



Terms and Conditions of extending eligible age of joining HSBC Trade25 ("the Offer")

1. The Offer is effective from 1 January 2025 to 31 December 2025, both dates inclusive (the "Promotional Period").
2. During Promotional Period, the eligible age of customers to join HSBC Trade25 ("Trade25") is extended from (i) 18-25 (inclusive) to (ii) 18-35 (inclusive).
3. For eligible customers who join Trade25 during the promotional period and are aged 26-35 on the 1st of January in the calendar year that they join Trade25, they can stay opted-in to Trade25 in every following calendar year provided that they have a minimum of 25 executed stock transactions every calendar year since joining Trade25 (including the year they joined Trade25). For the avoidance of doubt, this requirement does not apply to customers who are aged 25 on the 1st of January and turn 26 during the calendar year that they join Trade25. You may refer to the below example.

Year	Age of customer on 1st January	Number of executed stock transactions	Eligible to enjoy Trade25 benefits in the following year?
2025	26	25	Yes, since the customer has 25 executed stock transactions in the same year of joining Trade25.
2026	27	30	Yes, since the customer has more than 25 executed stock transactions this year.
2027	28	10	No, since the customer has less than 25 executed stock transactions this year.

4. In the event of any dispute arising out of this Offer, the decision of the Hongkong and Shanghai Banking Corporation Limited (the "Bank" or "HSBC") shall be final and conclusive.
5. 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.

HSBC Trade25 General Conditions

1. In the event of any dispute arising out of Trade25, the decision of the Bank shall be final and conclusive.

2. This program is run by HSBC for the use of existing HSBC HK customers only. If you are not an existing HSBC HK customer, you are not eligible for Trade25. If you sign up, you will be deemed to have confirmed you are an existing HSBC HK customer, and agreed to the HSBC Trade25 General Conditions. Please visit HSBC website > Investing > HSBC Trade25 for the HSBC Trade25 General Conditions.
3. By opting-in to Trade25, you have read, understood and agreed to the Trade25 Brokerage Fee Schedule, which will supersede all other brokerage fee arrangements that may be available. The Trade25 Brokerage Fee Schedule is included in the HSBC Trade25 General Conditions.

Risk Disclosure

Making available to you any advertisements, marketing or promotional materials is part of our 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.

The information contained in this material and the content have not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority in Hong Kong.