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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. 此滙豐尊尚兌匯之推廣期為2023年08月21日至2024年12月31日（包括首尾兩日）（「推廣期」）。
5. 已登記之客戶於推廣期之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)	少於199,999.99	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 或以上	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。

6. 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。
7. 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	可享外匯買賣差價折扣	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、外幣／人民幣轉存服務、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

8. 於推廣期內，每位合資格客戶可享有優惠多於一次。
9. 此優惠均受有關的外幣兌換條款及細則約束。
10. 除另有說明，否則本優惠不能與其他外幣兌換或定期存款優惠同時使用。
11. 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。
12. 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



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(the 'Bank' or 'HSBC') reserves the right to change these terms and conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice.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. Forex Club is valid from 21 Aug 2023 to 31 Dec 2024, both dates inclusive ('Programme Period').
5. Enrolled customers can enjoy currency exchange spread discounts (as shown in the table) during the Programme Period on their eligible currency exchange transactions.

Tier	Accumulated currency exchange transaction amount (HKD or equivalent) of Eligible Transactions during the Accumulation Period	Currency exchange spread discount
Green	Less than 199,999.99	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
 - 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.
6. 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.
7. Eligible FX 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, FX / RMB Switching service, 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



8. Eligible Customers can enjoy Forex Club more than once during the Programme Period.
9. The offer under this promotion is provided subject to the prevailing Terms and Conditions of Currency Exchange.
10. Unless specified, Forex Club can't be enjoyed concurrently with any other currency exchange offer, discount or time deposit offer.
11. 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.
12. 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.

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