

Promotional Terms and Conditions of HSBC Top Trader Club Opt-in Offer - For Eligible Customers Only

1. **Promotional Period:** 14 August 2023 to 30 September 2023 (both dates inclusive).
2. **The Offer:** Eligible Customers can enjoy HKD50 cash reward ("Cash Reward") upon successfully joining HSBC Top Trader Club during the Promotion Period.
3. **Who can enjoy the Promotion:** The Offer under this promotion is exclusive to customers who fulfil all the following requirements (each an "**Eligible Customer**", collectively "Eligible Customers"):
 - (a) aged 18 or above (inclusive) at the time of joining HSBC Top Trader Club; and
 - (b) not a citizen/resident/tax payer resident of the United States of America (U.S.); and
 - (c) be the sole accountholder or principal accountholder (if a joint account) of Jade, Premier, HSBC One or Personal Integrated Account (each an "**Applicable Account**") with The HongKong and Shanghai Banking Corporation Limited in Hong Kong Special Administrative Region ("**Hong Kong**") (and its successors and assigns) ("**the Bank**" or "**HSBC**") during the Promotional Period; and
 - (d) be the sole accountholder or principal accountholder (if a joint account) of an Investment Services Account with account suffix 380, 381, 391, 392 or 394 with HSBC during the Promotional Period;
 - (e) has joined HSBC Employee Banking Solutions ("**EBS**"); and
 - (f) remain joined in EBS and hold the Applicable Account, remains opted-in to HSBC Top Trader Club at the date of Cash Reward fulfilment set out in clause 8.
4. Each Eligible Customer can only enjoy the Offer once.
5. This offer cannot be used in conjunction with the HSBC Trade25 Opt-in Offer.
6. **Bank's Records:** The dates and amounts appearing in the Bank's record will be conclusive as to the date on which an Applicable Account was opened, terminated or converted and amount of balances/number of transactions carried out.
7. **Personal Data:** Eligible Customers who are opening an Applicable Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes as set out in the Data Privacy Notice and that they will be subject to the Integrated Account Terms and Conditions upon becoming a holder of an Applicable Account. For details of Data Privacy Notice, please visit HSBC website [Select "Banking" > "Important Notices" > "Privacy and Security"];
8. The Cash Reward will be credited to the Eligible Customer's Applicable Account (sole account or the joint account for which the Eligible Customer is the principal accountholder) on or before 31 January 2024 if the terms of the Offer are met, without further notice. For any enquiries about Cash Reward entitlement, customers should contact the Bank on or before 31 July 2024. Late enquiries will not be accepted.
9. The Offer provided is subject to the prevailing legal and regulatory requirements.
10. No person other than the Eligible Customer who enjoys the Offer 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.
11. In the event of a dispute, the decision of the Bank shall be final.
12. The Bank may change these Promotional Terms and Conditions and/or cancel the Offer at any time. The latest details

of this Promotion and the revised terms and conditions will be made available on HSBC's website and/or communicated to customers by other means as soon as practicable.

13. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
14. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.

HSBC Top Trader Club Conditions

1. In the event of any dispute arising out of HSBC Top Trader Club, the decision of the Bank shall be final and conclusive.
2. This program is run by HSBC for the use of existing HSBC customers only. If you are not an existing HSBC customer, you are not eligible for HSBC Top Trader Club. If you join HSBC Top Trader Club, you will be deemed to have confirmed you are an existing HSBC customer, and agreed to the HSBC Top Trader Club Conditions. Please visit HSBC website > "Investing" > "HSBC Top Trader Club" for the HSBC Top Trader Club Conditions.
3. By opting-in to Top Trader Club, you have read, understood and agreed to the Top Trader Club Brokerage Fee Schedule, which will supersede all other brokerage fee arrangements that may be available. The Top Trader Club Brokerage Fee Schedule is included in the HSBC Top Trader Club Conditions.

Risk Disclosure

Making available to you any advertisements, marketing or promotional materials is part of the Bank's ordinary course of securities dealing business. It shall not, by itself, constitute solicitation of the sale or recommendation of any investment products.

The Bank does not provide investment advice. Investment involves risk. Notwithstanding the benefits of offer(s) mentioned herein, you should carefully consider the risks and features of any investment products (including but not limited to equities/exchange traded funds/exchange traded derivatives & structured products) or services mentioned herein to assess whether they are appropriate for you in view of your investment experience, objectives, financial resources and relevant circumstances. The price of investment products may move up or down. Losses may be incurred as well as profits made as a result of buying and selling investment products.

This material has not been reviewed by the Securities and Futures Commission of Hong Kong.