



HSBC Forex Club Bronze Tier free upgrade for payroll customers (“Promotion”) – Terms and Conditions

1. The Offer Period of the Promotion is from 16 July 2025 to 31 March 2026 (both dates inclusive) only (the “Offer Period”).
2. The Eligible Payroll Period of the Promotion is from 1 January 2025 to 31 December 2025 (both dates inclusive) only (the “Eligible Payroll Period”).
3. The Promotion is only applicable to customer who fulfil all the following requirements (the “Eligible Customer”):
 - a. Enroled in the HSBC Forex Club during the Eligible Payroll Period or have already enrolled in the HSBC Forex Club before the Eligible Payroll Period and holds green tier membership; AND
 - b. Has payroll record under any account of The Hong Kong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) (“the **Bank**”, “**We**”) during Eligible Payroll Period ; AND
 - c. Does not fall within Clause 4 below.
4. The Promotion is NOT applicable to:
 - a. A citizen/ resident/ tax payer resident of the United States of America (U.S.).
5. Eligible Customer must notify and arrange with his/her employer to have his/her monthly salary credited into his/her HKD savings or current account maintained with us via autopay and must be indicated for payroll purpose. Deposit of his/her monthly salary through remittance, local CHATS, standing instruction, cheque and cash will not be considered as ‘Auto Payroll’ and will not be eligible for this Promotion. We reserve the final right to define the term ‘Auto Payroll’ and may request the Eligible Customer to provide relevant payslips issued by his/her employer for verification in case of any dispute regarding the eligibility of payroll records.
6. During the Offer Period, Eligible customers can get HSBC Forex Club Bronze Tier free upgrade for 90 days.* The start date will be within 3 months after latest payroll date or enrolled date to HSBC Forex Club, whichever is later.

Example

Latest payroll date	Date enrolled to HSBC Forex Club	Free upgrade period start
31-May-2025	31-May-2025	On or before 31-Aug-2025
30-Sep-2025	31-Mar-2025	On or before 31-Dec-2025
30-Sep-2025	31-Dec-2025	On or before 31-Mar-2026

*Additional HKD200K of accumulated amount will be shown in Forex Club status for 90 days.

7. The Promotions provided is subject to HSBC Forex Club Terms and Conditions
8. The Promotions provided is subject to prevailing legal and regulatory requirements.

9. Every Eligible Customer can only enjoy the Promotion once.
10. The Bank has the sole and absolute discretion in determining a person's eligibility to enjoy the Promotion. If the Bank discovers at any time, whether after or during the Eligible Payroll Period or Offer Period, that any person has failed to comply with these Promotional Terms and Conditions, the Bank is entitled to disqualify the person from participating in the Promotion and redeeming the Offers.
11. The Bank further reserves the right to exclude any Eligible Customer who violate these Promotional Terms and Conditions, tampers with the offer, engage in abusive, deceitful or fraudulent behavior in relation to the offer or makes false representations or statements or violate applicable law or regulations relating to the Promotion at any time/ If an Eligible Customer is excluded, the relevant Offers may be subsequently reclaimed by the Bank.
12. The Bank may change these Promotional Terms and Conditions and/or cancel any Offers at any time. The latest details of this Promotion and the revised terms and conditions will be made available on our website and/or communicated to customers by other means as soon as possible.
13. In the event of a dispute, the decision of the Bank shall be final and conclusive.
14. If there is any discrepancy between the Chinese and English version of these Promotional Terms and Conditions, the English version shall apply and prevail.

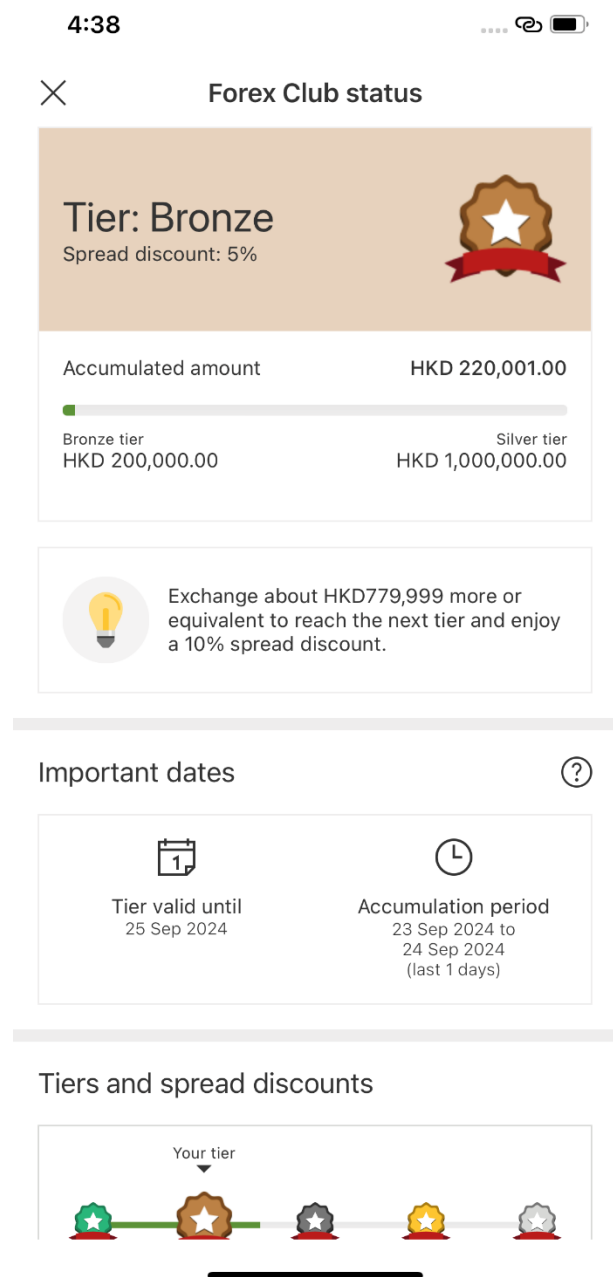
Risk disclosure

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.

Appendix I – Illustration of HSBC Forex Club Bronze Tier free upgrade under HSBC HK app



Note: the screenshot above is for illustration only.

滙豐出糧客戶專享之滙豐尊尚兌匯青銅等級免費晉升(「推廣」) - 條款及細則

1. 本推廣之推廣期為 2025 年 7 月 16 日至 2026 年 3 月 31 日(包括首尾兩天)(「推廣期」)。
2. 本推廣之合資格指定出糧期為 2025 年 1 月 1 日至 2025 年 12 月 31 日(包括首尾兩天)(「合資格指定出糧期」)。
3. 本推廣的優惠只適用於符合以下所有條件之客戶(「合資格客戶」)：
 - a. 於合資格指定出糧期內成功登記滙豐尊尚兌匯或合資格指定出糧期前已加入滙豐尊尚兌匯並持有青綠等級；及
 - b. 於合資格指定出糧期於香港上海滙豐銀行有限公司(及其繼承人及受讓人，「本行」)之任何戶口有出糧紀錄；及
 - c. 不被列入下列條款 4。
4. 本推廣不適用於：
 - a. 美國公民、美國居民及美國納稅人。
5. 合資格客戶需通知其僱主並安排以自動轉賬支薪方式將每月薪金存入合資格客戶於本行之港元儲蓄/港元往來賬戶，並必須指明是作出糧用途。經匯款、本地電子付款、常行指示、支票或現金存入的薪金款項，將不被視作自動轉賬支薪，且不適用於此推廣。本行保留對自動轉賬支薪定義的最終決定權。如對薪金紀錄有任何爭議，本行或會要求合資格客戶提供由其僱主發出的支薪證明。
6. 於推廣期內，合資格客戶可免費晉升至滙豐尊尚兌匯青銅等級 90 天*。開始晉升日期為最新出糧日期或成功登記滙豐尊尚兌匯日期後 3 個月內(日期以較後者為準)。

例子

最新出糧日期	成功登記滙豐尊尚兌匯日期	開始晉升日期
2025 年 5 月 31 日	2025 年 5 月 31 日	2025 年 8 月 31 日或以前
2025 年 9 月 30 日	2025 年 3 月 31 日	2025 年 12 月 31 日或以前
2025 年 9 月 30 日	2025 年 12 月 31 日	2026 年 3 月 31 日或以前

*額外 20 萬港元累積兌換金額將會顯示於滙豐尊尚兌匯進度 90 天

7. 本推廣受滙豐尊尚兌匯條款及細則約束。
8. 本推廣受法律及監管條例約束。
9. 每位合資格客戶只可享用此推廣一次。

10. 本行有唯一的絕對酌情權決定一個人是否有資格接受優惠。如果本行在任何時候發現，無論是在合資格指定出糧期或推廣期內，任何人未能遵守這些條款及條件，本行有權取消其參與本推廣及收到本推廣活動獎賞的資格。
11. 如本行發現合資格客戶不遵守本條款及細則、涉及任何舞弊、濫用及/或欺詐成分、虛報資料或違反適用的法律或法規，本行有權取消其參加本推廣的資格。如果合資格客戶被取消資格，相關獎賞可能會被撤銷和收回。
12. 本行可隨時更改所有條款及細則、取消及/或終止優惠。有關更改的推廣優惠、條款及細則可以於本行網站找到及/或透過其他途徑通知客戶。
13. 如有任何爭議，本行將保留最終決定權，並具約束力。
14. 本推廣條款及細則的中英文本如有歧義或不一致，概以英文本為準。

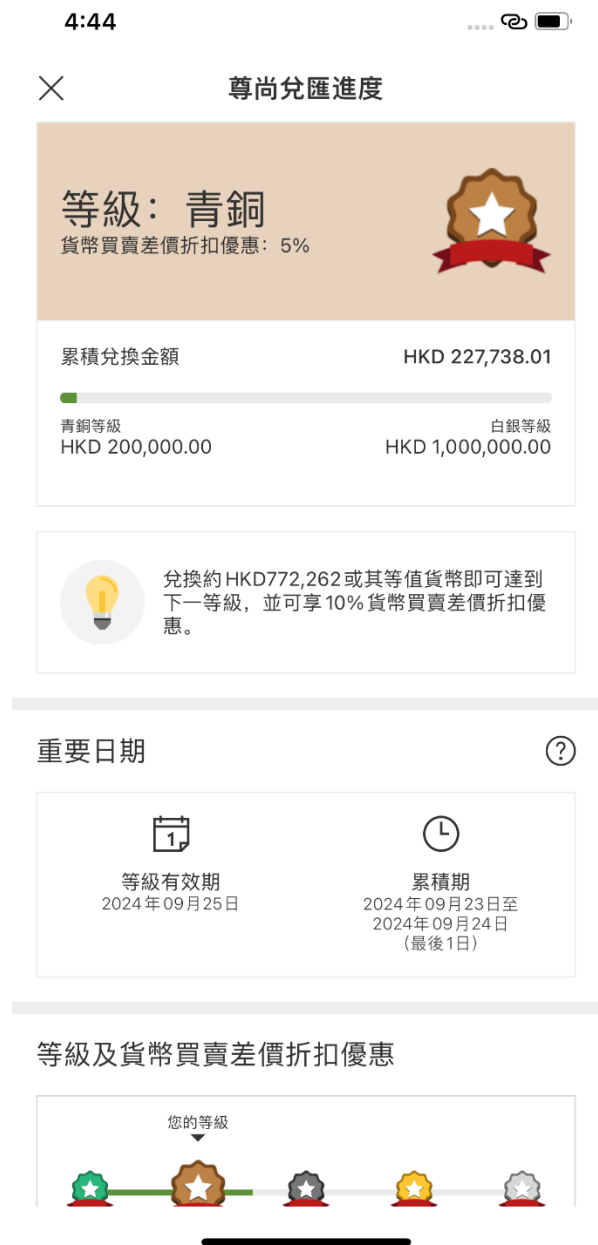
風險披露：

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。

附錄一—滙豐流動理財的截圖 (滙豐尊尚兌匯青銅等級免費晉升)



注意：以上截圖只供參考