



## HSBC Forex Club Terms and Conditions

### General Terms & 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(the 'Bank' or 'HSBC') reserves the right to change these terms and conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice.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 rights 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 programme, the decision of the Bank shall be final and conclusive.
4. Where there are any discrepancies or inconsistencies between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.
5. The offer under this programme 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.

### HSBC Forex Club Terms and Conditions:

1. In the event of any dispute arising out of the HSBC Forex Club ('Forex Club'), the decision of the Bank shall be final and conclusive.
2. HSBC Forex Club is available to existing HSBC HK customers only ('Eligible Customer'). If you're not an HSBC HK customer, you're not eligible for Forex Club. When you opt in, you'll be deemed to have confirmed you're an existing HSBC HK customer, and agreed to the HSBC Forex Club Terms and Conditions.
3. By enrolling to Forex Club, you've read, understood and agreed to this HSBC Forex Club Terms and Conditions. You can't withdraw from Forex Club once you've enrolled.
4. Enrolled customers can enjoy currency exchange spread discounts (as shown in the table) on their eligible currency exchange transactions.

<b>Tier</b>	<b>Accumulated currency exchange transaction amount (HKD or equivalent) of Eligible Transactions during the Accumulation Period</b>	<b>Currency exchange spread discount</b>
Green	199,999.99 and below	None
Bronze	200,000.00 to 999,999.99	5%
Silver	1,000,000.00 to 2,999,999.99	10%
Gold	3,000,000.00 to 4,999,999.99	15%
Platinum	5,000,000.00 and above	30%



Remarks:

- The tier will be based on your accumulated currency exchange transaction amounts of Eligible Transactions over the Accumulation Period, which is the last 90 days from your latest Eligible Transaction and the current day.
  - The accumulated currency exchange transaction amount is the total amount of the Eligible Transactions made across HSBC Online Banking, HSBC Mobile Banking, HSBC's manned phone banking (excluding Interactive Voice Response System ('IVRS')) and at our branches during the Accumulation Period.
  - The exchange spread discount refers to the percentage discount on the currency exchange spread normally charged in respect of the Eligible Transaction by the Bank. When you perform an Eligible Transaction, the discount will be automatically applied on the exchange rate spread upfront.
5. Any Eligible Transactions performed under individual accounts won't count towards the accumulated currency exchange transaction amount for joint accounts, and vice versa. For joint accounts, the transaction amount of an Eligible Transaction will count towards the accumulated currency exchange transaction amount of the person who made the transaction. The amount won't be shared with any co-holders of the joint account.
6. Eligible Currency Exchange Transaction - any currency exchange transaction is qualified for Forex Club if it fulfils the below criteria ('Eligible Transaction')

Services	Channels	Eligible for currency exchange spread discount	Eligible for accumulation
Currency exchange transactions from your account to your self-named HSBC accounts or a third party's personal HSBC account in Hong Kong	HSBC Mobile Banking / HSBC Online Banking / HSBC branches in Hong Kong / HSBC's manned phone banking (excluding Interactive Voice Response System ('IVRS'))	Yes	Yes
Foreign Exchange & Time Deposit Offer	HSBC Mobile Banking / HSBC branches in Hong Kong / HSBC's manned phone banking (excluding Interactive Voice Response System ('IVRS'))	No	Yes
Future dated currency exchange transactions between your self-named HSBC accounts or a third party's personal HSBC account in Hong Kong	HSBC Mobile Banking / HSBC Online Banking / HSBC branches in Hong Kong / HSBC's manned phone banking (excluding Interactive Voice Response System ('IVRS'))	Yes	No
Currency exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward / outward remittance, Global Transfers, FX Order Watch, and Deposit Plus	HSBC Mobile Banking / HSBC Online Banking / HSBC branches in Hong Kong / HSBC's manned phone banking (excluding Interactive Voice Response System ('IVRS'))	No	No

Issued by The Hongkong and Shanghai Banking Corporation Limited



7. Eligible Customers can enjoy Forex Club more than once.
8. The offer under this promotion is provided subject to the prevailing Terms and Conditions of Currency Exchange.
9. Unless specified, Forex Club can't be enjoyed concurrently with any other currency exchange offer, discount or time deposit offer.
10. The dates and amounts in the Bank's records are final in determining whether a transaction is an Eligible Transaction, the date it was made and the amount it adds to your accumulated amount of Eligible Transactions.
11. The Bank may change these promotional Terms and Conditions and / or cancel any offer at any time. The latest details of the offer and the revised Terms and Conditions will be made available on our website and / or communicated to customers by other means as soon as practicable.

**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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## 滙豐尊尚兌匯條款及細則

### 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。

### 滙豐尊尚兌匯條款及細則

1. 如有對滙豐尊尚兌匯任何爭議，本行將保留最終決定權。
2. 滙豐尊尚兌匯僅適用於現有的滙豐香港客戶（「合資格客戶」）。如果您不是滙豐香港的現有客戶，則不符合資格參與滙豐尊尚兌匯。一旦加入，您將被視作已申報為滙豐香港的現有客戶，並同意接受滙豐尊尚兌匯之細則。
3. 如選擇加入滙豐尊尚兌匯，即表示您已閱讀、理解並同意滙豐尊尚兌匯之條款及細則。一經加入，您不可以退出滙豐尊尚兌匯。
4. 已登記客戶的合資格外幣兌換交易可享下表所示貨幣買賣差價折扣優惠。

等級	累積期內之合資格交易的累積兌換金額 ( HKD港幣或等值貨幣 )	貨幣買賣差價折扣
青綠 (Green)	199,999.99及以下	無
青銅 (Bronze)	200,000.00 至 999,999.99	5%



白銀 (Silver)	1,000,000.00 至 2,999,999.99	10%
黃金 (Gold)	3,000,000.00 至 4,999,999.99	15%
白金 (Platinum)	5,000,000.00及以上	30%

備註:

- 等級是根據您於指定累計時段之合資格交易的累積兌換貨幣金額，即由當日起計之前 90 日及包括當日之合資格貨幣兌換交易。
  - 累積兌換貨幣金額包括您於累積期內透過滙豐網上理財、滙豐流動理財、滙豐電話理財（互動話音系統（IVRS）除外）及任何香港滙豐分行途徑完成之合資格貨幣兌換交易。
  - 貨幣買賣差價折扣優惠是指本行就合資格貨幣兌換交易在貨幣買賣差價上作出的折扣。當客戶進行合資格交易時，匯率會自動調整。
5. 於個人戶口之合資格交易不會累計於其下之聯名戶口或聯名戶口之交易亦不會累計於其個人戶口。於聯名戶口之合資格貨幣兌換交易金額只會累計於完成交易之個人客戶。交易金額不會重複累計於兩位持有人。
6. 滙豐尊尚兌匯之合資格貨幣兌換交易是指所有符合以下條件之貨幣兌換交易（「合資格貨幣兌換交易」）

服務	交易途徑	可享貨幣買賣差價折扣	累計兌換貨幣金額
您的香港滙豐戶口或其他香港滙豐個人戶口之實時兌換交易	滙豐流動理財 / 滙豐網上理財 / 任何香港滙豐分行 / 滙豐電話理財（互動話音系統（IVRS）除外）	是	是
外幣兌換及定期存款優惠	滙豐流動理財 / 任何香港滙豐分行 / 滙豐電話理財（互動話音系統（IVRS）除外）	否	是
您的香港滙豐戶口或其他香港滙豐個人戶口之兌換交易預設指示	滙豐流動理財 / 滙豐網上理財 / 任何香港滙豐分行 / 滙豐電話理財（互動話音系統（IVRS）除外）	是	否



所有兌換交易涉及現鈔兌換、現金存入 / 提取之交易、匯出 / 匯入之轉賬、滙豐環球轉賬服務、外匯限價買賣服務或高息投資存款	滙豐流動理財 / 滙豐網上理財 / 任何香港滙豐分行 / 滙豐電話理財 ( 互動話音系統 ( IVRS ) 除外 )	否	否
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7. 每位合資格客戶可享有優惠多於一次。
8. 此優惠均受有關的外幣兌換條款及細則約束。
9. 除另有說明，否則本優惠不能與其他貨幣兌換或定期存款優惠同時使用。
10. 交易是否合資格、交易的進行日期，以及交易金額是否可計為累積兌換貨幣金額均以本行紀錄中的日期及金額為準。
11. 本行可能隨時會更改條款及細則及 / 或取消任何優惠。優惠活動的最新詳情及修訂後的條款及細則會公佈於本行網站及 / 或在可行的情況下儘快透過其他方式通知客戶。



**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。倘若您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





## 汇丰尊尚兑汇条款及细则

### 一般条款及细则

1. 香港上海汇丰银行（及其继承人及受让人）（“本行”或“汇丰”）保留随时更改条款及细则的权利。本行也可能运用酌情权取消此优惠而毋须事前通知。
2. 除有关合格客户（如下所定义）及本行以外，并无其他人士有权按《合约（第三者权利）条例》强制执行本条款及细则的任何条文，或享有本条款及细则的任何条文下的利益。
3. 是次推广活动如有任何争议，本行将保留最终决定权。
4. 本条款及细则的中英文版本如有歧义，概以英文版本为准。
5. 此优惠均受有关的监管条例约束。
6. 本条款及细则受香港特别行政区法律所管辖，并按照香港特别行政区法律诠释。

### 汇丰尊尚兑汇条款及细则

1. 如有对汇丰尊尚兑汇任何争议，本行将保留最终决定权。
2. 汇丰尊尚兑汇仅适用于现有的汇丰香港客户（“合格客户”）。如果您不是汇丰香港的现有客户，则不符合资格参与汇丰尊尚兑汇。一旦加入，您将被视作已申报为汇丰香港的现有客户，并同意接受汇丰尊尚兑汇之细则。
3. 如选择加入汇丰尊尚兑汇，即表示您已阅读、理解并同意汇丰尊尚兑汇之条款及细则。一经加入，您不可以退出汇丰尊尚兑汇。
4. 已登记客户的合资格外币兑换交易可享下表所示货币买卖差价折扣优惠。

等级	累积期内之合资格交易的累积兑换金额 ( HKD港币或等值货币 )	货币买卖差价折扣
青绿 (Green)	199,999.99 及以下	无
青铜 (Bronze)	200,000.00 至 999,999.99	5%
白银(Silver)	1,000,000.00 至 2,999,999.99	10%



黄金 (Gold)	3,000,000.00 至 4,999,999.99	15%
白金 (Platinum)	5,000,000.00 及以上	30%

备注:

- 等级是根据您在指定累计时段之合资格交易的累积兑换货币金额，即由当日起计之前 90 日及包括当日之合资格货币兑换交易。
- 累积兑换货币金额包括您在累积期内通过汇丰网上理财、汇丰流动理财、汇丰电话理财（互动话音系统（IVRS）除外）及任何香港汇丰分行途径完成之合资格货币兑换交易。
- 货币买卖差价折扣优惠是指本行就合资格货币兑换交易在货币买卖差价上作出的折扣。当客户进行合资格交易时，汇率会自动调整。

5. 在个人账户之合资格交易不会累计于其下之联名账户或联名账户之交易亦不会累计于其个人账户。在联名账户之合资格货币兑换交易金额只会累计于完成交易之个人客户。交易金额不会重复累计于两位持有人。
6. 汇丰尊尚兑汇之合资格货币兑换交易是指所有符合以下条件之货币兑换交易（“合资格货币兑换交易”）

服务	交易途径	可享货币买卖差价折扣	累积兑换货币金额
您的香港汇丰账户或其他香港汇丰个人账户之实时兑换交易	汇丰流动理财 / 汇丰网上理财 / 任何香港汇丰分行 / 汇丰电话理财（互动话音系统（IVRS）除外）	是	是
外币兑换及定期存款优惠	汇丰流动理财 / 汇丰网上理财 / 任何香港汇丰分行 / 汇丰电话理财（互动话音系统（IVRS）除外）	否	是
您的香港汇丰账户或其他香港汇丰个人账户之兑换交易预设指示	汇丰流动理财 / 汇丰网上理财 / 任何香港汇丰分行 / 汇丰电话理财（互动话音系统（IVRS）除外）	是	否
所有兑换交易涉及现钞兑换、现金存入 / 提取之交易、汇出 / 汇入之转账、汇丰环球转账	汇丰流动理财 / 汇丰网上理财 / 任何香港汇丰分行	否	否

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服务、外汇限价买卖服务或高 息投资存款	/ 汇丰电话理财 ( 互动话 音系统 ( IVRS ) 除外		
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7. 每位合资格客户可享有优惠多于一次。
8. 此优惠均受有关的外币兑换条款及细则约束。
9. 除另有说明，否则本优惠不能与其他货币兑换或定期存款优惠同时使用。
10. 交易是否合资格、交易的进行日期，以及交易金额是否可计为累积兑换货币金额均以本行纪录中的日期和金额为准。
11. 本行可能随时会更改条款及细则及 / 或取消任何优惠。优惠活动的最新详情及修订后的条款及细则会公布于本行网站及 / 或在可行的情况下尽快通过其他方式通知客户。



**风险披露：**

货币兑换风险 – 外币和人民币存款的价值需承受因汇率波动而产生的风险。倘若您选择将外币和人民币存款兑换为其他货币时的汇率较当初兑换外币和人民币时的汇率为差，则可能会因而蒙受本金损失。

向您提供的有关产品或服务的任何广告、市场推广或宣传物料、市场资料或其他资料，其本身不会构成任何产品或服务的招揽销售或建议。

本文所载资料并不构成招揽或建议任何人作存款，或购买或出售或投资任何产品的要约。

由香港上海汇丰银行有限公司刊发