



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。
7. 如您並非身處香港，我們或未獲授權於您身處或居住的國家或地區，經本網站向您提供產品及服務。
8. 外幣兌換及定期存款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外幣所屬地區的公眾假期，或適逢惡劣天氣情況除外（指香港天文台發出八號或以上颱風信號及 / 或黑色暴雨警告，或香港政府公布「極端情況」））。

外幣兌換及定期存款優惠條款及細則（1 週或 1 個月的定期存款）

1. 本優惠的有效期由 2025 年 1 月 1 日直至另行通知（「優惠期」）
2. **優惠詳情：**本行所有香港滙豐財富管理及個人客戶（合資格客戶）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」）的同名個人戶口兌換指定外幣（下表所規定），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。

兌換由	兌換成指定外幣
所有可以在 本行兌換外 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)

詳情請參閱 [滙豐銀行香港網頁](#) > [優惠](#) > [戶口優惠](#) > [存款](#) 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。請參考附錄二內的年利率（年利率只供參考而非保證）。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流動理財，分行或 24 小時專人接聽電話理財服務，兌換指定外幣並同時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 / 滙豐 Mastercard® 扣賬卡 / 高息投資存款，均不會被視為合資格外幣兌換交易。
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. 除另有說明，本優惠不能與其他外幣兌換或定期存款推廣同時使用。
7. 本優惠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外幣兌換交易只會累計相關兌換金額至滙豐尊尚兌匯當中。

HSBC HK App 專享 - 額外+1%定存年利率優惠 - 條款及細則

1. **推廣期：**2025 年 1 月 1 日直至另行通知（「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外幣（下表所規定）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。**

兌換由	兌換成指定外幣
所有可以在本行兌換外幣	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)

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」（請參閱附錄一）兌換外幣並開立定期存款，方可獲得額外定存年利率優惠。
4. 此優惠均受有關的以上一般條款及細則、外幣兌換及定期存款條款及細則（1 週或 1 個月的定期存款）約束。
5. 實際定存年利率（包括額外定存年利率優惠）會在滙豐流動理財兌換過程中顯示，客戶應以此為最終定存年利率。
6. 除另有說明，本優惠不能與其他外幣兌換或定期存款推廣同時使用。

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。

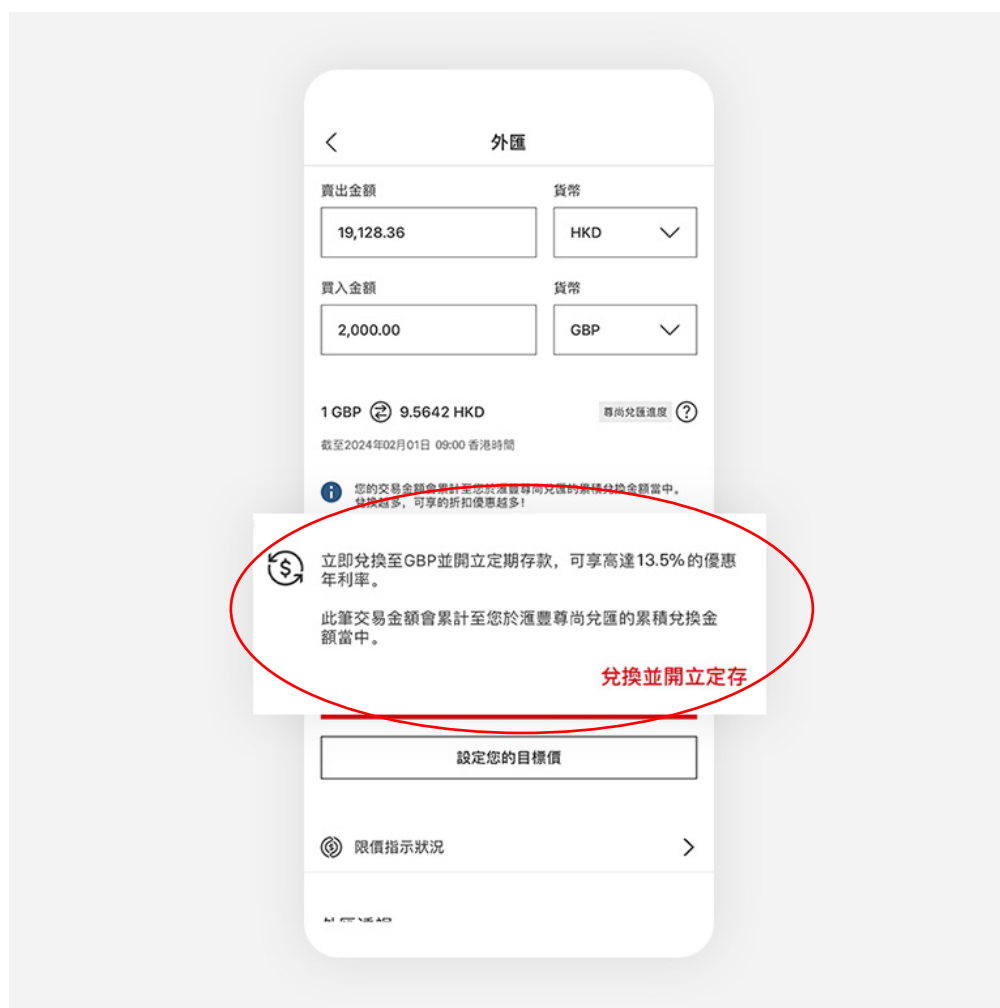
向您提供的有關產品或服務的任何廣告、市場推廣或宣傳物料、市場資料或其他資料，其本身不會構成任何產品或服務的招攬銷售或建議。

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

附錄一 – 滙豐流動理財的截圖



注意：以上截圖只供參考

附錄二

外幣兌換及定期存款優惠年利率（不包括額外+1%定存年利率優惠）

客戶兌換以下指定外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。適用於滙豐流動理財，分行及電話理財。

環球私人銀行 / 卓越理財•尊尚：

		特惠定期存款年利率	
兌換由	兌換成指定外幣	1 週	1 個月
所有可以在本行兌換外幣	澳元 (AUD)	12.00%	3.50%
	加拿大元 (CAD)	12.00%	3.80%
	英鎊 (GBP)	12.50%	3.50%
	紐西蘭元 (NZD)	12.00%	3.50%
	人民幣 (RMB)	11.00%	3.50%
	美元 (USD)	8.00%	4.50%
	港元 (HKD)	8.00%	4.50%
	歐羅 (EUR)	7.00%	3.00%

卓越理財：

		特惠定期存款年利率	
兌換由	兌換成指定外幣	1 週	1 個月
所有可以在本行兌換外幣	澳元 (AUD)	11.80%	3.40%
	加拿大元 (CAD)	11.80%	3.70%
	英鎊 (GBP)	12.30%	3.40%
	紐西蘭元 (NZD)	11.80%	3.40%
	人民幣 (RMB)	10.80%	3.40%
	美元 (USD)	7.90%	4.40%
	港元 (HKD)	7.90%	4.40%
	歐羅 (EUR)	6.90%	2.90%

其他客戶：

		特惠定期存款年利率	
兌換由	兌換成指定外幣	1 週	1 個月
所有可以在本行兌換外幣	澳元 (AUD)	11.50%	3.30%
	加拿大元 (CAD)	11.50%	3.60%
	英鎊 (GBP)	12.00%	3.30%
	紐西蘭元 (NZD)	11.50%	3.30%
	人民幣 (RMB)	10.50%	3.30%
	美元 (USD)	7.80%	4.30%
	港元 (HKD)	7.80%	4.30%
	歐羅 (EUR)	6.80%	2.80%

受條款及細則約束。以上年利率只供參考而非保證，並以2025年1月1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.
7. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services available through this website in the country or region you are located or resident in. Foreign Exchange & Time Deposit 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, or when it is under severe weather conditions (refer to the Hong Kong Observatory issuing Typhoon Signal No. 8 or above and / or Black Rainstorm Warning, or the HKSAR Government announcing an “Extreme Conditions”)).

Foreign Exchange & Time Deposit Offer (1-week & 1-month Time Deposit) - Terms and Conditions

1. The Offer is available from 1 January 2025 until further notice (“Promotional Period”).
2. **Offer:** All Wealth and Personal Banking customers of HSBC Hong Kong (“Eligible Customer”) are entitled to enjoy a preferential time deposit interest rate when making an eligible currency exchange to a Designated Currency (stipulated in table below) 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 the currency exchange.

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)

For details, please visit **HSBC HK Website > Offers > Accounts Offers > Deposits** under the “Foreign Exchange & Time Deposit Offers” section. The interest rates are indicative only. They are not guaranteed and may be subject to revision, as per prevailing market conditions. Deposits in different currencies, tenors and customer type will have different preferential time deposit interest

rates. Please refer to Appendix II for indicative interest rates, which are for reference only. We will confirm and advise you the actual applicable interest rate at the time when the time deposit is placed.

3. **Eligible channel:** All Wealth and Personal Banking customers of HSBC Hong Kong can enjoy the offer by converting to Designated Currency and placing the deposit right after conducting currency exchange via HSBC Mobile Banking, branch, or 24-hour manned phone banking services. 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.
4. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, HSBC 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 during the Promotional Period.
6. The Offer cannot be used in conjunction with any other currency exchange offers or time deposit interest rate offers, unless stated otherwise.
7. The Offer 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 of HSBC Forex Club.

HSBC HK APP exclusive bonus +1% p.a. time deposit rate offer - Terms and Conditions

1. **Promotional Period:** From 1 January 2025 until further notice (“Promotional Period”).
2. **Bonus Rate Offer:** All Wealth and Personal Banking customers of HSBC Hong Kong are entitled to 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 (stipulated in table below) and placing **1-week time deposit** via HSBC Mobile Banking during Promotional Period.

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 (Please refer to Appendix I for illustration).

4. The Bonus Rate Offer under this promotion is provided subject to the prevailing General terms and conditions, and Foreign Exchange & Time Deposit Offer (1-week & 1-month Time Deposit) - Terms and Conditions above.
5. The actual time deposit interest rate (with Bonus Rate Offer) will be appeared on Foreign Exchange & Time Deposit via HSBC Mobile Banking and customer should refer to the shown interest rate as the final offer.
6. The Offer cannot be used in conjunction with any other currency exchange offers or time deposit interest rate offers, unless stated otherwise.

Risk Disclosure

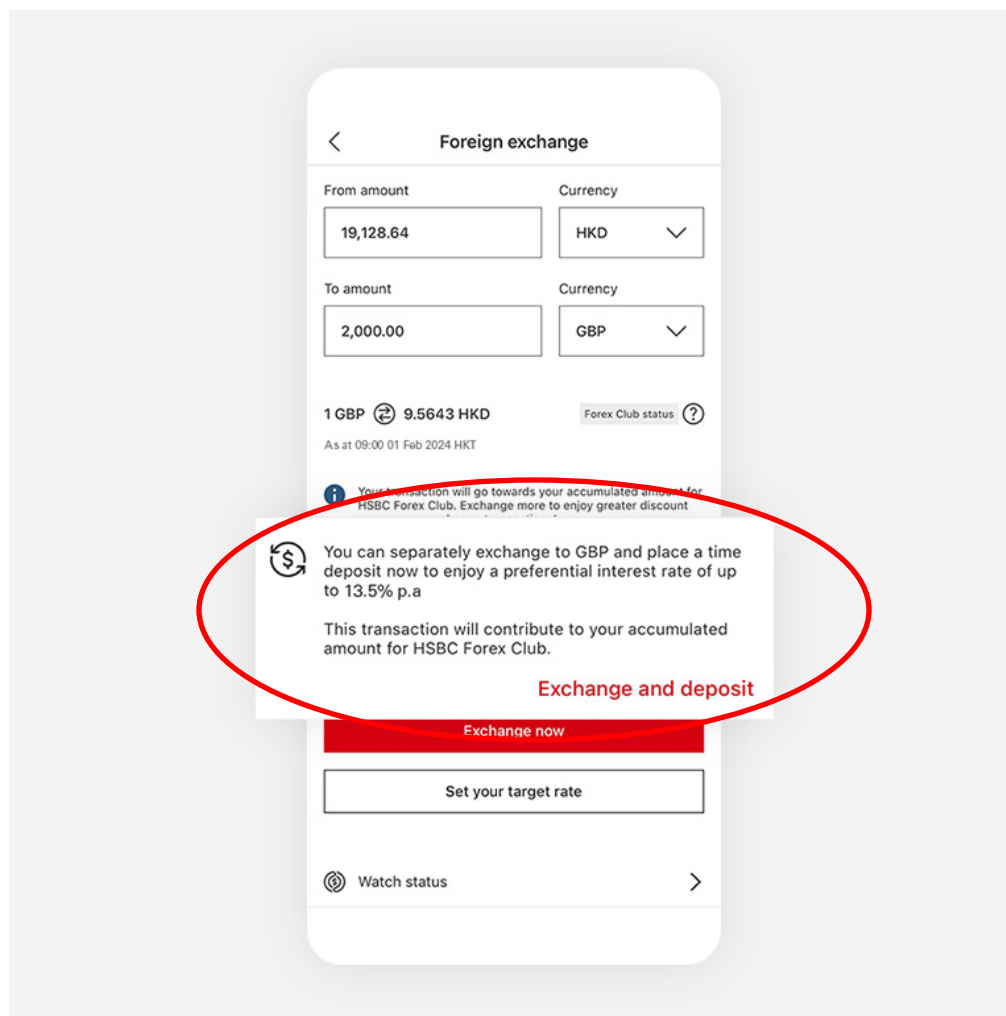
Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made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

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 Exchange & Time Deposit Offer (before bonus +1% 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 HSBC Mobile Banking, branch, and phone banking.

Applicable for Global Private Banking / Premier Elite 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%	3.50%
	Canadian Dollar (CAD)	12.00%	3.80%
	Pound Sterling (GBP)	12.50%	3.50%
	New Zealand Dollar (NZD)	12.00%	3.50%
	Renminbi (RMB)	11.00%	3.50%
	US Dollar (USD)	8.00%	4.50%
	HK Dollar (HKD)	8.00%	4.50%
	Euro (EUR)	7.00%	3.00%

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)	11.80%	3.40%
	Canadian Dollar (CAD)	11.80%	3.70%
	Pound Sterling (GBP)	12.30%	3.40%
	New Zealand Dollar (NZD)	11.80%	3.40%
	Renminbi (RMB)	10.80%	3.40%
	US Dollar (USD)	7.90%	4.40%
	HK Dollar (HKD)	7.90%	4.40%
	Euro (EUR)	6.90%	2.90%

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)	11.50%	3.30%
	Canadian Dollar (CAD)	11.50%	3.60%
	Pound Sterling (GBP)	12.00%	3.30%
	New Zealand Dollar (NZD)	11.50%	3.30%
	Renminbi (RMB)	10.50%	3.30%
	US Dollar (USD)	7.80%	4.30%
	HK Dollar (HKD)	7.80%	4.30%
	Euro (EUR)	6.80%	2.80%

Terms and Conditions apply. The above interest rates are indicative as of 1 January 2025 and are for reference only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions.