



Terms and Conditions for HSBC's Electric Vehicle Personal Instalment Loan Promotion

When can you enjoy the offer

1. The promotional period for the offer is from 8 March 2023 to 10 April 2023, both dates inclusive (the "Promotional Period"). The Hongkong and Shanghai Banking Corporation Limited in the Hong Kong Special Administrative Region ("Hong Kong") (and its successors and assigns) ("we" or "us") reserve the right to change the promotional period at our discretion.

What is the offer

2. You can enjoy the offers below for your approved application of Electric Vehicle Personal Instalment Loan ("Loan") during the promotional period.

How can you enjoy the offer

3. Successful Application Offer:
 - (a) If you submit a Loan application and the Loan is approved during the promotional period with a repayment period of 60 months, you will be eligible for a HK\$800 cash rebate for an approved Loan amount of HK\$50,000 to less than HK\$200,000, or a HK\$2,000 cash rebate for an approved Loan amount of HK\$200,000 to less than HK\$500,000, or a HK\$2,500 cash rebate for an approved Loan amount of HK\$500,000 or above; or
 - (b) If you submit a Loan application and the Loan is approved during the promotional period with a repayment period of 25 months to less than 60 months, you will be eligible for a HK\$500 cash rebate for an approved Loan amount of HK\$50,000 to less than HK\$200,000, or a HK\$1,500 cash rebate for an approved Loan amount of HK\$200,000 to less than HK\$500,000, or a HK\$2,000 cash rebate for an approved Loan amount of HK\$500,000 or above; or
 - (c) If you submit a Loan application and the Loan is approved during the promotional period with a repayment period of 24 months, you will be eligible for a HK\$300 cash rebate for an approved Loan amount of HK\$50,000 to less than HK\$200,000, or a HK\$1,000 cash rebate for an approved Loan amount of HK\$200,000 to less than HK\$500,000, or a HK\$1,500 cash rebate for an approved Loan amount of HK\$500,000 or above.
4. Document Submission Offer:

If you submit the supporting document(s) required by us for a Loan application and a Loan of HK\$100,000 or above is approved during the promotional period, you will be eligible for a cash rebate of HK\$300. This offer is not applicable if we do not require submission of supporting document for the Loan application.

Read before you enjoy the offer

5. You are entitled to enjoy the offer(s) only once under this promotion.
6. The cash rebate will be credited to your Loan repayment account on or before 31 January 2024 (the "Offer Credit Date") without further notice. You have to ensure your Loan repayment accounts are still valid on the Offer Credit Date in order to enjoy the offer(s).
7. Cash rebates will be credited to your Loan repayment account only after you have provided all documents required for the Loan application, including the vehicle registration document or related documents as proof of ownership of an electric vehicle.
8. You cannot exchange the offer(s) for cash, other products, services or discounts or transfer the offer(s).
9. If you cancel your Loan on or before the Offer Credit Date, you will not be eligible for the offer(s). You shall be required to return to us any cash rebate earned under the applicable promotional offer(s) in case of early repayment of the Loan.
10. We can change or cancel the offer(s) or amend these terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer(s).
11. Our employees and the employees of other members of the HSBC Group are not eligible for this promotion.
12. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer(s) and we can take back any offer(s) you have enjoyed.
13. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
14. These terms and conditions are governed by Hong Kong laws. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

滙豐分期「萬應錢」電動車貸款推廣之條款及細則

優惠推廣期

1. 優惠推廣期為2023年3月8日至2023年4月10日（首尾兩天包括在內）（「推廣期」）。香港特別行政區（「香港」）的香港上海滙豐銀行有限公司（及其繼承人及受讓人）（「我們」）保留更改推廣期的權利。

優惠詳情

2. 於推廣期內，您可獲批核的分期「萬應錢」電動車貸款（「貸款」）享有以下優惠。

如何獲享優惠

3. 成功申請優惠：

- (a) 如您於推廣期內申請並獲批核還款期為60個月的貸款，而獲批核貸款額達港幣50,000元但少於港幣200,000元，可獲享港幣800元現金回贈；或獲批核貸款額達港幣200,000元但少於港幣500,000元，可獲享港幣2,000元現金回贈；或獲批核貸款額達港幣500,000元或以上，可獲享港幣2,500元現金回贈；或
- (b) 如您於推廣期內申請並獲批核還款期為25個月至少於60個月的貸款，而獲批核貸款額達港幣50,000元但少於港幣200,000元，可獲享港幣500元現金回贈；或獲批核貸款額達港幣200,000元但少於港幣500,000元，可獲享港幣1,500元現金回贈；或獲批核貸款額達港幣500,000元或以上，可獲享港幣2,000元現金回贈；或
- (c) 如您於推廣期內申請並獲批核還款期為24個月的貸款，而獲批核貸款額達港幣50,000元但少於港幣200,000元，可獲享港幣300元現金回贈；或獲批核貸款額達港幣200,000元但少於港幣500,000元，可獲享港幣1,000元現金回贈；或獲批核貸款額達港幣500,000元或以上，可獲享港幣1,500元現金回贈。

4. 遞交證明文件優惠：

如您於推廣期內成功遞交所須的證明文件並獲批核達港幣100,000元或以上的貸款額，您可獲享港幣300元現金回贈。如就您的貸款申請無要求任何證明文件，此優惠將不適用。

獲享優惠前須注意事項

5. 您於本推廣只可享各項優惠一次。
6. 現金回贈金額將全數於2024年1月31日或之前（「優惠過賬日」）存入您的貸款還款戶口，而不會作出通知。您須確保貸款還款戶口於優惠過賬日當天仍然生效，以享優惠。
7. 當您成功遞交我們所要求申請分期「萬應錢」電動車貸款的所有文件後，包括車輛登記文件或其他相關文件以作為電動車所有權的證明，我們方會將現金回贈存入您的貸款還款戶口。
8. 您不可將優惠兌換現金、其他貨品、服務、折扣或轉讓。
9. 您若於優惠過賬日當天或之前取消貸款，將不可獲享優惠。如您選擇提前還款，將須退回適用的推廣優惠下所獲享的現金回贈。
10. 我們可更改或終止優惠或修改條款及細則。有關最新之優惠內容、供應及條款及細則，請參閱我們的網頁。
11. 我們及滙豐集團成員的職員不可享有此推廣優惠。
12. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠，我們亦可收回任何您已享用的優惠。
13. 就本推廣如有任何爭議，我們保留最終決定權。
14. 本條款及細則受香港法律管轄。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

借定唔借？還得到先好借！