



## 滙豐尚玉定期存款優惠

存款期	美元		港元	
	存款金額	定期存款年利率	存款金額	定期存款年利率
3 個月		2.80%		2.20%
6 個月	美元 2,000 或以上新資金	3.00%	港元 10,000 或以上新資金	2.40%
12 個月		2.70%		2.25%
18 個月		2.75%		2.30%

## Exclusive HSBC Jade Time Deposit Offer

Tenor	USD		HKD	
	Deposit Amount	Interest Rate (p.a.)	Deposit Amount	Interest Rate (p.a.)
3-month		2.80%		2.20%
6-month	USD2,000 or above new fund	3.00%	HKD10,000 or above new fund	2.40%
12-month		2.70%		2.25%
18-month		2.75%		2.30%

## 港元 / 美元新資金定期存款優惠 - 條款及細則

1. 本推廣優惠的有效期由 2019年1月2日至2019年1月31日（「優惠期」）。
2. 港元 / 美元定期存款優惠（「優惠」）只適用於滙豐尚玉客戶（「指定客戶」）。
3. 優惠期內，指定客戶經香港上海滙豐銀行有限公司（「本行」）存入新資金開立 3 / 6 / 12 / 18 個月港元 / 美元定期存款，可享以下定期存款年利率優惠：

港元：

存款期	存款金額（新資金）	年利率
3個月	港元10,000或以上	2.20%
6個月		2.40%
12個月		2.25%
18個月		2.30%

美元：

存款期	存款金額（新資金）	年利率
3個月	美元2,000或以上	2.80%
6個月		3.00%
12個月		2.70%
18個月		2.75%

4. 以上年利率只供參考而非保證，並以2019年1月2日為例。年利率或會因應當時市場情況而有所更改。本行將於指定客戶開立定期存款時向指定客戶確定有關年利率。
5. 如欲享此優惠，指定客戶必須於優惠期內存入以下類別的新資金：(a)新增港元 / 美元資金（包括其他貨幣新增資金，並將之兌換成港元 / 美元），及 / 或(b)首次公開發售的股票 / 債券退款或指定客戶於本行持有投資產品的到期贖回款項。每項定期存款必須於(a)及 / 或(b)的資金存入本行後的7 個曆日內於指定客戶的賬戶內開立。假如定期存款包含來自(a)及 / 或(b)於不同時間存入至本行的資金，此筆達港元10,000元 / 美元2,000元的定期存款必須於首筆資金存入本行後的7 個曆日內於指定客戶的賬戶內開立才可享有以上優惠。「新資金」不包括透過本行賬戶發出的的本票 / 支票、經本行其他賬戶轉賬 / 匯款存入及經兌換本行賬戶現有資金而成的款項。如欲釐清「新資金」的定義，請與本行職員聯絡。如有任何爭議，本行保留對「新資金」定義的最終決定權。
6. 此優惠之最低存款金額為港元10,000 / 美元2,000。
7. 指定客戶可透過本行分行或24 小時專人接聽電話理財服務開立合資格的定期存款享有優惠。
8. 利率優惠不能與其他定期存款推廣同時使用。
9. 本優惠受現行監管要求限制。
10. 本行保留於任何時候，在不需要給予通知的情況下更改條款及細則或終止此優惠的權利。
11. 除有關客戶及本行以外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
12. 如有任何爭議，本行保留最終決定權。
13. 如英文本與中文譯本在文義上出現分歧，概以英文本為準。
14. 此條款及細則，受香港特別行政區的法律管轄並按照此解釋。

## 風險聲明

貨幣兌換風險－外幣和人民幣存款的價值需承受因匯率波動而產生的風險。倘若你選擇將外幣和人民幣存款兌換為其他貨幣時的匯率較當初兌換外幣和人民幣存款時的匯率為差，則可能會因而蒙受本金損失。

## Preferential HKD / USD Time Deposit New Fund Offer - Terms and Conditions

1. The promotional period is from 2 January 2019 to 31 January 2019 ("Promotional Period").
2. This Preferential HKD / USD Time Deposit New Fund offer ("Offer") is applicable to all HSBC Jade only ("Designated Customers").
3. Designated Customers are entitled to enjoy a Preferential Interest Rate (as stipulated in the table below) should they place 3-month / 6-month / 12-month / 18-month HKD / USD time deposits with "new funds" with the Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) ("the Bank") within the Promotional Period.

HKD :

Tenor	Deposit Amount (New Funds)	Interest Rate (p.a.)
3-mth	HKD10,000 or above	2.20%
6-mth		2.40%
12-mth		2.25%
18-mth		2.30%

USD :

Tenor	Deposit Amount (New Funds)	Interest Rate (p.a.)
3-mth	USD2,000 or above	2.80%
6-mth		3.00%
12-mth		2.70%
18-mth		2.75%

4. The above interest rates are indicative as of 2 January 2019. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. The Bank will confirm and advise the Designated Customer the applicable interest rate at the time when the time deposit is placed.
5. To enjoy this Offer, Designated Customers have to place each time deposit during the Promotional Period with 'new funds' that falls within the following categories: (a) new HKD / USD funds (including new funds in other currencies brought to the Bank and subsequently exchanged to HKD / USD), and/or (b) refund of application money from unsuccessful (or only partly successful) stock/bond IPO subscriptions or proceeds from maturity redemptions of investment products held by Designated Customer with the Bank. Each eligible time deposit must be placed in the Designated Customers' deposit account within 7 calendar days from the date the funds referred to in (a) and/or (b) are deposited to the Designated Customer's account held with the Bank. If a time deposit consists of mixed funds from (a) and/or (b) brought to the Bank at different times, to be eligible for this Offer, all the funds comprising the HKD10,000 / USD2,000 deposit must be placed in the Designated Customers' deposit account within 7 calendar days from the date the first 'new fund' is brought to the Bank. Funds that are deposited via cashier's order / cheques drawn on the deposit account(s) with the Bank, transfers / remittance and exchange from existing deposits of the account(s) held with the Bank will not be considered as new funds. If you wish to obtain further clarification on the definition of 'new funds', please contact our staff. In case of disputes, the Bank has the sole discretion to determine the definition of "new funds".
6. The minimum deposit amount a Designated Customer is required to make to enjoy the Offer is HKD10,000 / USD2,000.
7. Designated Customers can place the eligible time deposit via the Bank's 24-hour manned phonebanking service or at any of the Bank branches.
8. The Offer cannot be used in conjunction with any other time deposit promotion offers.
9. The Offer under this promotion is provided subject to prevailing regulatory requirements.
10. The Bank reserves the right to change these terms and conditions at any time and the Offer may be terminated or withdrawn without prior notice.
11. No person other than the Designated 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.
12. In the event of any dispute relating to this Offer, the Bank's decision shall be final and conclusive.
13. In the event of discrepancies or inconsistencies between the English and Chinese versions of these terms and conditions, this English version shall apply and prevail.
14. These terms and conditions are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.

## Risk Disclosure

**Currency conversion risk – the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.**

參考編號/Reference number : Y9-U3-FHPM16

由香港上海滙豐銀行有限公司刊發 Issued by The Hongkong and Shanghai Banking Corporation Limited