

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(the “Bank” or “HSBC”) reserves the right to change these terms and conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice.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 right 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 promotion, the decision of the Bank shall be final and conclusive.
4. 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.
5. The offer under this promotion 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.

Promotional terms and conditions

1. **Promotional period:** 18 June 2019 to 31 August 2019 (both dates inclusive) only (the “Promotional Period”).
2. **Who can enjoy the Promotion:** This lucky draw promotion (the “Promotion”) is applicable to HSBC customers who have fulfilled all the following requirements (each an “Eligible Customer”):
 - a) be aged 18 or above on 18 June 2019;
 - b) not be a citizen/resident/tax payer resident of the United States of America (U.S.);
 - c) have a valid correspondence address in Hong Kong in the Bank’s record;
 - d) be the sole or principal (if a joint account) holder of any Integrated Account with the Bank (the “Eligible Account”)
3. **The Promotion:** During the Promotional Period, Eligible Customer is entitled to lucky draw chances by completing the below designated activities in HSBC Personal Internet Banking:

Completing below activities in HSBC Personal Internet Banking	Number of lucky draw chances entitled
Complete one Unit Trusts subscription or Unit Trusts switching (excluding Unit Trusts Monthly Investment Plan)	10 times
Select “Unit trusts” in “My Investments” tab and visit below designated pages: <ol style="list-style-type: none"> i) Market ii) Top performers (access through the “Discover funds” page) iii) Top selling funds (access through the “Discover funds” page) iv) New funds (access through the “Discover funds” page) v) Fund details page of any fund (search any funds in the “Discover funds” page and select “Fund details”) 	1 time each (A total of 5 time max.)

A total of 10 lucky draw prizes are available and each prize consists of two hutchgo.com eVoucher valued at HKD5,000 (a total of HKD10,000). The winners will be drawn randomly by computer.

4. **Frequency:** Eligible Customer is entitled to a maximum of 15 lucky draw chances. No limitation is set on the maximum number of prizes that a customer can get.
5. **Who cannot enjoy the Promotion:** Any Eligible Customer who no longer fulfils the conditions in Clauses 2(a), (b), (c) and (d) above or terminates his/her Eligible Account before the prize notification letters are mailed out by the Bank.
6. **Prize:**
 - a) The prize notification letter will be mailed out by the Bank on or before 30 November 2019 to Hong Kong correspondence address of each lucky draw winner based on the Bank’s record at the time of offer fulfillment.
 - b) The hutchgo.com eVoucher code will be printed on the prize notification letter. The prize notification letter and prizes are not replaceable in the event of any loss or damage, including without limitation if they get lost in transit after being mailed out by the Bank.

- c) The prize offered under this promotion cannot be converted to cash and their use may be subject to the terms and conditions stipulated by the supplying merchant.
- d) The Bank reserves the right to replace the prize with any alternative gifts without prior notice.
- e) The Bank is not responsible for and shall have no liability in respect of the quality of products and services provided by the supplying merchant in the Promotion.

7. **Other Promotions:** If there is more than one prevailing promotional offer with respect to the same product or service, an Eligible Customer will only be entitled to the promotional offer with the highest value (as determined in the sole discretion of the Bank) unless otherwise specified.

Important Risk Warning

- Unit Trusts are investment products and some may involve derivatives. The investment decision is yours but you should not invest in the Unit Trusts 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.
- Unit Trusts are NOT equivalent to time deposits.
- Investors should not only base on this marketing material alone to make investment decisions.
- 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 factor, please refer to the individual product materials.

Risk Disclosure

- 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).
- Funds which are invested in certain markets and companies (e.g. emerging markets, commodity markets and smaller companies etc) may also involve a higher degree of risk and are usually more sensitive to price movements.
- 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 instruments and may involve a great degree of risk than in the case with conventional securities.
- 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 trade on a recognised 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. If you wish to receive solicitation or recommendation from us, please contact us and, where relevant, go through our suitability assessment before transacting.

The remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.

You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and circumstances. The contents of this document have not been reviewed by the Securities and Futures Commission.

Issued by The Hongkong and Shanghai Banking Corporation Limited

Appendix I – Illustration of “Unit trusts” option under “My investments” in HSBC Personal Internet Banking

HSBC Premier

- My banking: Account dashboard
- Offers & rewards: Get more from HSBC
- My investments: Investment & Wealth**
- My borrowing: Cards, loans & mortgages
- My insurance: Protection & MPF/ORSO

Investment overview

- Investment portfolio
- Order status
- Transaction history

Wealth management

- My portfolio

Stocks

- Stock Express
- Stocks portfolio
- Buy HK stocks
- Sell HK stocks
- China A Shares
- US stocks
- Corporate actions
- Stock alerts
- IPOs & IPO loans
- Proxy voting

FX trading

- 24-hour currency exchange
- FX/RMB switching service
- Margin FX
- FX order watch & rate alerts

Market information

- Market information
- Warrant & CBBC Information
- FX insights
- Latest investment insights

Investment products

- Unit trusts**
- Deposit Plus
- Equity-linked investments
- Structured investment deposits
- Bonds / Certificates of Deposit
- Gold
- Other investments

Preferences

- Log on notifications

HKD Savings 0.00 HKD

Real-time quick stock quote

Appendix II – Illustration of “Market” page in “Unit trusts”

HSBC Internet Banking Monthly investment plan

English Log off

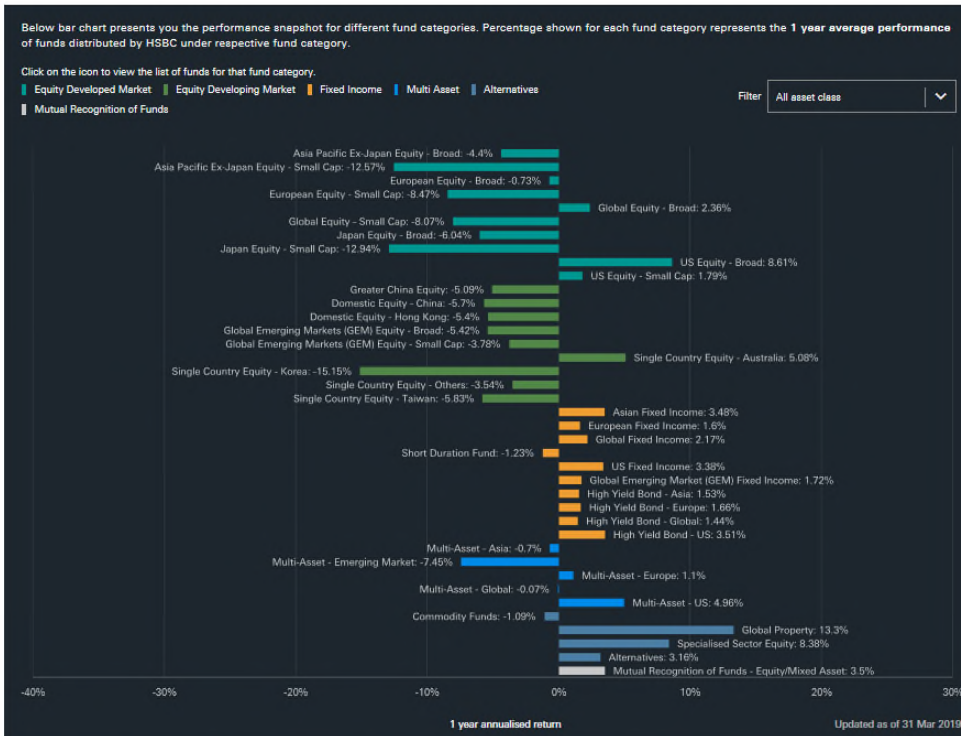
Unit Trusts Portfolio Discover funds **Market** Insights

Order status Quick search

Important risk warning

Market performance snapshot

Market performance Risk return chart



Performance statistics are calculated only for funds with at least 1 year history. Funds with less than 1 year history will be excluded from the calculation. Performance statistic are based on bid to bid/ NAV to NAV prices of the funds with dividend reinvested in fund class currency. The information contained herein is for reference only, and the information is not intended to be advising on Unit Trust.

Appendix III – Illustration of “Discover funds” page in “Unit trusts”

Appendix IV – Illustration of “Fund details” option in “Discover funds”

Fund	NAV	YTD return	TY return	Fund class currency	1 year sharpe ratio	Fund size (USD/Million)	HSBC risk level	Morningstar rating
FUNDS (ADIST UNIT)	22.29 +0.69 as of 23 Apr 2019	+ 2.72%	+32.68%	+23.46%	USD	0.798	1,131.62	5
FUNDS	21.84 +0.30 as of 18 Apr 2019	+ 1.37%	+23.34%	+21.25%	EUR	0.432	129.72	4
FUNDS	15.83 +0.22 as of 23 Apr 2019	+ 1.41%	+17.09%	+20.19%	EUR	0.598	205.14	4

Note: The screenshots above are for illustration only.