



Terms and Conditions of HSBC FlexInvest x PayMe Offer (“Offer”)

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“Bank” or “HSBC”) reserves the right to change these Promotional Terms and Conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice. The Bank accepts no liability for any such change, withdrawal and / or termination.
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 Promotional 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. If there is any discrepancy between the promotional materials and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall apply and prevail.
5. The offer under this promotion is provided subject to the prevailing regulatory requirements.
6. The Offer is available in Hong Kong. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region and each Eligible Customer (defined below) submits to the exclusive jurisdiction of the courts of Hong Kong.
7. All other fees/charges applicable to the relevant fund (including management fees and other fees) will continue to apply.
8. Where there is any discrepancy or inconsistency between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.
9. It is the Eligible Customer’s (defined below) responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost in relation to the receiving of the relevant Voucher, and the Bank shall have no responsibility in respect thereof.

Specific Terms and Conditions for HSBC FlexInvest x PayMe Offer

1. The Offer is effective from 01 November 2022 to 28 February 2023, both dates inclusive (the “Promotional Period”).

Who can enjoy the campaign?

2. The Offer is applicable to HSBC account holders who are also PayMe users with the same name and personal details (“Eligible Customers”).

What are the rewards for this campaign?

3. Eligible Customers who fulfil the offer requirements detailed below will be entitled to receive PayMe vouchers of HKD100 (“Voucher”) in their PayMe wallets.
4. The following conditions must be met for the Voucher to be consumed by an Eligible User at a transaction using PayMe:



- a. the transaction must be HKD 100 or more at any PayMe merchant;
- b. the Voucher is consumed by 31 December 2023; and
- c. the PayMe wallet benefiting from the Voucher must not be suspended or terminated.

(a "PayMe Transaction")

The Voucher will be automatically applied on a PayMe Transaction.

5. Customers can only consume one Voucher for each PayMe Transaction. For the avoidance of doubt, where a customer holds multiple vouchers that may be applied towards a PayMe Transaction, the Voucher with the earliest expiry date will be the Voucher that is automatically applied on a PayMe Transaction.
6. The Voucher may be transferred by the Eligible Customer to another PayMe user via the Share function on the PayMe app. Once shared with another PayMe user, the Bank shall have no liability in this respect.
7. In case of a refund (full or partial) initiated by customer or merchant after the transaction at which a Voucher is consumed, the Bank retains the right to withdraw the Voucher or debit the amount credited to a PayMe wallet from the Voucher.

Offer detail: HKD100 PayMe Voucher for the first 4,000 new FlexInvest users "Reward 1"

8. Reward 1 is applicable to the Eligible Customers who have not previously invested through FlexInvest during 1 January 2022 to 31 October 2022 and also do not hold any funds with FlexInvest, and who make a subscription order through FlexInvest during the Promotional Period ("Eligible Transaction"). The order or contribution must successfully be settled or executed in full within the Promotional Period.
9. Subject to these terms and conditions, Eligible Customers will be entitled to receive one Voucher of HKD100 provided that:
 - a. The Voucher falls within the quota of 4,000 to be given away during the Campaign on a first-come- first- served basis.
 - b. The Eligible Customer continues to hold at least one fund unit in FlexInvest when the Voucher is issued, which will be within 60 days of the end of the Promotional Period.

Offer detail: HKD100 PayMe Voucher for telling friends and family about FlexInvest "Reward 2"

10. Reward 2 is applicable to Eligible Customers who tell ("Referrer") a friend or family member about FlexInvest ("Referee"), provided that the Referee:
 - a. is also an Eligible Customer;
 - b. has not invested through FlexInvest during 1 January 2022 to 31 October 2022;
 - c. does not hold any funds with FlexInvest; and
 - d. makes a subscription order through FlexInvest during the Promotional Period. The order or contribution must successfully be settled or executed in full during the Promotional Period.



11. For the avoidance of doubt, a Referrer does not need to conduct an Eligible Transaction to make a referral and receive a HKD100 Voucher for the referral. Referrers and Referees must however both be Eligible Customers.
12. Subject to these terms and conditions, Referrers will be entitled to receive a Voucher of HKD100 for each successful referral with a maximum cap of five Vouchers per Eligible Customer, provided that:
 - a. Each Referee continues to hold at least one fund unit in FlexInvest when the Voucher is issued, which will be within 60 days of the end of the Promotional Period.
 - b. The Voucher falls within the quota of 10,000 to be given away during the Campaign on a first-come- first- served basis.
13. A Referrer must not hold themselves out as an employee or agent of HSBC, and must not have any involvement with a Referee's investment account after the initial referral, including:
 - a. helping set up the Referee's investment account;
 - b. training the Referee to use FlexInvest;
 - c. soliciting or placing orders or having any other ongoing involvement in the Referee's investment account;
 - d. acting as a point of contact between HSBC and the Referee;
 - e. distributing advertising or marketing materials about FlexInvest.
14. The maximum Voucher entitlement any one Eligible Customer can receive under this Promotions is HKD600.
15. The Bank reserves its right to terminate any unused Vouchers if we exit our relationship with Eligible Customers for legal or regulatory reasons.

Who cannot enjoy the Promotion:

Any Eligible Customer who no longer fulfils the terms and conditions in Clauses 4(c), 9(b), or 12(a) above or cancels the Eligible Transaction or terminates his/her account through which the Eligible Transaction is conducted before the Bank credits the Voucher will not be eligible for the rewards.

This Promotion is also not applicable to citizen, resident or taxpayer resident of the United States of America (U.S.).

Customers who hold a joint-name investment account are not eligible for this offer.

Important Risk Warning:

1. Funds are investment products, and some may involve derivatives. The investment decision is yours, but you should not invest in the Funds 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.



2. Funds are NOT equivalent to time deposits.
3. Investors should not only base their investment decision on this marketing material alone.
4. Investment involves risk. Past performance is no guide to the future performance. For details of the investment products, their related fees and charges and risk factors, please refer to the individual product materials.

Risk Disclosure:

1. 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).
2. 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.
3. 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.
4. 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 recognized exchange. Such instruments are not afforded the same protections as may apply to participants trading financial derivative instruments on organized 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.

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

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