



## Terms and Conditions of HSBC FlexInvest Investment Plan Offer (“Offer”)

### 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“Bank” or “HSBC”) reserves the right to change these Promotional Terms and Conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice. The Bank accepts no liability for any such change, withdrawal and / or termination.
2. No person other than the Eligible Customer (as defined below) 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.
3. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
4. If there is any discrepancy between the promotional materials and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall apply and prevail.
5. The offer under this promotion is provided subject to the prevailing regulatory requirements.
6. The Offer is available in Hong Kong. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region and each Eligible Customer (defined below) submits to the exclusive jurisdiction of the courts of Hong Kong.
7. All other fees/charges applicable to the relevant fund (including management fees and other fees) will continue to apply.
8. Where there is any discrepancy or inconsistency between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.
9. It is the Eligible Customer’s (defined below) responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost in relation to the receiving of the relevant Voucher, and the Bank shall have no responsibility in respect thereof.

### Specific Terms and Conditions for HSBC FlexInvest Investment Plan Offer

1. The Offer is effective from **15 March 2023 to 31 December 2024**, both dates inclusive (the “Promotional Period”).

#### Who can enjoy the campaign?

2. The Offer is applicable to HSBC account holders who also hold an investment account (“**Eligible Customers**”).

#### What are the rewards for this campaign?

3. Eligible Customers who fulfil the offer requirements detailed below will be entitled to receive cash rewards of up to HKD300 credited to their account.

#### Offer detail: Up to HKD300 in cash rewards maintaining a monthly investment plan with FlexInvest

4. The Offer is applicable to Eligible Customers who make total monthly subscription order(s) of at least HKD1,000 across one or multiple funds through FlexInvest during the Promotional Period



("Eligible Transaction(s)"). The orders or contributions must successfully be settled or executed in full within the Promotional Period. To avoid doubt, when placing an order in FlexInvest, Eligible Customers must select the investment type as "Monthly". "One-time" order will not count as Eligible Transaction(s) for this offer.

In the event Eligible Customers were already making Eligible Transaction(s) prior to the start of the Promotional Campaign, they may still enjoy this promotion and receive the below rewards by continuing their existing Eligible Transaction(s).

5. The cash rewards are to be distributed following the below sequence:
  - (i) HKD60 after an Eligible Customer makes an Eligible Transaction(s) for three (3) consecutive months ("**Milestone 1**")
  - (ii) HKD90 after an Eligible Customer makes an Eligible Transaction(s) for six (6) consecutive months ("**Milestone 2**")
  - (iii) HKD150 after an Eligible Customer makes an Eligible Transaction(s) for twelve (12) consecutive months ("**Milestone 3**")
6. Subject to these terms and conditions, Eligible Customers will be entitled to receive the cash rewards provided that:
  - (i) the Eligible Customer continue to hold at least one fund unit in FlexInvest when the cash rewards are issued, which will happen within 2 months after the last day of the month of reaching Milestones 1, 2 and 3 respectively; and
  - (ii) each Eligible Customer can only reach each Milestone and receive the corresponding cash reward once.

#### **Who cannot enjoy the Promotion?**

7. Any Eligible Customer who no longer fulfils the terms and conditions in Clause 6(i) above or cancels the Eligible Transaction(s) or closes their account through which the Eligible Transaction(s) are conducted before the Bank credits the cash reward will not be eligible for the rewards.
8. This Promotion is also not applicable to citizen, (temporary and permanent) resident or taxpayer resident of the United States of America (U.S.).
9. Customers who hold a joint-name investment account are not eligible for this offer.

#### **Important Risk Warnings:**

1. Funds are investment products, and some may involve derivatives. The investment decision is yours, but you should not invest in the Funds unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
2. Funds are NOT equivalent to time deposits.
3. Investors should not only base their investment decision(s) on this marketing material alone.



4. Investment involves risk. Past performance is no guide to future performance. For details of the investment products, their related fees and charges and risk factors, please refer to the individual product materials.

**Risk Disclosure:**

1. In the worst-case scenario, the value of the funds may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
2. Funds which are invested in certain markets and companies (e.g., emerging, commodity markets and smaller companies etc.) may also involve a higher degree of risk and are usually more sensitive to price movements.
3. Credit Risk/Interest Rate Risk – a fund that invests in fixed income securities may fall in value if interest rates change and is subject to the credit risk that issuers may not make payments on such securities. Price of the fund may have a high volatility due to investment in financial derivative instruments and may involve a greater degree of risk than in the case with conventional securities.
4. Counterparty Risk – a fund will be exposed to credit risk on the counterparties with which it trades in relation to financial derivative instrument contracts that are not traded on a recognized exchange. Such instruments are not afforded the same protections as may apply to participants trading financial derivative instruments on organized exchanges, such as the performance guarantee of an exchange clearing house. A fund will be subject to the possibility of insolvency, bankruptcy, or default of a counter party with which a fund trades such instruments, which could result in substantial loss to a fund.

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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*Issued by The Hongkong and Shanghai Banking Corporation Limited*