



Terms and Conditions for Green Mortgage

What are the Rewards

1. Any person who applies for a Green Mortgage (as defined in Clause 2 below) from The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) ("we" or "HSBC") and subsequently draws down the Green Mortgage of loan amount HK\$1,000,000 or above ("Eligible Customer") will be entitled to the rewards set out in (a) and (b) below ("Rewards"):
 - a. receive green mortgage cash incentive ("Cash Incentive") which will be included in the total cash incentives in the approved offers.
 - b. for each Green Mortgage drawn, HSBC will make a donation to One Tree Planted to plant a tree to support Indonesia's reforestation project ("Tree Planting Donation").
2. "Green Mortgage" refers to a mortgage loan for the purchase of a first-hand property in a building with a valid BEAM Plus Provisional/Final "Platinum" or "Gold" rating issued by the Hong Kong Green Building Council as listed in HSBC's Designated Green Mortgage Building List (as updated from time to time without prior notice). Please refer to the Designated Green Mortgage Building List on our website or contact HSBC staff for the current list. Green Mortgage does not include:
 - a. a mortgage loan secured on a standalone car park;
 - b. mortgage loan which is not for paying the purchase price of the mortgaged property;
 - c. refinancing mortgage loan or top up/equity loan based on an existing mortgage loan with HSBC;
 - d. mortgage loans under Employee Benefits Programme; and
 - e. mortgage loans under HSBC Local Staff Housing Loan Scheme.
3. Each Green Mortgage is entitled to the Rewards once. If there are more than one applicant for such Green Mortgage, the email confirming the Tree Planting Donation will be sent only to the first applicant who has maintained a valid email address in our record.

How can you enjoy the Rewards

4. Application for Green Mortgage is subject to HSBC's approval and the amount of Cash Incentive will be included in the total cash incentives as set out in the Facility Offer Letter (which shall be deemed as final).
5. If the total cash incentives (including the Cash Incentive) to be received is greater than 1% of the Green Mortgage loan amount, the total cash incentives (including the Cash Incentive) will be added to the Green Mortgage loan amount when calculating the loan-to-value ratio. The Eligible Customer must notify our staff to specify in the Home Loan Application Form if he/she requests to receive cash incentives.
6. The Cash Incentive will be credited to Eligible Customer's Green Mortgage repayment account on the drawdown date of Green Mortgage. In case of prepayment of the Green Mortgage, the cash incentives (including the Cash Incentive) may need to be returned to HSBC in accordance with the terms of the Facility Offer Letter.
7. We will not disclose Eligible Customer's personal information to One Tree Planted.
8. An email confirming the Tree Planting Donation will be sent to the first applicant of the Green Mortgage at the email address in our record.
9. No person other than the Eligible Customers and us 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.
10. The Rewards shall remain valid even if the certification of the eligible property changes or expires after final approval of the Green Mortgage by HSBC.
11. We can amend these terms and conditions or terminate/suspend the Rewards, and have the final decision on all matters and disputes arising out of the Rewards.
12. We write the terms and conditions of the offer under Hong Kong laws. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited