



Terms and Conditions of FlexInvest 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"Bank" or "HSBC") reserves the right to change these Promotional Terms and Conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice.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 are provided subject to the prevailing regulatory requirements.
6. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
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.

Specific Terms and Conditions for FlexInvest Offer (HK\$100 rebate)

1. The Offer is effective from 1 Jan 2022 to 31 Dec 2022, both dates inclusive (the "Promotional Period").
2. The Offer is applicable to HSBC customers who have not previously invested through FlexInvest and during the Promotional Period make either:
 - (i) a subscription order of HKD\$5,000 or above; OR
 - (ii) a contribution of HKD\$5,000 or above in one monthly investment plan in **FlexInvest** ("Eligible Customers"). The order or contribution must successfully settle in full.
3. **During the Promotional Period, an Eligible Customer is entitled to enjoy this offer once.** The Offer cannot be used in conjunction with any other offers.
4. Within six months after the Promotional Period ends, the Bank will credit a HK\$100 rebate to Eligible Customers' FlexInvest settlement accounts. The Bank will not credit the rebate to Eligible Customers whose FlexInvest investment account or settlement account is closed at the time the Bank would credit the rebate.

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 organised 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.

Issued by The Hongkong and Shanghai Banking Corporation Limited