

Exclusive Product and Service Offers

Products and Services	Exclusive Offers
Life Insurance ¹	<ul style="list-style-type: none"> • Goal Access Universal Life Plan (Protection) • Goal Access Universal Life Plan (Education) • HSBC Comprehensive Critical Illness Protection Plan • EarlyIncome Annuity Plan • Income Goal Insurance Plan II • HSBC Wealth Goal Insurance Plan II • HSBC Family Goal Insurance Plan • HSBC Health Goal Insurance Plan • HSBC Income Goal Deferred Annuity Plan • HSBC EarlyIncome Deferred Annuity Plan <p>from 1% off the first year's premium</p>
	<ul style="list-style-type: none"> • WholeLife Protection Plan • Privileged Term Protection Plan • Mortgage Protection Plan • HSBC Term Protection Plan <p>from 0.5 month's premium waiver</p>
Medical Insurance ¹	<ul style="list-style-type: none"> • FirstCare Plus • Worldwide Elite Medical Plan <p>10% off the first year's premium for family enrolment</p>
General Insurance ¹	<ul style="list-style-type: none"> • Fire Insurance: First 6-month premium free and perpetual 20% discount upon renewal • Home Insurance: <ul style="list-style-type: none"> - Pay first year to get next 10 months free on monthly payment; or - 60% off the first year's premium on annual payment
Unit Trusts	<p><u>Offers within the first 6 months of becoming a HSBC Advance customer:</u></p> <ul style="list-style-type: none"> • 6 months waiver of initial charge for the first new set up of Unit Trust Monthly Investment Plan (UTMIP)² • Initial charge as low as 1.5% for the first lump sum subscription: <ul style="list-style-type: none"> - 0.75% discount on initial charge for the lump sum subscription(s) of open-end funds made on the same dealing day within the first month from investment service account opening³; or - 0.25% discount on initial charge for the lump sum subscription(s) of open-end funds made on the same dealing day between the second and the sixth months from investment service account opening³ <p><u>Ongoing exclusive offers:</u></p> <ul style="list-style-type: none"> • As low as 2% flat initial charge for purchase through a new set up of UTMIP⁴ • Initial charge as low as 2% for lump sum subscription of open-end funds
Securities	<ul style="list-style-type: none"> • 0.2% cash rebate for Hong Kong stocks, China A Shares and U.S. stocks transfer-in/deposit⁵ • IPO application handling fee waiver in Personal Internet Banking or HSBC Mobile Banking • Brokerage fee and related charges on Stocks Monthly Investment Plan waived⁴
Retail Bonds and Certificates of Deposit	Handling fee for services including safe custody, interest collection and redemption at maturity waived
Emergency Encashment Service	Waived service fee
Global Transfers	USD7 or equivalent per transaction
Time deposits and foreign currencies trading	Preferential deposit and exchange rates
Mortgage Loans	<ul style="list-style-type: none"> • Preferential offers and Deposit-linked Mortgage • 50% discount on handling fee for request extra copy of documents⁴

1. The above information is intended as a general summary. For more details, please refer to the policy terms and conditions. The insurance product discount offers are applicable to successful applications made by HSBC Advance customers on or before 31 December 2020. Please refer to the applicable terms and conditions for details.

2. Subject to a monthly contribution cap at HKD10,000. Please refer to the applicable terms and conditions for details.

3. Only applicable to customers without any investment service account or Unit Trusts account in the past 6 months. The new investment service account must be opened on or before 31 December 2020. Discount applies on top of prevailing open-end funds preferential initial charge offer. In any cases, the initial charge offer discount is floored at 1.5%. Terms and conditions apply. Other fees/charges applicable to the relevant fund still apply.

4. Please refer to the applicable Terms and Conditions for details.

5. Eligible HSBC Advance Customers can receive a maximum of HKD3,500 cash rebate under this promotion. Please refer to the applicable Terms and Conditions for details.

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

Remarks: Offers may change from time to time. Terms and conditions apply. Please contact any of our branch staff for details.

Important Risk Warning

- Unit Trusts, Bonds, Certificates of Deposit (CDs), structured products (including Equity Linked Investments, Structured Notes, Deposit Plus, Structured Investment Deposits and Capital Protected Investment Deposits) are NOT equivalent to time deposits. Unit Trusts and Bonds and some of the Structured Products are investment products and some Unit Trusts and Structured Products may involve derivatives. 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).
- Issuer's Risk – Bonds, CDs, structured products are subject to both the actual and perceived measures of credit worthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario (e.g. insolvency of the issuer), you might not be able to recover the principal and interest/coupon, if applicable, and the potential maximum loss could be 100% of invested amount and no interest/coupon received.
- Investors should not make investment decisions based on this material alone.
- Investment involves risks. Past performance of investment products is no guide to future performance. For details of the investment 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 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 that exchange rate in which you made your original conversion to foreign currency and RMB, you may suffer loss in principal.
- 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.
- Warrants and CBBCs are non-collateralised products. The price of the Warrants/CBBCs may fall in value as rapidly as it may rise and investors may sustain a total loss of their investment. Prospective investors should ensure that they understand the nature and risks and seek for professional advice where applicable.

Structured Investment Deposits, Deposit Plus, Capital Protected Investment Deposits and CDs are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong. Deposit Plus and Certificates of Deposit is NOT principal protected.

Risk Disclosure

Bonds and Certificates of Deposit ("CDs")

- Bonds/CDs are mainly medium to long-term fixed income products, not for short-term speculation. You should be prepared to hold your funds in bonds/CDs for the full tenure; you could lose part or all of your principal if you choose to sell bonds/CDs prior to maturity.
- Indicative prices of bonds/CDs are available and bonds/CDs prices do fluctuate with market changes. Factors affecting the market price of bonds/CDs include, and are not limited to, fluctuations in Interest Rates, Credit Spreads and Liquidity Premiums. The fluctuation in yield generally has a greater effect on prices of longer tenure bonds/CDs. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling bonds/CDs.
- It is the issuer to pay interest and repay principal of bonds/CDs. If the issuer defaults, the holder of bonds/CDs may not be able to receive back the interest and principal. The holder of bonds/CDs bears the credit risk of the issuer and has no recourse to HSBC unless HSBC is the issuer itself.
- If you wish to sell bonds/CDs purchased through HSBC, HSBC may repurchase them based on the prevailing market price under normal market circumstances, but the selling price may differ from the original buying price due to changes in market conditions.
- There may be exchange rate risks if you choose to convert payments made on the bond/CDs to your home currency.
- The secondary market for bonds/CDs may not provide significant liquidity or may trade at prices based on the prevailing market conditions and may not be in line with the expectations of holders of bonds/CDs.
- If bonds/CDs are redeemed early, you may not be able to enjoy the same rates of return when you use the funds to purchase other products.

Unit Trusts ("UT")

- 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.

Securities Trading

- The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Renminbi ("RMB") Related Products

- There may be exchange rate risks if you choose to convert payments made on RMB related products to your home currency.
- RMB related 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.

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 general insurance policies are underwritten by AXA General Insurance Hong Kong Limited ("AXA"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

The life insurance plans are underwritten by HSBC Life (International) Limited ("HSBC Life") and are only intended for sale through The Hongkong and Shanghai Banking Corporation Limited ("HSBC") in the Hong Kong SAR. HSBC Life is authorised by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR and policyholders are subject to its credit risk. HSBC Life is one of HSBC Group's insurance underwriting subsidiaries. HSBC is an insurance agent of HSBC Life. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with you. However, any dispute over the product's contractual terms should be resolved between the Company and you directly. Please refer to the respective product brochure for detailed features and the policy provisions for detailed terms and conditions.

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. 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.