



Promotional Terms and Conditions of HSBC Trade25 Opt-in Offer

1. **Promotional Period:** 1 October 2023 to 31 December 2023 (both dates inclusive).
2. **The Offer:** Eligible Customers can enjoy an HKD50 cash reward ("**Cash Reward**") upon successfully joining HSBC Trade25 via HSBC Easy Invest App during the Promotional 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 18-35 (inclusive) at the time of joining HSBC Trade25; and
 - (b) has not joined HSBC Trade25 in the past 12 months (between 1 October 2022 to 30 September 2023, both dates inclusive); and
 - (c) not a citizen/resident/tax payer resident of the United States of America ("**U.S.**"); and
 - (d) be the sole accountholder or principal accountholder (if a joint account) of HSBC Jade, HSBC 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
 - (e) be the sole accountholder or principal accountholder (if a joint account) of an Investment Services Account with account suffix 380 or 381 with HSBC (each an "**Applicable Investment Account**") during the Promotional Period; and
 - (f) continues to hold the Applicable Account, Applicable Investment Account and remains opt-in to HSBC Trade25 at the date of Cash Reward fulfilment set out in clause 7.
4. Each Eligible Customer can only enjoy the Offer once.
5. **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 and/or Applicable Investment Account was opened, terminated or converted and amount of balances/number of transactions carried out.
6. **Personal Data:** Eligible Customers who are opening an Applicable Account and/or Applicable Investment 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"]; for details of Integrated Account Terms and Conditions, please refer to HSBC website [Select "Banking" > "HSBC One" > "Important Account Documents" > "Integrated accounts terms and conditions"].
7. **Cash Reward:** Unless otherwise specified below, Eligible Customers will receive the Cash Reward as the relevant reward under this promotion subject to these Promotional Terms and Conditions. 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, not applicable to HKD Passbook Savings Account) on or before 30 April 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 October 2024. Late enquiries will not be accepted.
8. The Offer provided is subject to the prevailing legal and regulatory requirements.
9. 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.
10. In the event of a dispute, the decision of the Bank shall be final.
11. 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.
12. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
13. 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 Trade25 General Conditions

1. In the event of any dispute arising out of HSBC Trade25, 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 Trade25. If you join HSBC Trade25, you will be deemed to have confirmed you are an existing HSBC 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 HSBC 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.
4. For the offer on the extended eligible age of joining HSBC Trade25, please refer to the relevant terms and conditions.

Risk Disclosure

Securities Trading

- 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.

Important Information

- The HSBC HK Easy Invest App ("**Easy Invest**") and the contents of this material/correspondence are provided by the Bank for the use of existing HSBC customers only. You should download Easy Invest only if you are an existing HSBC customer. Easy Invest is not intended for download, or use, by any person in any jurisdiction where such download or use would be contrary to any law or regulation of such jurisdiction or where HSBC is not licensed or authorised to provide Easy Invest and/or any of the Services.

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