







HSBC GBA Wealth Management Connect Grand Entrance Rewards

Enjoy the following offers upon successfully open HSBC GBA Wealth Management Connect and complete designated banking transactions.

Reward Type	Reward Conditions	Reward Amount
 Remittance Offer	HSBC GBA Wealth Connect Designated RMB Savings Account customers completing the remittances via mobile banking or online banking of RMB500,000 or above to our Mainland partner bank(s) in relation to HSBC GBA Wealth Management Connect Services.	Rebate up to HKD800 / RMB720
 New Fund Offer	HSBC GBA Wealth Management Connect customers successfully register for Personal Internet Banking and fund in the designated amount to the HSBC GBA Wealth Management Connect Account.	Rebate up to HKD2,500
 0% Unit Trusts Initial Subscription Charge Offer	HSBC GBA Wealth Management Connect customers successfully place unit trust subscriptions under HSBC GBA Wealth Management Connect Southbound Services via designated channels	0% Unit Trusts initial subscription charge for all Unit Trusts transaction
 HSBC Premier account Fee Waiver offer	HSBC GBA Wealth Management Connect Northbound / Southbound customers open HSBC Premier account with HSBC HK for the first time	First 12-month Below Balance Fee Waiver to HSBC Premier account

HSBC GBA Wealth Management Connect Grand Entrance Rewards – Terms and Conditions

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(the “Bank” or “HSBC”) reserves the right to change these terms and conditions at any time and the offers may be withdrawn or terminated by the Bank at its discretion without prior notice.
2. The dates and amounts appearing in the Bank’s record will be conclusive as to the date on which an account was opened or terminated and amount of balances / number of transactions carried out.
3. 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.
4. No person other than the Eligible Customer 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.
5. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
6. 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.
7. The offers under this promotion are provided subject to the prevailing regulatory requirements.
8. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

Promotional terms and conditions

1. These offers are applicable to any HSBC GBA Wealth Management Connect customer (“Eligible Customer”) who, during the respective offer period of each offer, fulfils all of the applicable conditions relating to the respective offer below.

(A) Remittance Offer – Up to HKD800 / RMB720 Cash Rebate (the “Remittance Offer”)

1. **Offer Period:** From 1 July 2022 to 30 September 2022 (both dates inclusive).
2. During the offer period, an Eligible Customer must have successfully opened a HSBC GBA Wealth Connect Designated RMB Savings Account (“Applicable Account”) with the Bank and remitted specified amount shown in the table below from that account to our Mainland partner bank(s) in relation to HSBC GBA Wealth Management Connect Services, via mobile banking or online banking can get up to HKD800 / RMB720 cash rebate.

Specified Amount	Cash Rebate entitled
RMB500,000 or above but less than RMB800,000	HKD500 / RMB450
RMB800,000 – RMB1,000,000	HKD800 / RMB720

3. The Eligible Customer must continue to maintain a valid Applicable Account until the time of fulfilment in order to enjoy the Remittance Offer. Each Eligible Customer can only enjoy the Remittance Offer once under this promotion.
4. The remittance amount can be accumulated by one or more remittances conducted during the offer period. Eligible Customers are entitled to maximum of HKD800 / RMB720 cash reward during the offer period.
5. The cash rebate under this campaign will be credited to the Eligible Customer’s Applicable Account within 6 months after the end of the offer period if the rebate criteria are fulfilled. For any enquiries about the offer entitlement, customers should contact the Bank on or before 31 March 2023. Late enquiries will not be accepted.

(B) New Fund Offer – Up to HKD2,500 Cash Rebate (“New Fund Offer”)

1. **Offer period:** From 1 July 2022 to 30 September 2022 (both dates inclusive).
2. During the offer period, Eligible Customer must have successfully opened a HSBC GBA Wealth Management Connect Account (“Applicable Account”) and fulfilled all the requirements of (a) to (c) below to be entitled to the New Fund Offer. Each Eligible Customer can only enjoy the New Fund Offer once under this promotion:

- (a) having placed New Fund (defined below) of a specified amount shown in the table below to the Applicable Account; and

Specified Amount of New Fund	Cash Rebate entitled
For every RMB200,000	HKD500 (up to HKD2,500)

- (b) continue to maintain a valid Applicable Account until the time of fulfilment.
- (c) maintain the new fund in the Applicable Account for not less than three months.
3. The cash rebate will be credited to the Eligible Customer’s Applicable Account within 6 months after the end of the offer period if the rebate criteria are fulfilled.
 4. For any enquiries about the offer entitlement, customers should contact the Bank on or before 31 March 2023. Late enquiries will not be accepted.
 5. “New Fund” 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 the Eligible Customer’s savings account (including refunds in all currencies acceptable to the Bank from stock / certificate of deposit / bond / IPO or maturity redemptions proceeds having first been credited into the Eligible Customer’s savings account during the offer period and converted to designated currency). Funds that are deposited via cashier’s order / cheques drawn on the deposit account(s) with the Bank, transfers / remittance and exchange from existing deposits of the account(s) held with the Bank will not be considered as new funds. In case of disputes, the Bank has the sole discretion to determine the definition of New Fund.

(C) 0% Unit Trusts Initial Subscription Charge Offer

1. **Offer period:** From 1 July 2022 to 30 September 2022 (both dates inclusive).
2. During the offer period, an Eligible Customer will be entitled to 0% unit trusts initial subscription charge when placing lump sum unit trust subscriptions (with aggregated investment amount not exceeding RMB1 million or equivalent in other currencies using his / her HSBC GBA Wealth Management Connect Account via HSBC Mobile Banking app, HSBC Online Banking or any HSBC branches.

(D) HSBC Premier First 12-month Below Balance Fee Waiver (the ‘HSBC Premier account Fee Waiver Offer’)

1. **Offer period:** From 16 February 2022 to 16 February 2023 (both dates inclusive).
2. The HSBC Premier account Fee Waiver Offer is valid for both HSBC GBA Wealth Management Connect Northbound / Southbound Customers (see Clause 6 of this section) that open a HSBC Premier account with HSBC HK for the first time. The HSBC Premier account Fee Waiver Offer has to be enabled within 6 months after the month in which the HSBC GBA Wealth Connect Designated RMB Savings Account / HSBC GBA Wealth Management Connect account was opened (but before the expiry of the Offer Period) and would last for 12 months. See example below:

Example

Month of opening HSBC GBA Wealth Connect Designated RMB Savings Account / HSBC GBA Wealth Management Connect Account	July 2022
Eligible period to open HSBC Premier for enabling the HSBC Premier account Fee Waiver Offer	July 2022 to December 2022

3. Eligible Customers can enjoy the HSBC Premier account Fee Waiver Offer for the first 12 months after opening a Premier Account with the Bank for the first time as sole account holder or (if joint account) as principal account holder. See an example below:

Example

First 12-month Below Balance Fee Waiver	
Month of opening Premier Account	July 2022
Period of the HSBC Premier account Fee Waiver Offer	August 2022 to July 2023

4. Eligible Customers are subject to a monthly below balance fee of HKD380 after the HSBC Premier account Fee Waiver Offer period ends if the Average Daily TRB (see Clause 6 of this section) over the last 3 months falls below HKD1 million. See an example below:

Example

Monthly below balance fee of HKD380	
Month of opening Premier Account	July 2022
Below balance fee will be charged for the month	August 2023 (if Average Daily TRB for 3 consecutive months from May 2023 to July 2023 falls below HKD1 million)

5. The monthly below balance fee applies to each Premier Account. Customers who are currently or have previously held an HSBC Premier Account (whether as sole account holders or joint account holders) will not be eligible for this offer.

6. **Definitions:** in this promotion,

'Average Daily TRB' refers to average daily TRB in a full calendar month from the first day to the last day of the calendar month (both days inclusive).

'HSBC GBA Wealth Management Connect Northbound Customers' refers to customers who opened and are currently holding the HSBC GBA Wealth Connect Designated RMB Savings Account with the Bank and successfully paired this account with the HSBC GBA Wealth Management Connect Account opened with our Mainland partner bank(s) in relation to HSBC GBA Wealth Management Connect Services.

'HSBC GBA Wealth Management Connect Southbound Customers' refers to customers who opened and are currently holding the HSBC GBA Wealth Management Connect Account with the Bank and successfully paired this account with their remittance account opened with our Mainland partner bank(s) in relation to HSBC GBA Wealth Management Connect Services.

Total Relationship Balance ('TRB') includes:

- Hong Kong dollar / Renminbi / foreign currency deposits
- Market value of the following investments: Local and Overseas Securities, Unit Trusts, Bonds, Certificates of Deposit, Equity-linked Investments, Structured Notes, Monthly Investment Plan (Stocks / Unit Trusts) and Wayfoong Statement Gold
- Deposit amounts of Deposit Plus and Structured Investment Deposits
- Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards)
- Life insurance with savings or investment component*
- HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances which are administered by The Hongkong and Shanghai Banking Corporation Limited

* For life insurance with savings or investment component:

- Investment-linked life insurance policies include the total cash value of the policies;
- Other life insurance policies include the total cash value of the policies OR total premium paid less any annuity payments received (if applicable), whichever is higher.

To determine the total TRB of an Eligible Customer, the applicable TRB of all personal sole account(s) and joint account(s) (where the same Eligible Customer is the principal account holder) under the same name and identity document number of the Eligible Customer will be considered. There may be a time lag before the value of certain investment transactions (i.e. Initial Public Offering subscriptions for Securities, Bonds, Open-end Funds and Certificates of Deposits) and life insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB in the Bank's record.

7. **Personal Data:** Customers who are opening a new Integrated Account as a Premier 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 joining Premier. For details of Data Privacy Notice, please visit HSBC website [Select 'Banking' -> 'Important Notices' -> 'Privacy and Security'-> 'Privacy Notice']; for the Integrated Account Terms and Conditions, please refer to HSBC website – HSBC Premier for details.

Important Risk Warning

- Unit Trusts and Bonds are investment products. 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 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 the 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 the 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 will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB payments 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.

Unit Trusts Risk Disclosure

- 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 markets, 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 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 trade 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 counter party with which a fund trades such instruments, which could result in substantial loss to a fund.

The information contained in this material and the content have not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority in Hong Kong.

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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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