



Offer: 70% discount on staff FX rate (the "Offer")

Perform foreign currency exchange with HKD against 9 selected currencies at 70% discount* on staff foreign exchange rate via HSBC mobile or internet banking. The 9 selected currencies include AUD, CAD, GBP, EUR, NZD, JPY, SGD, USD and CNY.

*70% discount refers to 70% reduction on sales margin normally charged in the transaction by the Bank for Hong Kong permanent staff of HSBC and other Group subsidiaries. Other mark-up applied in the exchange rate for operational reasons is not waived.

Terms and conditions apply.

General terms and conditions

1. The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) (the "Bank" or "HSBC") reserves the right to change these terms and conditions and the offers may be withdrawn or terminated by the Bank at any time. Please visit the Bank's website for more details.
2. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
3. 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.
4. The offers under this promotion are provided subject to the prevailing regulatory requirements.
5. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

Promotional terms and conditions

1. Offer period: 7 Mar 2022 to 30 April 2022 (both dates inclusive) only (the "Offer Period").
2. Who can enjoy the offer: **Hong Kong permanent staff of HSBC and other Group subsidiaries*** of The Hongkong and Shanghai Banking Corporation Limited (the "Bank" and/or "HSBC") (the "Eligible Staff").
3. The Offer cannot be used in conjunction with other foreign currency exchange offers (including other online cash reward offer for currency exchange) and time deposit interest rates offers respectively, unless stated the otherwise.
4. **Eligible Transaction:** The transaction is qualified for the Offer if it fulfils the below criteria ("Eligible Transaction") –
 - a. **Currencies:** The transaction must be a currency exchange with Hong Kong dollars ("HKD") against any one of the following designated foreign currencies: Australian Dollar ("AUD"), Canadian Dollar ("CAD"), Pound Sterling ("GBP"), Euro ("EUR"), New Zealand Dollar ("NZD"), Japanese Yen ("JPY"), Singapore Dollar ("SGD"), US Dollar ("USD") or Renminbi ("CNY"). The offer is applicable for Bank Buy/Sell HKD against the 9 selected currencies.
 - b. **Execution:** The exchange transaction must have been successfully executed by using the Eligible Customer's integrated account (HSBC Jade, HSBC Premier, HSBC One or Personal Integrated Account) during Offer Period via:
 - i) HSBC Mobile Banking* (Please refer to Appendix I for illustration)
 - ii) HSBC Internet Banking* (Please refer to Appendix II for illustration)

*The amount saved by customers pursuant to the Offer must be shown on the screen at the time of the transaction and confirmed on the verification page in order for a transaction to qualify for the Offer.

Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, Mastercard® Debit Card, and Deposit Plus, are not counted as Eligible FX Transactions and hence not entitled to FX Offers. Any foreign exchange occurred within the setting-up of a time deposit is not considered as Eligible FX Transaction.

5. **Transaction amount and frequency:** Eligible Customers can enjoy the FX Offer at any transaction amount and more than once during the Offer Period.
6. **70% discount on staff rate:** 70% discount refers to 70% reduction on sales margin normally charged in the transaction by the Bank for Hong Kong permanent staff of HSBC and other Group subsidiaries. Other mark-up applied in the exchange rate for operational reasons is not waived. When customer performs the Eligible Transaction, the discount will be automatically applied as the exchange rate upfront.
7. The discounted exchange rate may vary from time to time according to the market rates, currency fluctuations, customers' trading patterns and other factors. The Bank reserves the right to determine the discounted exchange rate of Eligible Transaction in the case of disputes.
8. As customer performs the Eligible Transaction, he/she confirms and agrees on the spot exchange rate displayed in the transaction as discounted exchange rate. The Bank will not perform any subsequent rebate after the transaction.

* Other Group subsidiaries include the following:

- HSBC Broking Services (Asia) Ltd
- HSBC Global Asset Management (Hong Kong) Ltd
- HSBC Global Services (Hong Kong) Ltd
- HSBC Insurance (Asia) Ltd
- HSBC Trustee (Hong Kong) Ltd

Risk disclosure

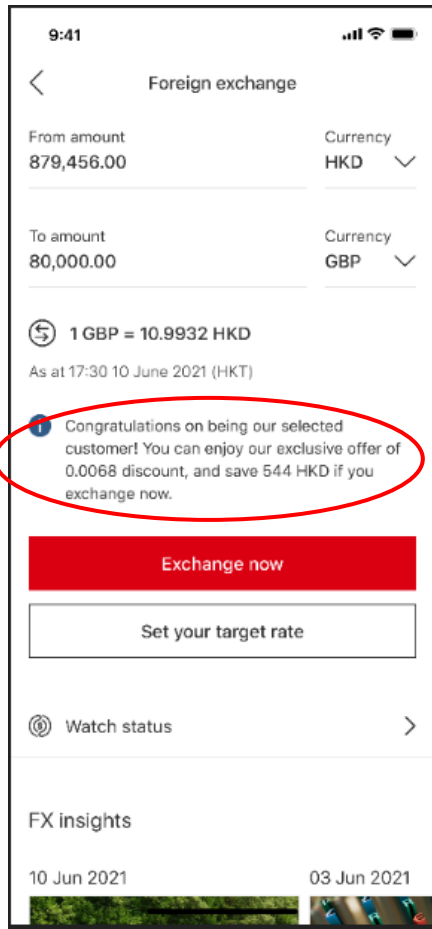
Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made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

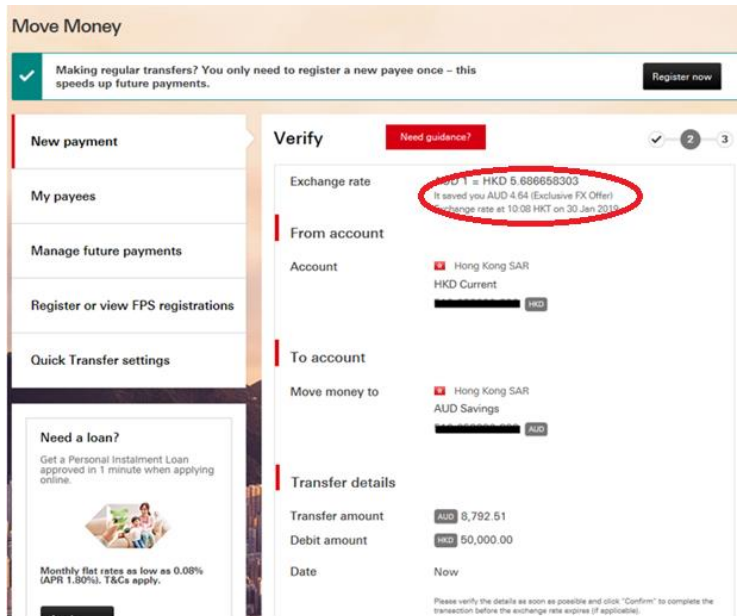
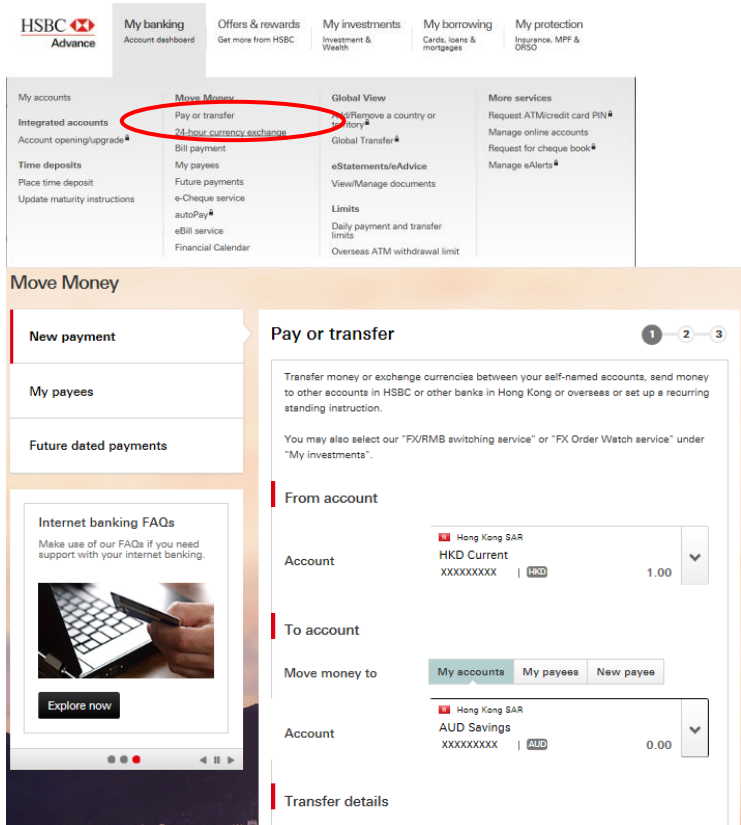
Issued by The Hongkong and Shanghai Banking Corporation Limited

Appendix I – Illustration of FX discount under HSBC Mobile Banking



Note: The amount saved by customers pursuant to the Offer must be shown on the screen at the time of the transaction and confirmed on the verification page in order for a transaction to qualify for the Offer. The screenshot above is for illustration only.

Appendix II – Illustration of “24-hour currency exchange” under “Move Money” in HSBC Internet Banking page



Note: The amount saved by customers pursuant to the Offer must be shown on the screen at the time of the transaction and confirmed on the verification page in order for a transaction to qualify for the Offer. The screenshot above is for illustration only.