



Please scroll down for English version.

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。

外幣兌換及定期存款條款及細則

1. 本優惠的有效期由本日起直至另行通知（「優惠期」）
2. **優惠詳情：**所有香港滙豐財富管理及個人客戶均可享有外幣兌換及定期存款優惠（“本優惠”）的特惠定期存款利率。本優惠只適用於客戶以開立於香港上海滙豐銀行有限公司 The Hongkong and Shanghai Banking Corporation Limited, Hong Kong（及其繼承人及受讓人）（「本行」或「滙豐」）的同名個人戶口將外幣兌換成指定貨幣，並於優惠期內將指定金額的兌換資金（條款 5 所規定）在兌換後隨即開立 1 週或 1 個月的定期存款。於滙豐流動理財進行兌換之客戶，必須於進行外幣兌換後，點選「繼續開立定期存款」方可享有定期存款優惠。

詳情請參閱 <https://www.hsbc.com.hk/accounts/offers/deposits/#foreign-exchange-time-deposit-offer> 裏「外幣兌換及定期存款優惠」的欄目。所有年利率均受條款及細則約束，並只供參考而非保證，年利率或會因應當時市場情況而有所更改。實際年利率會於設立定期存款時顯示，並以此為準。

3. **合資格交易途徑：**所有香港滙豐財富管理及個人客戶均可透過滙豐分行或滙豐流動理財，兌換指定貨幣並同時開立合資格的定期存款享有本優惠。滙豐尚玉客戶及滙豐卓越理財客戶亦可透過 24 小時專人接聽電話理財服務兌換指定貨幣並開立合資格的定期存款享有本優惠。
4. 所有兌換交易涉及現鈔兌換、現金存入／提取之交易或匯出／匯入之轉賬 / 滙豐環球轉賬服務 / 外匯限價買賣服務 / 萬事達卡扣賬卡 / 高息投資存款，均不會被視為合資格兌換交易。
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。每位合資格客戶可享有本優惠多於一次。
6. 本優惠不能與其他外幣兌換或定期存款推廣同時使用。

HSBC HK App 專享 - 額外+0.5%定存年利率優惠 - 條款及細則

1. **推廣期：**2022年12月5日至2023年3月31日（包括首尾兩天）（「推廣期」）。
2. **額外定存年利率優惠：**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+0.5%年利率。**
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」（請參閱附錄I）兌換貨幣並開立定期存款，方可獲得額外定存年利率優惠。
4. 此優惠均受有關的以上外幣兌換及定期存款條款及細則約束。

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。

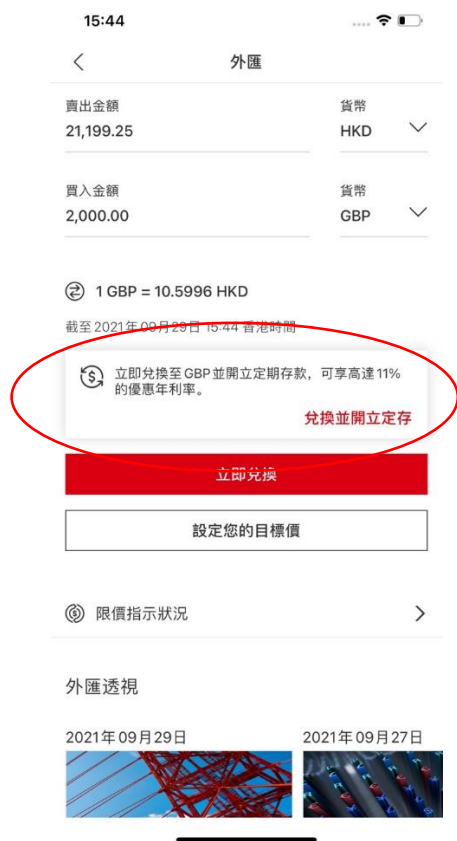
向您提供的有關產品或服務的任何廣告、市場推廣或宣傳物料、市場資料或其他資料，其本身不會構成任何產品或服務的招攬銷售或建議。

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

Issued by The Hongkong and Shanghai Banking Corporation Limited

附錄 I - 滙豐流動理財的截圖



注意：以上截圖只供參考

附錄 II

外幣兌換及定期存款優惠年利率（不包括額外+0.5%定存年利率優惠）

客戶兌換以下指定貨幣並於同一日開立一週或一個月定期存款可享優惠年利率。適用於分行及電話理財。

卓越理財•尚玉：

兌換由	兌換成指定貨幣	特惠定期存款年利率	
		1 週	1 個月
所有可以在本行兌換貨幣	澳元 (AUD)	12.50%	3.50%
	加拿大元 (CAD)	12.50%	3.80%
	英鎊 (GBP)	12.50%	3.50%
	紐西蘭元 (NZD)	12.50%	3.50%
	人民幣 (RMB)	10.50%	3.50%
	美元 (USD)	9.50%	4.00%
	港元 (HKD)	9.50%	4.00%

卓越理財：

兌換由	兌換成指定貨幣	特惠定期存款年利率	
		1 週	1 個月
所有可以在本行兌換貨幣	澳元 (AUD)	12.30%	3.40%
	加拿大元 (CAD)	12.30%	3.70%
	英鎊 (GBP)	12.30%	3.40%
	紐西蘭元 (NZD)	12.30%	3.40%
	人民幣 (RMB)	10.30%	3.40%
	美元 (USD)	9.40%	3.90%
	港元 (HKD)	9.40%	3.90%

其他客戶：

兌換由	兌換成指定貨幣	特惠定期存款年利率	
		1 週	1 個月
所有可以在本行兌換貨幣	澳元 (AUD)	12.00%	3.30%
	加拿大元 (CAD)	12.00%	3.60%
	英鎊 (GBP)	12.00%	3.30%
	紐西蘭元 (NZD)	12.00%	3.30%
	人民幣 (RMB)	10.00%	3.30%
	美元 (USD)	9.30%	3.80%
	港元 (HKD)	9.30%	3.80%

受條款及細則約束。以上年利率只供參考而非保證，並以2022年12月5日為例。年利率或會因應當時市場情況而有所更改。



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 below) 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.

Foreign Exchange & Time Deposit Offer - Terms and Conditions

1. The Offer is available from now until further notice ("Promotional Period").
2. **Offer:** All Wealth and Personal Banking customers of HSBC Hong Kong are entitled to enjoy a preferential time deposit interest rates when making an eligible currency exchange to a Designated Currency with their same-name personal accounts maintained with the Bank, and placing the specified amount of exchanged fund (stipulated in clause 5 below) for a 1-week or 1-month time deposit in the Bank right after conducting currency exchange. Specifically, to enjoy the preferential time deposit interest rates in HSBC Mobile Banking, the time deposit must be placed by choosing "Continue with Time Deposit" after conducting currency exchange.

For details, please visit <https://www.hsbc.com.hk/accounts/offers/deposits/#foreign-exchange-time-deposit-offer> under the "Foreign Exchange & Time Deposit Offers" section. The interest rates are indicative only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. Deposits indifferent currencies, tenors 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.

3. **Eligible channel:** All HSBC customers can enjoy the offer by converting to designated currency and placing the deposit right after conducting currency exchange via HSBC branches or HSBC Mobile Banking. In addition, HSBC Jade and HSBC Premier customers can also enjoy the offer via HSBC's 24 hour manned phonebanking services.
4. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, Mastercard® Debit Card, and Deposit Plus, are not counted as eligible currency exchange transactions and are not eligible for the Offer under this promotion.
5. The time deposit amount must be no less than HKD10,000, RMB10,000, or 2,000 units in other currencies. Each eligible customer can enjoy the Offer more than once.

6. The Offer cannot be used in conjunction with any other foreign exchange offers or time deposit interest rate offers.

HSBC HK APP exclusive bonus +0.5% p.a. time deposit rate offer - Terms and Conditions

1. **Offer Period:** From 5 December 2022 to 31 March 2023 (both dates inclusive) (“Offer Period”).
2. **Bonus Rate Offer:** All Wealth and Personal Banking customers of HSBC Hong Kong are entitled to enjoy a **bonus +0.5% 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 and placing **1-week time deposit** via HSBC Mobile Banking during Offer Period.
3. **Eligible channel:** The exchange and time deposit transactions must be conducted via ‘Exchange and deposit’ in ‘Foreign exchange’ page of HSBC Mobile Banking (Please refer to Appendix I for illustration)
4. The Bonus Rate Offer under this promotion is provided subject to the prevailing Terms and Conditions of Foreign Exchange & Time Deposit Offer above.

Risk disclosure

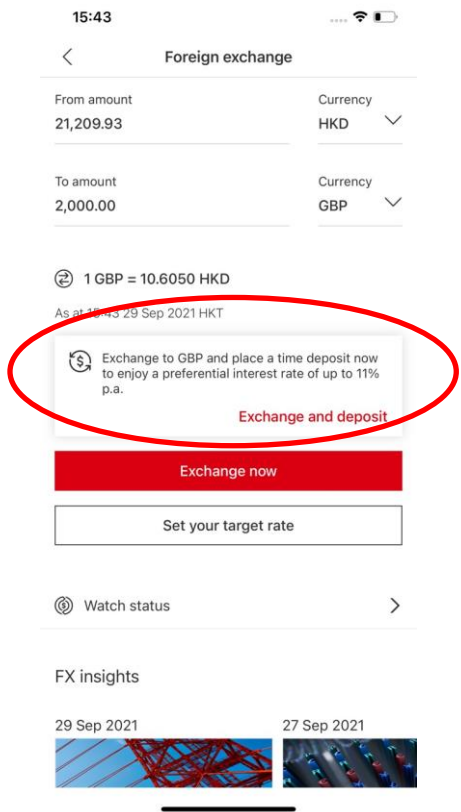
Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made 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.

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Appendix I – Illustration of entry point under HSBC Mobile Banking



Note: The screenshot above is for illustration only.

Appendix II

Preferential Interest rate for Foreign Currency Exchange & Time Deposit Offer (before bonus +0.5% p.a. interest rate offer)

Customers exchanging to currencies below and placing the fund into a 1-week or 1-month time deposit on the same day can enjoy preferential time deposit rates. Applicable to branch and phone banking.

Applicable for Jade customers:

Currency Exchange from	Currency exchange to (Designated Currency)	Special Interest Rate per annum	
		1-week	1-month
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)	12.50%	3.50%
	Canadian Dollar (CAD)	12.50%	3.80%
	Pound Sterling (GBP)	12.50%	3.50%
	New Zealand Dollar (NZD)	12.50%	3.50%
	Renminbi (RMB)	10.50%	3.50%
	US Dollar (USD)	9.50%	4.00%
	HK Dollar (HKD)	9.50%	4.00%

Applicable for Premier customers:

Currency Exchange from	Currency exchange to (Designated Currency)	Special Interest Rate per annum	
		1-week	1-month
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)	12.30%	3.40%
	Canadian Dollar (CAD)	12.30%	3.70%
	Pound Sterling (GBP)	12.30%	3.40%
	New Zealand Dollar (NZD)	12.30%	3.40%
	Renminbi (RMB)	10.30%	3.40%
	US Dollar (USD)	9.40%	3.90%
	HK Dollar (HKD)	9.40%	3.90%

Applicable for other customers:

Currency Exchange from	Currency exchange to (Designated Currency)	Special Interest Rate per annum	
		1-week	1-month
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)	12.00%	3.30%
	Canadian Dollar (CAD)	12.00%	3.60%
	Pound Sterling (GBP)	12.00%	3.30%
	New Zealand Dollar (NZD)	12.00%	3.30%
	Renminbi (RMB)	10.00%	3.30%
	US Dollar (USD)	9.30%	3.80%
	HK Dollar (HKD)	9.30%	3.80%

Terms and Conditions apply. The above interest rates are indicative as of 5 December 2022 and are for reference only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions.