



## **Unit Trust initial charge discount for the first time lump sum open-end funds subscription (the “Unit Trust Offer”)**

### **Promotional Terms and Conditions**

1. The promotional period commences on 1 January 2025 and ends on 31 December 2025, both dates inclusive (“the Promotional Period”). The Unit Trust Offer is applicable to any customer who successfully opens a new Integrated Account - HSBC Premier/ HSBC Premier with Premier Elite service or HSBC One with The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) (the “Bank”) during the Promotional Period and a new HSBC Premier/ HSBC Premier with Premier Elite service Investment Services Account or HSBC One Investment Services Account except FundMax Account (“Eligible Investment Account for Unit Trust Offer”) within six months after opening of the new Integrated Account - HSBC Premier/ HSBC Premier with Premier Elite service or HSBC One (in any case, latest by 31 December 2025) and has not terminated or maintained any HSBC Investment Services Account or Unit Trusts Account within six months prior to opening of the Eligible Investment Account for Unit Trust Offer (“Eligible Customer for Unit Trust Offer”).
2. The Unit Trust Offer is only applicable to the first time lump-sum subscription order of open-end funds (excluding CapitALL funds) made by the Eligible Customer for Unit Trust Offer through HSBC Personal Internet Banking or at any branch of the Bank via the Eligible Investment Account for Unit Trust Offer (“First Time Lump-Sum Subscription Order”). 0.75% discount is applied to the initial charge if the Lump-Sum Subscription(s) of open-end funds made on the first order day is within first month from the opening date of such investment account. 0.25% discount is applied to the initial charge if the Lump-Sum Subscription(s) of open-end funds made on the first order day is between the second and the sixth months from investment service account opening. In any case, the initial charge after discount is floored at 1.0% and 1.5% for HSBC Premier/ HSBC Premier with Premier Elite service and HSBC One respectively. The eligible period of the Unit Trust Offer will begin to take effect once the Eligible Investment Account for Unit Trust Offer is opened.
3. In addition to the Unit Trust Offer, Eligible Customers for Unit Trust Offer may also enjoy other prevailing open-end funds initial charge offer(s) applicable to the subscription order, including the prevailing Open-End Funds Preferential Initial Charge Offer, subject to the relevant terms & conditions of other prevailing offer(s). The Bank reserves the right to award only the offer deemed to be of the highest value to the Eligible Customer for Unit Trust Offer at the Bank’s discretion.
4. Eligible Customers for Unit Trust Offer are required to fully settle the actual initial charge amount (prior to discount) at the time of subscription. The “offer amount” (which is the difference between the actual initial charge amount (prior to discount) and the initial charge amount payable pursuant to the Unit Trust Offer) will be credited to such customer’s default settlement account in the settlement account currency within three months after the First Lump-Sum Subscription Order is made. Eligible Customers for Unit Trust Offer whose Eligible Investment Account for Unit Trust Offer or settlement account is closed at the time when the Bank credits the “offer amount” will not be entitled to the Unit Trust Offer.

5. The Unit Trust Offer is not applicable to subscriptions made under the Unit Trust Monthly Investment Plan.
6. All other fees/charges applicable to the relevant fund (including switching fees, redemption fees, management fees and other fees) will continue to apply.
7. The Bank may at its discretion alter any part of the Unit Trust Offer and any prevailing open-end funds preferential initial charge offer from time to time.
8. The Bank reserves the right to amend any of these terms and conditions at any time and the Unit Trust Offer may be suspended, withdrawn and/or terminated by the Bank at its discretion without prior notice.
9. No person other than the customer 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.
10. In case of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
11. In case of discrepancies or inconsistencies between the English and the Chinese versions of these terms and conditions, the English version shall apply and prevail.
12. The terms and conditions of this promotion are subject to prevailing regulatory requirements.
13. These terms and conditions are governed by and shall be construed in accordance with the laws of the Hong Kong Special Administrative Region.

## **6-month waiver of initial charge for the first new setup of Unit Trust Monthly Investment Plan (“UTMIP”) (the “UTMIP Offer”)**

### **Promotional Terms and Conditions**

1. The promotional period commences on 1 January 2025 and ends on 31 December 2025, both dates inclusive (“the Promotional Period”). The UTMIP Offer is applicable to any customer who successfully opens a new Integrated Account - HSBC Premier/ HSBC Premier with Premier Elite service or HSBC One with The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) (the “Bank”) during the Promotional Period and a new HSBC Premier/ HSBC Premier with Premier Elite service Investment Services Account or HSBC One Investment Services Account except FundMax Account (“Eligible Investment Account for UTMIP Offer”) within six months from opening of the new Integrated Account - HSBC Premier/ HSBC Premier with Premier Elite service or HSBC One (in any case, latest by 31 December 2025) and has not terminated or maintained any HSBC Investment Services Account or Unit Trusts Account within six months prior to opening of the Eligible Investment Account for UTMIP Offer (“Eligible Customer for UTMIP Offer”).
2. The 6-month waiver of initial charge for the first new setup of Unit Trust Monthly Investment Plan (“UTMIP”) (the “UTMIP Offer”) is only applicable to the setup of a new UTMIP made by the Eligible Customer for UTMIP Offer through HSBC Personal Internet Banking or at any branch of the Bank via the Eligible Investment Account for UTMIP Offer within six months from the opening date of such investment account (“UTMIP Offer Eligible Period”). The UTMIP Offer Eligible Period will begin to take effect once the Eligible Investment Account for UTMIP Offer is opened.
3. The UTMIP Offer is only applicable to the first successful setup of UTMIP within the UTMIP Offer Eligible Period and is subject to a maximum of HK\$10,000 monthly contribution by the relevant Eligible Customer for UTMIP Offer.
4. The Unit Trust initial charge will remain payable. Eligible Customers for UTMIP Offer will not be entitled to other promotional offers on open-end funds initial charge running concurrently with the UTMIP Offer.
5. Eligible Customers for UTMIP Offer are required to fully settle the actual initial charge amount (prior to waiver) at the time of monthly subscription. The “offer amount” (which is the difference between the actual initial charge amount (prior to waiver) and the initial charge amount payable pursuant to the UTMIP Offer) will be credited to such customer’s default settlement account in the settlement account currency within nine months after the setup of the UTMIP. Eligible Customers for UTMIP Offer whose (i) Eligible Investment Account for UTMIP Offer or settlement account is closed or (ii) UTMIP has been terminated at the time when the Bank credits the “offer amount” will not be entitled to the UTMIP Offer.
6. All other fees/charges applicable to the relevant fund (including switching fees, redemption fees, management fees and other fees) will continue to apply.
7. The Bank may at its discretion alter any part of the UTMIP Offer from time to time.
8. The Bank reserves the right to amend these terms and conditions at any time and the UTMIP Offer may be suspended, withdrawn and/or terminated by the Bank at its discretion without prior notice.

9. No person other than the customer 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.
10. In case of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
11. In case of discrepancies or inconsistencies between the English and the Chinese versions of these terms and conditions, the English version shall apply and prevail.
12. The terms and conditions of this promotion are subject to prevailing regulatory requirements.
13. These terms and conditions are governed by and shall be construed in accordance with the laws of the Hong Kong Special Administrative Region.

### **Important Risk Warning**

1. 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.
2. Unit Trusts are NOT equivalent to time deposits.
3. Investors should not only base on this marketing material alone to make investment decisions.
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 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.

This document does not constitute an offer for the purchase or sale of any investment products. 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*