we have the sole discretion to determine the definition of new funds.
24. ("**Eligible New Fund Amount**") is the net increase between your total account balance (across all of your deposit accounts) 7 days ago and your total account balance today. This amount is calculated in HKD. If you've placed a time deposit with new funds in the past 7 calendar days, that amount will not be included as part of your current new funds.
25. ("**Eligible Customers**") mean all Wealth and Personal Banking customers of the Hongkong and Shanghai Banking Corporation Limited, Hong Kong (the "**Bank**" or "**HSBC**") (and its successors and assigns).

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.