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外匯 X 「萬應錢」貸款獎賞優惠條款及細則

外匯 X 「萬應錢」貸款獎賞優惠推廣期

1. 外匯 X 「萬應錢」貸款獎賞優惠 - 推廣期：2023 年 11 月 8 日至 2024 年 1 月 30 日（包括首尾兩天）（「推廣期」）。

外匯 X 「萬應錢」貸款獎賞優惠詳情

外匯 X 「萬應錢」貸款獎賞優惠：

於推廣期內，合資格客戶兌換指定貨幣累積滿港幣100,000元 (或其等值)之合資格交易，以及成功申請並獲批核港幣100,000元或以上，還款期為12個月或以上之分期「萬應錢」或交稅「萬應錢」貸款（「貸款」），可獲享港幣288元的現金回贈。

外匯 X 「萬應錢」貸款獎賞優惠可與外匯迎新獎賞優惠，外匯網上理財 / 流動理財獎賞優惠及滙豐尊尚兌匯優惠同時享用。

外匯 X 「萬應錢」貸款獎賞優惠不能與外幣兌換及定期存款優惠同時享用。

受條款及細則約束。借定唔借？還得到先好借！



外匯 x 「萬應錢」貸款獎賞優惠條款及細則

1. **誰可享用此優惠：**所有香港滙豐財富管理及個人銀行客戶於推廣期內進行合資格交易（「合資格客戶」）。合資格客戶須為基本戶口持有人，及於推廣期和存入回贈時持有有效戶口（綜合理財戶口/獨立儲蓄戶口/獨立往來戶口）。而聯名戶口客戶就只有第一戶口持有人為合資格客戶。
2. **優惠詳情：**於推廣期內，合資格客戶兌換指定貨幣累積滿港幣 100,000 元 (或其等值) 之合資格交易，以及成功申請並獲批核港幣 100,000 元或以上，還款期為 12 個月或以上之分期「萬應錢」或交稅「萬應錢」貸款（「貸款」），可獲享港幣 288 元的現金回贈。若合資格交易不涉及港元，交易金額會以本行所決定之當日銀行匯率轉換成港元等值以計算獎賞。
3. **合資格條件及途徑：**外幣兌換交易須符合以下條件以享用外匯 x 「萬應錢」貸款獎賞優惠（「合資格交易」）：

(i) **貨幣：**外幣兌換交易必須是兌換以下指定貨幣：

兌換由	兌換成指定貨幣
所有可以在本行兌換貨幣	澳元 (AUD)
	加拿大元 (CAD)
	瑞士法郎 (CHF)
	歐羅 (EUR)
	英鎊 (GBP)
	港元 (HKD)
	日圓 (JPY)
	紐西蘭元 (NZD)
	人民幣 (RMB)
	新加坡元 (SGD)
	泰銖 (THB)
	美元 (USD)

(ii) **合資格交易途徑：**外幣兌換交易必須經合資格客戶名下的綜合理財戶口、儲蓄戶口或往來戶口透過以下途徑完成：

網上理財 / 流動理財：

客戶須透過滙豐網上理財的「實時貨幣兌換」或滙豐流動理財的「立即兌換」於自己同名戶口內兌換貨幣。

分行 / 電話理財服務：



滙豐尚玉客戶及滙豐卓越理財客戶則可透過滙豐分行或 24 小時專人接聽電話理財服務於自己同名戶口內兌換貨幣。其他客戶可透過滙豐分行於自己同名戶口內兌換貨幣。

滙豐萬事達卡扣賬卡：

經滙豐萬事達卡扣賬卡扣賬時產生的貨幣兌換

- (iii) 所有兌換交易涉及現鈔兌換、現金存入 / 提取之交易、匯出 / 匯入之轉賬、滙豐環球轉賬服務、外匯限價買賣服務或高息投資存款，均不會被視為合資格外匯交易。所有於開立定期存款當中所涉及的外匯交易亦不會被視為合資格外匯交易。
4. **交易次數：**合資格客戶推廣期內可透過多於一宗外幣兌換交易累積合資格外幣兌換交易金額。每位客戶於推廣期內可享優惠一次。
 5. 匯率會隨時按市場利率、貨幣浮動、客戶交易模式或其他原因而改變。如有任何爭議，本行保留合資格交易中折扣優惠的決定權。
 6. 此優惠均受有關的外幣兌換條款及細則約束。
 7. **回贈方式：**現金回贈將會於推廣期後三個月內轉入客戶賬戶。
 8. 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。
 9. 「萬應錢」貸款計劃的條款及細則繼續適用。
 10. 外匯 x 「萬應錢」貸款獎賞優惠可與外匯迎新獎賞優惠、外匯網上理財 / 流動理財獎賞優惠及滙豐尊尚兌匯優惠同時享用。
 11. 除另有說明，否則本優惠不能與其他外幣兌換或定期存款優惠同時使用。



一般條款及細則

1. 香港上海滙豐銀行有限公司（及其繼承人及受讓人）（「本行」或「滙豐」）保留隨時更改條款及細則的權利。本行亦可能運用酌情權取消此優惠而毋須事前通知。
2. 除有關合資格客戶（如下所定義）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。
3. 是次推廣活動如有任何爭議，本行將保留最終決定權。
4. 本條款及細則的中英文版本如有歧義，概以英文版本為準。
5. 此優惠均受有關的監管條例約束。
6. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。

借定唔借？還得到先好借！

風險披露：

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時的匯率為差，則可能會因而蒙受本金損失。

向您提供的有關產品或服務的任何廣告、市場推廣或宣傳物料、市場資料或其他資料，其本身不會構成任何產品或服務的招攬銷售或建議。

本文所載資料並不構成招攬或建議任何人作存款，或購買或出售或投資任何產品的要約。

由香港上海滙豐銀行有限公司刊發



Terms and Conditions of FX x Personal Loan Offers

When can you enjoy the offers

1. FX x Personal Loan Offer - The promotional period is from 8 November 2023 to 30 January 2024 (both dates inclusive) only (the “promotional period”).

What is the offer

FX x Personal Loan Offer

Eligible customers can enjoy **HKD288 cash rebate** for accumulated eligible FX transactions of HKD100,000 (or its equivalent), and submit a Personal Instalment Loan or Personal Tax Loan (“Loan”) application and the loan is approved with loan amount HKD100,000 or above and with a repayment period of 12 months or above during promotional period.

FX x Personal Loan Offer can be used in conjunction with FX Welcome Offer, FX Digital Offer and HSBC Forex Club Offer.

FX x Personal Loan Offer cannot be used in conjunction with Foreign Exchange and Time Deposit Offer.

Terms and conditions apply. To borrow or not to borrow? Borrow only if you can repay!



How can you enjoy the offers

FX x Personal Loan Offer Terms and Conditions

1. **Who can enjoy the FX x Personal Loan Offer:** All Wealth and Personal Banking customers of HSBC Hong Kong are eligible for the Offer for eligible transactions during promotional period. (the “Eligible Customers”).

Eligible Customer shall be the primary account holder, and maintains a valid account (integrated account / current account / saving account) during the Offer Period and at the time of fulfilment. For joint accounts, only the principal accountholder is entitled to the FX Offers.

2. **FX x Personal Loan Offer:** Eligible customers can get HKD288 cash rebate for accumulated eligible FX transactions of HKD100,000 (or its equivalent), and submit a Personal Instalment Loan or Personal Tax Loan (“Loan”) application and the loan is approved with loan amount HKD100,000 or above and with a repayment period of 12 months or above during promotional period.

In case the eligible exchange transaction does not involve HKD, the transaction amount will be converted into HKD equivalent based on the prevailing rate determined by the bank on the transaction day for the calculation of the rebate.

3. **Eligible FX Transaction:** The FX transaction is qualified for FX x Personal Loan Offer if it fulfils the below criteria (“Eligible Transaction”):-

- a. **Currencies:** Customers are entitled to cash rebate by performing FX transaction to convert into Designated Currency below:

Currency Exchange from	Currency exchange to (“Designated Currency”)
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)
	Canadian Dollar (CAD)
	Swiss Franc (CHF)
	Euro (EUR)
	Pound Sterling (GBP)
	HK Dollar (HKD)
	Japanese Yen (JPY)
	New Zealand Dollar (NZD)
	Renminbi (RMB)
	Singapore dollar (SGD)
	Thai Baht (THB)
US Dollar (USD)	

- b. **Channels:** The exchange transaction must have been successfully executed by using the Eligible Customer's integrated account, saving account or current account during Offer Period via all channels

- (i) **Internet Banking / Mobile Banking:**
Customers are -entitled to cash rebate by performing FX transaction to convert into Designated Currency within their same name account using “Exchange Now” via HSBC Mobile Banking or “Real time currency exchange” via HSBC Internet Banking

- (ii) **Branch / Phonebanking:**
HSBC Jade and HSBC Premier customers can enjoy the offer by converting currencies via HSBC branches or HSBC’s 24 hour manned phonebanking services within their same name account



at HSBC. Other customers can enjoy the offer by converting currencies via HSBC branches within their same name account at HSBC.

(iii) HSBC Mastercard® Debit Card

Exchange transactions conducted directly via HSBC Mastercard® Debit Card

- c. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, and Deposit Plus, are not counted as Eligible FX Transactions and hence not entitled to Offer 1. Any foreign exchange occurred within the setting-up of a time deposit is not considered as Eligible FX Transaction.
4. **Frequency:** The transaction amount can be accumulated by one or more than one FX transaction(s) in promotional period. Each customer can enjoy the offer once during the promotion period.
5. The discounted exchange rate may vary from time to time according to the market rates, currency fluctuations, customers' trading patterns and other factors. The Bank reserves the right to determine the discounted exchange rate of Eligible Transaction in the case of disputes.
6. The Offer under this promotion is provided subject to the prevailing Terms and Conditions of Currency Exchange.
7. **Fulfilment:** Cash rebate will be credited to customer account within 3 months after the Offer Period if the rebate criteria is fulfilled.
8. If you cancel your Loan on or before the Offer Credit Date, you will not be eligible for the offer. You shall be required to return to us any cash rebate earned under the applicable promotional offer in case of early repayment of the Loan.
9. The terms and conditions of Personal Loan Term Plan will apply.
10. FX x Personal Loan Offer can be used in conjunction with FX Welcome Offer, FX Digital Offer and HSBC Forex Club Offer.
11. **Other offers:** The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated the otherwise.



General terms and conditions

1. The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (the "Bank" or "HSBC") reserves the right to change these terms and conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice.
2. No person other than the Eligible Customer (as defined above) 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.
3. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
4. 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.
5. The offer under this promotion is provided subject to the prevailing regulatory requirements.
6. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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

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.

Making available to you any advertisements, marketing or promotional materials, market information or other information relating to a product or service shall not, by itself, constitute solicitation of the sale or recommendation of any product or service.

The information in this material does not constitute a solicitation or recommendation for making any deposit or an offer for the purchase or sale or investment in any products.

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