

Welcome to
HSBC One





Content

HSBC One - One big leap for digital banking	1 - 2
Manage your finances with our all-in-one app <ul style="list-style-type: none">• 'Budget' feature	3 - 6
Maximise profits with our trusted investment platform <ul style="list-style-type: none">• Wealth accumulation<ul style="list-style-type: none">◦ Stock trading◦ FlexInvest◦ Other wealth products• Hassle-free retirement<ul style="list-style-type: none">◦ Retirement planning◦ MPF• Goal realisation<ul style="list-style-type: none">◦ Mortgages◦ Loans	7 - 12
Simplify your insurance experience <ul style="list-style-type: none">• Life insurance• Medical insurance• General insurance	13 - 16
Embrace a world unconstrained by currency borders <ul style="list-style-type: none">• HSBC Mastercard® Debit Card• Global Banking Services	17 - 22
Discover a world of incredible rewards <ul style="list-style-type: none">• Well+• HSBC Reward+	23 - 26
Live seamlessly with our integrated financial tools <ul style="list-style-type: none">• Online Banking / Phone Banking / Express Banking / Branch Banking• Mobile banking	27 - 32



■ HSBC One - One big leap for digital banking

Introducing HSBC One - our all-in-one account that brings together a variety of digital wealth management tools and services, enabling you to manage your spending, savings, investments, and time deposits across 12 major currencies. What's more, with no minimum balance fees and service fees, enhancing your financial well-being has never been simpler!



■ Manage your finances with our all-in-one app

Are you seeking effortless financial management? Begin by understanding your spending habits! With our 'Budget' feature, you can keep track of your expenses anytime, anywhere. Leveraging the power of data analytics, we provide insights into your personal spending patterns, empowering you to seize control of your financial health!



Take control of your daily expenses

- With the 'Budget' feature, you can automatically track expenses across all your HSBC bank accounts and credit cards, gaining insights into your spending habits and major expenditure categories.
- Personalised settings allow for re-categorising transactions into 21 separate categories.

Experience flexible budgeting

- Pre-set your monthly budget, and receive notifications when your spending surpasses the set limit, keeping you in control even when expenses go overboard.
 - Receive personalised expenditure analysis to aid your future plans.
 - Track upcoming recurring expenses with a summary that includes estimated payment dates and amounts, giving you a clear view of your projected usable budget to help you regularly review your subscriptions.
-



■ Maximise profits with our trusted investment platform

The journey to wealth accumulation begins with small steps! Designed for young investors, our flexible investment options enable you to start expanding your wealth with low-cost and user-friendly solutions. Alongside this, we provide a suite of educational tutorials and robust support to assist you in understanding a wide array of investment products, setting you on the path to prosperity as early as possible!



Wealth accumulation

Stock trading

- HSBC Trade25* is tailored for young investors aged 18-25, allowing lifetime \$0 commission[†] and \$0 platform fees when trading Hong Kong, US and China A stocks. With a monthly fee of only HKD25 (waived in months with no trading or stock holdings), you can embark on an affordable investment path.
- Stocks Monthly Investment Plan (SMIP) enables you to buy selected Hong Kong listed stocks for as little as HKD1,000 per month with a \$0 brokerage fee[‡]. Worry less about the risks associated with market fluctuations with Dollar Cost Averaging.

Investment involves risks.

* To join HSBC Trade25, you must be aged 18 to 25 (inclusive), be the sole or primary account holder of an eligible Investment Account and join through HSBC HK Easy Invest App. Please visit www.hsbc.com.hk/trade25 and refer to the terms and conditions for details.

[†] 'Lifetime \$0 commission' offer is applicable to customers who have joined HSBC Trade25. HSBC Trade25 customers who are 26 years old or above can stay opted-in to HSBC Trade25 if they meet the minimum transaction requirement every year from year 2025 onwards. \$0 commission is applicable to the first cumulative HKD250,000 trading volume per calendar month, and HKD25 monthly fee will be collected for each customer account that has a securities transaction or holding in that month. Terms and conditions apply, please visit www.hsbc.com.hk/trade25 for details.

[‡] The Stocks Monthly Investment Plan (SMIP) offer is effective from 28 June 2010 until further notice. Customers can enjoy the brokerage fee waiver, inclusive of standard brokerage fee of 0.25% and all transaction related charges: Securities and Futures Commission transaction levy, Hong Kong Exchanges and Clearing Limited trading fee, AFRC transaction levy and stamp duty, deposit transaction charge and Central Clearing and Settlement System fee. The SMIP offer is applicable to all new and existing investment customers of HSBC who have any existing SMIP or set up a new SMIP during the Promotional Period through any channel (including branches). Please visit www.hsbc.com.hk/investments/products/stocks/hk-trading/monthly/ and refer to the terms and conditions for details regarding SMIP and fee waiver promotional offer.

FlexInvest (Available on the HSBC HK App)

- Invest in funds from just HKD100. You can decide whether to set up automatic monthly investments or top up whenever you see fit.
- Invest in multi-asset funds, index funds, or money market fund with monthly platform fees and transaction fees as low as \$0.

Other wealth products

- Sharpen your financial skills with our '7-day Investment 101 email course' and 'Investment Platform Guide'.
- Visualise the achievability of your financial goals by using 'Future Planner' to simulate potential outcomes for investment, insurance, and pension products.
- Access to Unit Trusts, Bonds/Certificates of Deposit and a variety of other wealth products that may help you achieve your financial goals.



Hassle-free retirement

Retirement planning

- HSBC Life's Qualifying Deferred Annuity Plan provides you with a steady stream of income after retirement, and you can enjoy annual tax savings when you are paying premiums.

Mandatory Provident Fund/Occupational Retirement Schemes

- HSBC MPF offers 20 constituent funds, each with different risk levels and asset allocations to suit your retirement savings needs. Consolidate all your previous MPF personal accounts with HSBC to manage your MPF accrued benefits in one go.
- Tax Deductible Voluntary Contributions (TVC) is a form of MPF contribution through which you can save more. The TVC will be counted as a deductible item and can help you to achieve tax savings when you report your taxable income. You may withdraw it as part of your retirement savings when you retire at age 65 or when you meet other withdrawal conditions applicable to mandatory contributions.
- HSBC Digital Banking enables you to check MPF fund performance, view your MPF balances and contribution records, or change investment allocations at any time.

Goal realisation

Mortgages

- Whether you're a first-time home buyer or a property investor, you can choose from our diverse range of mortgage repayment plans and find one that meets your property financing needs.

Loans

- A range of options, such as Personal Instalment Loan, Revolving Credit Facility and an overdraft to budget accurately and meet unexpected financial needs with ease.
- Your credit card's available credit limit can be converted into handy cash with our flexible or fixed repayment options, allowing you to enjoy greater financial flexibility.



■ Simplify your insurance experience

Protection offers an added layer of confidence for your future. From life and medical to retirement preparation, our comprehensive protection plans cater to every stage of your life. With our online insurance, you can easily understand the protection plans and claim coverage you need. Plus, the HSBC HK App gives you an overview of your policy details and coverage, offering total transparency.



Life insurance

- Choose from a diverse range of life insurance plans that can meet your needs in different stages of life; including annuity, savings, term life and universal life insurance plans.
- Apply for designated insurance plans online – full disclosure, zero pressure.

Medical insurance

- Flexible health plans with a comprehensive range of voluntary health insurance schemes, hospital cash plans, outpatient insurance and critical illness insurance.

General insurance

- Our travel insurance covers all ages with a wide range of benefits, and you can get instant approval via HSBC Personal Internet Banking or ATMs, so you can enjoy worry-free holidays.
- Comprehensive insurance options that safeguard your home, belongings or domestic helper.



■ Embrace a world unconstrained by currency borders

Discover a world without limits! With the HSBC One account's multi-currency support, experience unprecedented flexibility on your overseas journeys. Immerse yourself in your travels, while leveraging favourable currency exchange rates. Our extensive suite of overseas banking services, paired with your HSBC Mastercard® Debit Card, offering you the flexibility to shop anytime, anywhere.



Currency exchange* made easy

- Experience the flexibility of trading 11 major currencies 24/7 via the HSBC HK App.
- Set your target exchange rate using the FX Order Watch, and let the app automatically convert your currencies or alert you when your set rate is met.

Currency conversion involves risks.

* The service (exclude USD/CombiNation Passbook Savings account) operates from Monday 5am to Saturday 4:59am and Saturday 8am to 4:30pm. For USD/CombiNation Passbook Savings accounts, the service operates from Monday to Friday 8am to 7pm and Saturday 8am to 4:30pm. Above service hours are not applicable on 1 January, 25 December, 12 midnight to 7:59am on 26 December and 2 January and when a Black Rainstorm Warning Signal or Typhoon No. 8 signal or above is hoisted.

HSBC Mastercard® Debit Card

- Withdraw cash from HSBC ATMs globally for free, offering greater travel flexibility with support for 12 major currencies†.
- Apply for your HSBC Mastercard® Debit Card at zero annual fee and enjoy overseas spending with zero transaction and handling charges, while earning 0.4% cash rebate.
- Set a spending limit for peace of mind for local and overseas purchases.

† The supported currencies of HSBC Mastercard® Debit Card are AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, RMB, SGD, THB and USD.



International banking services

Overseas account opening

- Open an overseas bank account with the assistance of our international services from Hong Kong before your departure*, ensuring a hassle-free trip or study abroad experience.

HSBC Global View and Global Transfers

- View and manage your self-named HSBC accounts in different countries and territories via online banking easily and use Global Transfer[†] to transfer funds to your own overseas HSBC account and overseas third-party HSBC accounts for free.

Emergency encashment service

- You can get emergency cash at HSBC branches worldwide[‡] to help you deal with unexpected situations. The transaction fee for this service is waived.

* Overseas account opening applications will be processed by and subjected to approval by the overseas HSBC group entities. For more details, visit www.hsbc.com.hk/international/.

[†] HSBC Global Transfer instantly transfers, free of charge, to self-named or third-party overseas HSBC accounts and is exclusively available to HSBC Premier Elite, HSBC Premier and HSBC One customers. Please refer to www.hsbc.com.hk/transfer-payments/products/international/ for details.

[‡] Emergency encashment services are subject to local regulations and are available with authorisation from the home country. The service fee is waived for HSBC One customers.

Discover a world of incredible rewards

Earning rewards has never been easier! With the HSBC Reward+ app and your HSBC credit cards, you can gain access to a wealth of privileges in dining, travel, entertainment, and more. Plus, by joining our Well+ wellness programme on the HSBC HK App, you can earn even more rewards while taking steps towards a healthier future every day.

Well+

A fun and rewarding way to unlock your true wellness

Join Well+, our wellness reward programme on the HSBC HK App, to improve your holistic wellness — Body, Money, and Mind, and get rewarded for living a healthier life.

- Level adventure: Earn up to \$2,000 in RewardCash and/or vouchers* by completing 25 levels of fun simple tasks.
- Bonus badges: Challenge yourself with bite-sized activities to boost your wellbeing and unlock additional rewards.

Enjoy Well+ exclusive offers

- Celebrate your journey to better health with exclusive fitness, lifestyle offers and content.
- Enjoy surprise bonus rewards along the way.

Join Well+ in just two steps

- Step 1: Log on to the HSBC HK App, go to 'Well+' and tap 'Get started'.
- Step 2: Choose 'Join Level Adventure' and/or 'Explore Bonus Badge', then follow the instructions to join Well+.

Start boosting your wellness and earn rewards!

* For the potential earnings of up to \$2,000 rewards, it is applicable to customers who are holding an in-force HSBC Life insurance policy only. To unlock Starbucks vouchers as level-up rewards, customers have to be at level 5 or above and hold an eligible HSBC Life insurance plan. Please refer to relevant terms and conditions and FAQs on Well+ website and on the HSBC HK App > Well+ for details.





Discover and register for credit card Red Hot Offers

- Use your RewardCash to redeem enticing gifts and vouchers, convert to air miles or loyalty points with our partners, and even settle your payments.
- Search and register for Red Hot Offers and save your favourite ones with expiry reminders.

The one card that has it all

- Enjoy the hottest year-round card privileges at over 10,000 dining and shopping hotspots
- Earn and enjoy RewardCash rebates across the board:

HSBC Red Credit Card

- Earn up to 4% RewardCash for online purchases and earn 1% RewardCash for designated spending categories.
- No minimum spending requirement, no registration, no annual fee.

HSBC EveryMile Credit Card

- Earn unlimited miles at a rate as low as HKD2 = 1 mile, and enjoy a wide range of complimentary travel perks.

HSBC Visa Signature Card

- Enjoy up to 9X RewardCash for spending in Rewards of Your Choice categories. Rebate rate at 3.6% (i.e. HKD2.78 for 1 mile).

Other credit cards

- Enjoy up to 6X RewardCash for spending in Rewards of Your Choice categories. Rebate rate at 2.4% (i.e. HKD4.17 for 1 mile). You can enjoy greater financial flexibility with our Spending Instalment Plan.

Earn and spend RewardCash easily

- Spend your RewardCash like cash by making instant payments to your current statement or at any merchant with just a tap.
- Convert RewardCash to air miles, redeem gifts and vouchers, or even share it with family and friends.
- Review your history of RewardCash earnings, redemptions and expiry dates.

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

Terms and conditions apply.



■ Live seamlessly with our integrated financial tools

Finance is woven into every detail of our lives. At HSBC, our digital banking platform offers a comprehensive financial experience. From managing daily transactions and credit card applications to overseeing insurance policies, we empower you to take greater control of your financial journey.

More banking channels to fit your life



HSBC Online Banking

- Bank with ease anytime, anywhere. With just a few simple steps, you can check account balances and eStatements, pay bills and transfer money, manage your personal details, trade stocks, foreign currencies and a series of investment products, apply for designated life insurance and general insurance plans, as well as manage your MPF account.
- You can also apply for credit cards and loans online, as well as check your life insurance and general insurance policy details – all without the hassle of paperwork.
- Make local HKD or RMB transfers, instantly and free of charge*, with a mobile phone number, email address, or FPS Identifier via Faster Payment System (FPS).
- Chat with our customer service officers through 24/7 Live Chat whenever you have questions.



Phone Banking

- Access our comprehensive automated phone banking service or speak to our customer service officers at Personal Banking Hotline (852) 2233 3000.
- Call the Life Insurance hotline (852) 2233 3130[†] and arrange an appointment with our Insurance Specialist to purchase a variety of Life Insurance products that can meet your different protection needs.



Express Banking

- HSBC's extensive network of ATMs across Hong Kong enables easy cash withdrawals via QR code or debit card.[‡] You can withdraw cash, transfer money, enquire about your MPF account balance, buy single trip travel insurance and redraw personal instalment loans.
- Instant Cash Deposit Machines.
- Cheque Deposit Machines accept both local clearing HKD and USD cheques, and can accept up to 30 cheques for deposit at once.
- Our 24/7 Foreign Currency ATMs support 4 major currencies: Renminbi, Japanese Yen, United States Dollar and Euro.



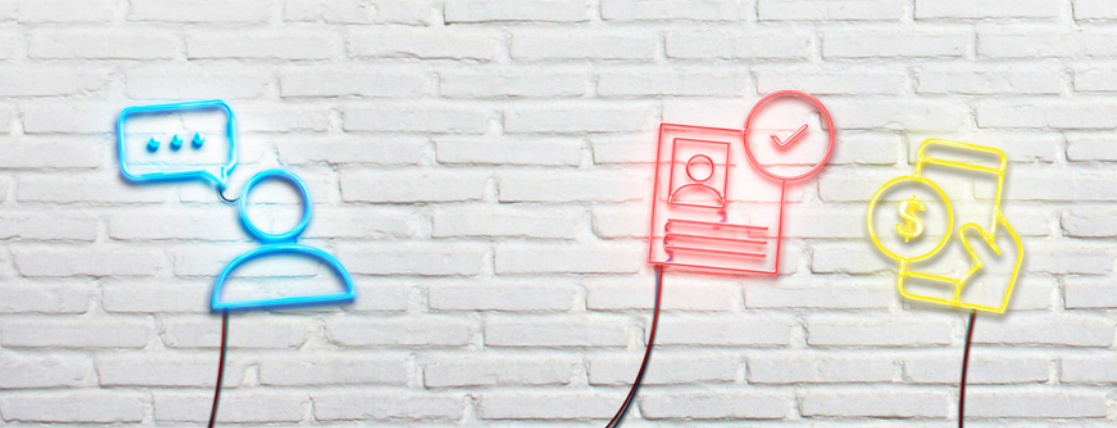
Branch Banking

- Our branch network extends all across Hong Kong, where our staff are ready to assist you in managing your daily financial needs.

* There is no charge from us if you pay money to, or receive money from, accounts from other banks via FPS, but other banks may have different charging policies.

[†] Available Monday to Friday, from 11:00am to 7:30pm, except public holidays.

[‡] Mobile Cash Withdrawal is available at all HSBC and Hang Seng ATMs and multi-function machines (MFMs) in Hong Kong, for HKD cash withdrawals.



One-stop smart mobile banking



HSBC HK Mobile Banking app (HSBC HK App)

- Instant mobile account opening: You can open an account in 5 minutes* with your mobile anytime, anywhere. All you need is your Hong Kong ID Card and you can start banking instantly, without the hassle of paperwork and complicated procedures†.
- Pay bills, transfer money via Faster Payment System (FPS), check your account balance, enquire about rates, place time deposits, trade stocks and foreign currencies, buy travel insurance, apply for designated life insurance, check your life insurance and general insurance policy details, and manage your Mandatory Provident Fund (MPF) account.
- With the built-in Mobile Security Key, you can quickly and easily log on and verify transactions. Additionally, biometric authentication‡ is available on supported devices.
- The 'Hide Account Balance' function safeguards your privacy in public spaces. Plus, you can enable push notifications to ensure you never miss any reminders or updates.
- 24/7 'Chat with Us' means you can chat with customer service officers whenever you have questions.
- You will be automatically enrolled for eStatements when you have successfully registered for Personal Internet Banking. This lets you enjoy a more convenient and environmentally friendly banking service. You can view up to 7 years of your statements free of charge¶, anytime and anywhere.

* Actual time may differ depending on individual circumstances.

† The customer must be a permanent resident of Hong Kong SAR (only applied to new HSBC customer) aged 18-65 residing in Hong Kong and DO NOT hold any HSBC Integrated Account or credit card.

‡ The list of supported devices details can be found at www.hsbc.com.hk/security

¶ Your eStatements for integrated accounts, HKD current accounts and HKD savings accounts are retained up to 84 months. We will accumulate your eStatements for credit card accounts up to 84 months. If an eStatement from the past 84 months is not displayed, you can request a paper statement and the fee will be waived. Your eStatements for other accounts (including investment services and securities accounts) are retained up to 24 months.



PayMe by HSBC**

- Use PayMe to make payments at thousands of businesses across Hong Kong—both large and small—and take advantage of an array of offers, vouchers, and discounts.
- Whether you're splitting the bill at lunch or settling up with family and friends, PayMe ensures a simple, speedy payment experience, packed with great features.



HSBC HK Easy Invest

- Trade Hong Kong, US, and China A stocks instantly with just a few clicks, anytime and anywhere.
- Get free market information including real-time level 2 market data, news and market data in three major stock markets.
- With HSBC TradeTrack, gain exclusive access to the top 10 Hong Kong stocks that are actively bought, sold and held by HSBC's top 5% performing traders††.
- Offer technical analysis that summarises market signals and patterns for you to digest data easily.



HSBC Reward+

- An app specifically designed for Hong Kong HSBC Credit Card customers that allows you to search all of our Red Hot Offers, manage your credit card account and use your RewardCash to settle credit card bills or any of your purchases. You can also convert RewardCash to air miles, redeem it for gifts and vouchers, and share it with friends and family.

Mobile banking makes life more convenient, and access to a variety of digital and physical banking services gives you even more flexibility to meet your financial needs.

** SVF License Number: SVFB002

†† HSBC's top 5% performing traders refer to HSBC's top 5% performing Personal Banking traders. They are active stock traders with the top 5% performance in their stock portfolio over the past 6 months.

Important Information

(1) Useful hotline

You can call the below hotline for enquiries and banking services.

- HSBC Personal Banking Hotline (852) 2233 3000

(2) Maximum Daily Transfers/Payment Limits*

You can transfer funds and settle bill payment using phone banking, HSBC Digital Banking, and Express Banking (ATM) subject to the following maximum daily limits³ per customer:

Transaction type	Phone banking/HSBC Digital Banking	Express Banking (ATM)
Transfers between your accounts	Up to available balance (including joint accounts ⁴)	Up to available balance (between accounts linked on the same ATM/Debit Card)
Transfers to registered accounts ⁴	HKD3,000,000 (per registered account)	–
Transfers to non-registered third party accounts ⁷ Channel sub-limits for transfer to non-registered accounts via	HKD400,000 ^{3,5}	HKD400,000 ^{5,7}
• HSBC Digital Banking		
– Small-value payment	HKD10,000 ³	–
– Channel sub-limit	HKD40,000 ³ (Default HKD0 for new customers)	–
• Phone banking	HKD50,000 (Default HKD0 for new customers)	–
• Local ATM	–	HKD400,000
• Overseas ATM	–	HKD50,000
Payment by Phone Service (PPS)	–	HKD100,000 per card
Cash withdrawal ⁸	–	HKD80,000 per card
Purchase Transaction via EPS or UnionPay	–	HKD50,000 per card
Bill Payment ⁶ Master Limit	HKD5,000,000 ⁶ (default HKD1,000,000 for new customers)	HKD5,000,000 ⁶
Service sub-limits for bill payments ⁶ to:		
• Government and Utilities	HKD999,999 (default HKD500,000 for new customers)	HKD999,999 (default HKD500,000 for new customers)
• Securities Brokers ³	HKD500,000	HKD500,000
• eIPO	HKD5,000,000 (default HKD1,000,000 for new customers) (only available via HSBC Online Banking)	–
• Sports and Leisure ^{3,8}	HKD500,000	HKD500,000
• Other merchants	HKD100,000	HKD100,000

Please pay attention to the relevant fees and charges when using ATM services overseas and at non-HSBC Group's ATM network in Hong Kong. For details, please refer to the "Bank tariff guide for HSBC Wealth and Personal Banking Customers" at www.hsbc.com.hk or contact our staff.

* Maximum daily limits for transactions are subject to change. For the latest payment limits, please visit www.hsbc.com.hk/transfer-payments/forms/ and refer to "Factsheet of Master Limits for Transfers & Bill Payment". In case of discrepancy, the information on the website shall prevail.

⁴ Overseas ATM daily transfer limit (to non-registered accounts) for all ATM/Debit Cards and credit cards was pre-set to HKD0. Please perform activation in advance by setting the overseas daily transfer limit for overseas ATM transfer service.

⁸ Overseas ATM daily withdrawal limit (including cash advance) for all ATM/Debit Cards and credit cards was pre-set to HKD0. Please perform activation in advance by setting the daily limit for overseas ATM cash withdrawal services. The maximum amount you can withdraw per transaction varies with the individual ATM. You may need to make multiple transactions to withdraw up to the maximum daily limit.

⁹ For fees and charges on ATM transactions and card replacement fees, please contact HSBC branches, our hotline or visit HSBC website.

Notes:

- You can enjoy HSBC One as a free integrated account with no Total Relationship Balance (TRB) requirement.
 - The following is a summary of items/services that are included in the calculation of your Total Relationship Balance (TRB):
 - Hong Kong Dollar/Renminbi/foreign currency deposits
 - Market value of the following investments: Local and Overseas Securities, Unit Trusts, Bonds, Certificates of Deposit, Equity-linked Investments, Structured Notes, Monthly Investment Plan (Stocks/Unit Trusts) and Wayfoong Statement Gold
 - Deposit amounts of Deposit Plus and Structured Investment Deposits
 - Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards)
 - Life insurance** with savings or investment component^{††}
 - HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances which are administered by The Hongkong and Shanghai Banking Corporation Limited
 - You can earn bonus interest on your Hong Kong Dollar savings account when your TRB reaches a designated amount.
 - There may be a time lag before the value of certain investment transactions (i.e. Initial Public Offering subscriptions for Securities, Bonds, Open-end Funds and Certificates of Deposit) and life insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB in the bank's record.
 - To determine your overall TRB in sole capacity, the applicable TRB of all your personal sole account(s)^{††} and all of your joint account(s)^{††} will be included in the calculation. To determine your overall TRB in joint capacity, the applicable TRB of all your joint account(s)^{††} held with the same joint account holder(s) will be included in the calculation. All life insurance, MPF and ORSO Defined Contribution Scheme policies are held under personal sole account only, and these account balances shall not be included in the TRB calculation in joint capacity.
- Deposits in the Current Account, Savings Account and Time Deposit Account (with a term of up to 5 years) of HSBC One, are qualified for protection by the Deposit Protection Scheme in Hong Kong.

** The Hongkong and Shanghai Banking Corporation Limited is an insurance agent of HSBC Life (International) Limited, through whom life insurance plans are provided. All life insurance plans are underwritten by HSBC Life (International) Limited. HSBC Life (International) Limited is a wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited.

^{††} For life insurance with savings or investment component:

- Investment-linked life insurance policies include the total cash value of the policies;
- Other life insurance policies include the total cash value of the policies OR total premium paid less than any annuity payments received (if applicable), whichever is higher.

^{††} All these accounts must be held or registered under the same name(s) and identity number(s).

^{††} Your name and identity number held or registered under these joint accounts must be the same as that held or registered under your sole account.

3. Maximum Daily Limits

To set or raise limits

The following limits will be set as zero for digital and self-service banking channels for new customers:

- Small-value payment limit (only available on HSBC Digital Banking).
- Sub-limits for fund transfers to non-registered third party accounts via HSBC Digital Banking, and phone banking services.
- Service sub-limits for bill payments to merchants in categories of Securities Brokers and Sports and Leisure via HSBC Digital Banking, phone banking or ATM.

For customers who wish to set or raise the limits, please log on to HSBC Online Banking by using Mobile Security Key*, or download the application forms available at www.hsb.com.hk, or contact any HSBC branch in Hong Kong.

Small-value payment limit (up to HKD10,000) can be set or raised by logging on to HSBC Online Banking and HSBC HK Mobile Banking app with Mobile Security Key*.

To lower limits

If you wish to lower any of the limits for the following, please log on to HSBC Online Banking by using Mobile Security Key*:

- Limits on each channel for transferring funds to non-registered third party accounts via digital and self-service banking channels.
- Service sub-limits for bill payments.
- Maximum daily limits for transfers to non-registered third party accounts or bill payments.
- Small-value payment limit (you can also manage this limit via HSBC HK Mobile Banking app).

Automated reset to zero limits

Your transfer limits to non-registered third party accounts through HSBC Digital Banking or phone banking services will be reset to zero if:

- You haven't logged on to that channel for 6 consecutive months.
- You haven't used the service via that channel for 13 consecutive months.
- You use your ATM PIN to reset your phone banking PIN through HSBC Personal Banking Hotline (applicable to phone banking).

Your service sub-limits will be reset to zero if you have not logged on to that channel for 6 consecutive months or have not used the service at that channel for 13 consecutive months. If you wish to reactivate the limits, please log on to HSBC Online Banking by using Mobile Security Key*, or download the application forms available at www.hsb.com.hk or contact any HSBC branch.

4. Any accounts not linked to an ATM card (including same name sole accounts) are considered non-registered third party accounts. To register third party and joint accounts, please log on to HSBC Digital Banking†. To effect third party fund transfers via phone banking, HSBC Digital Banking, please manage transaction limits via Online Banking.
5. The maximum daily transfer limit of HKD400,000 to be shared by all the available channels (the respective maximum sub-limit for local ATM, HSBC Digital Banking is HKD400,000, and for overseas ATM and phone banking is HKD50,000).
6. Maximum daily limit to be shared with ATM, phone banking, and HSBC Digital Banking.

* Mobile Security Key is equivalent to the physical Security Device. Both provide extra protection for your accounts and transactions. Mobile Security Key is a feature within the HSBC HK Mobile Banking app and is used to generate a unique, one-time use security code in order to log on to HSBC Digital Banking and access the full range of Digital Banking services. It also makes logging on to the HSBC HK Mobile Banking app quicker and easier. Biometric authentication is an easy alternative to using your Mobile Security Key password. It allows you to log on and confirm transactions with your biometric credentials on compatible devices, please visit www.hsb.com.hk/mobilesecuritykey

† This service is only available to customers with the new Security Device, issued since November 2010.

7. Fund transfers to non-registered accounts via ATM is only available within and between HSBC and Hang Seng Bank accounts and for ATMs in Hong Kong only. For fund transfer to non-registered accounts via overseas HSBC ATMs, it is only available within and between HSBC accounts. The overseas ATM daily transfer limit (to non-registered accounts) for all ATM/Debit Cards and credit cards was pre-set to HKD0. Please log on to HSBC Online Banking or HSBC HK Mobile Banking app by using the Mobile Security Key*, or download the application forms available at www.hsb.com.hk, or contact any HSBC branch in Hong Kong for activation.
8. You can activate a service sub-limit for bill payments to merchants in the category of Sports and Leisure up to HKD50,000 via the betting terminal at The Hong Kong Jockey Club.

(3) Security Tips for HSBC Digital Banking, phone banking and ATM

Password/Authentication Factors/Username/Security Device/Mobile Security Key* protection

- For your own security, it is important that you keep your password/Authentication Factors/Username confidential. You should also change your password/Authentication Factors regularly.
- Make sure no one sees your password/Authentication Factors/Username at all times.
- Keep your Authentication Factors/password and your ATM/Debit Card separate at all times.
- When choosing your password/Authentication Factors, do not use your identity card number, telephone number, mobile number, birthday or commonly used number sequences such as 888888 and 123456, or add 00 to these numbers.
- Do not use the same or similar password/Authentication Factors/Username for different banking or online services.
- Memorise your password/Authentication Factors/Username and never write it down. Keep it private and do not disclose it to anyone.
- Under no circumstances will our bank staff, the police or any genuine parties ask for your password/Authentication Factors.
- HSBC will never contact you and ask for your log on details and personal information for Digital Banking, phone banking or ATM services. These include your Username, password, Authentication Factors, account number, identification/passport number, address, phone number, etc.
- HSBC will never disclose such information in our emails other than your name for personalisation purposes, nor ask you to confirm any personal data by replying to our email†.
- When you call us, you may be asked to disclose your Personal Internet Banking Username or input your phone banking Authentication Factors for authentication. Do not mention your Authentication Factors/password during the call, as no call centre representative will ever ask for this over the phone. If you have forgotten your Authentication Factors, a few questions relating to your personal information (NOT your passwords or Authentication Factors) will be asked for authentication.
- Keep your Security Device in a safe and secure place.
- Never personalise your Security Device in a way that would allow others to specifically associate it with you (i.e. name, address, etc.).
- DO NOT use the yellow button on the Security Device during LOGON. Yellow button is mainly for transferring funds to a third party.
- Never enter digits that you are unfamiliar with into the Security Device for transaction signing with the yellow button.
- You should always take care to verify the account number of the beneficiary before effecting payment to a third party.

† The only exception is when responding to your enquiry, our Customer Service Officers may contact you via secured message whereby some personal information is required. In such case, please note that the message will be sent through and stored in an encrypted form in our secure HSBC Digital Banking and you are required to log on using your Username and password to access such message.

HSBC Digital Banking Usage Precautions

- Protect your computer
 - Install anti-virus/anti-spyware software on your computer to protect it from known viruses or spyware. The software should be updated regularly to ensure that you have the latest protection.
 - Install a personal firewall on your computer. It is designed to help prevent hackers from accessing the computer it is installed on. When installing such software, follow the manufacturer's recommendations for a "conservative" access control.
 - Download and apply security updates and patches to the PC/browser when they are made available.
- Protect yourself
 - Never access HSBC Online Banking from public places or from shared computers such as those in cyber cafes or public libraries.
 - Close all browser windows before you log on to HSBC Online Banking. While you are in a logged on session, we recommend that you do not open other internet browsers and access other websites. This can help to ensure your financial information is protected and blocked from unauthorised access via another website.
 - Disable the "AutoComplete" function to protect against unauthorised access to your accounts and to prevent others from making banking transactions without your knowledge, as your computer may be used by others.
 - Check your last log on date, time and status displayed on the page after you have successfully logged on to HSBC Online Banking. If you suspect anything suspicious, please contact HSBC immediately.
 - Use the "LOGOFF" button to exit. Do not exit by closing the window.
 - Never leave an HSBC Online Banking session unattended at any time.
 - Disconnect from the internet when you have finished using it. Avoid leaving your connection on, especially with broadband access, unless you're actively using it.
 - For the full set of security tips of HSBC online banking, please visit www.hsbc.com.hk/help/cybersecurity-and-fraud/

HSBC Mobile Banking Usage Precautions

- Do not store your Personal Internet Banking username and password or Mobile Security Key* password on your mobile handsets.
- Install and update the latest anti-virus and anti-spyware software regularly on your mobile handsets, whenever they are available.
- Avoid sharing your mobile handsets with others and use your own handset to log on to HSBC Mobile Banking.
- Do not leave your handset unattended after logging on to online or mobile banking. Always log off properly when you are finished with it.
- If your Mobile Security Key* activated handsets are lost or stolen, call us and we will immediately suspend your Digital Banking to prevent anyone else from accessing your account.
- Set up auto-lock and enable passcode lock to prevent unauthorised access of your handsets.
- When using Wi-Fi connection, use trusted Wi-Fi networks or service providers and enable security protection such as Wi-Fi Protected Access (WPA), if possible.
- Don't use any jailbroken or rooted handsets, which may have security loopholes, to log on to HSBC Mobile Banking.
- Don't install applications that are not from verified developers or trusted channels on your mobile handsets. Please be cautious if you receive special offers that require you to download an app or click on a link as this could be a scam; these links or apps may contain malware that can take over your phone. Report any suspected fraud to the Bank immediately.
- For the full set of security tips of HSBC Mobile Banking, please visit www.hsbc.com.hk/help/cybersecurity-and-fraud/

Phone Banking Usage Precautions

- Do not access phone banking from phones which are shared with other users. These phones may log your input, including account number and PIN, in the memory.
- Avoid using phones under special control systems that may keep the call details, e.g. hotel phone systems will retain the records for billing purposes.
- Be alert – only use phones located in secure and reputable places, especially if you intend to perform phone banking transactions.

ATM

- Keep your ATM/Debit Card safe. Report lost card immediately through our HSBC Personal Banking Hotline (852) 2233 3000 or visit any HSBC branch in Hong Kong if you lose your ATM/Debit Card.
- Never give your ATM/Debit Card to anyone.
- If you observe any suspicious device (e.g. pin hole camera) or activity (e.g. shoulder surfing), contact our bank staff during office hours or call our HSBC Personal Banking Hotline (852) 2233 3000.
- Cover the keypad while you enter your PIN.
- Remember to remove all your belongings, e.g. ATM/Debit Card, cash and receipt, if any, before you leave the ATM.
- Cancel the transaction if you notice anything suspicious or if any other problem arises.
- Do not accept assistance from strangers. If you encounter any problems at the ATM, contact the bank.
- Only count your cash in secure surroundings.
- If you want to keep a record of the transaction, please retain your receipt and do not leave it at, or near, the ATM.
- Check the transactions on your statement.
- Do not place your ATM/Debit Card close to any magnetic material, e.g. electronic devices, mobile phones, etc.
- Remember to take your ATM/Debit Card after each transaction.
- When you are instructed to take your card from the ATM, do not push it back into the "Insert Card" slot.
- The use and operation of our ATMs located in different countries and territories around the world may vary. It is therefore important that you read and follow the corresponding ATM instructions carefully.
- Refer to the security advice provided by the bank from time to time.

(4) Credit Facilities (including Mortgages, Personal Instalment Loans, Revolving Credit Facilities, Overdraft Services, Credit Cards etc.)

Please carefully assess your financial condition, financial needs and repayment ability, and understand the terms clearly before committing to any credit facilities.

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

* Mobile Security Key is equivalent to the physical Security Device. Both provide extra protection for your accounts and transactions. Mobile Security Key is a feature within the HSBC HK Mobile Banking app and is used to generate a unique, one-time use security code in order to log on to HSBC Digital Banking and access the full range of Digital Banking services. It also makes logging on to the HSBC HK Mobile Banking app quicker and easier. Biometric authentication is an easy alternative to using your Mobile Security Key password. It allows you to log on and confirm transactions with your biometric credentials on compatible devices, please visit www.hsbc.com.hk/mobilesecuritykey

IMPORTANT RISK WARNING

- Unit Trusts, Bonds, and structured products (including Equity Linked Investments, Structured Notes, Deposit Plus, Structured Investment Deposits and Capital Protected Investment Deposits) are investment products. Together with Certificates of Deposit (CDs), they are NOT equivalent to time deposits. Some Unit Trusts and Structured Products may involve derivatives. The investment decision is yours but you should not invest 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.
- The price of products may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling the products.
- In the worst case scenario, the value of the products may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
- Issuer's Risk – Bonds, CDs, structured products are subject to both the actual and perceived measures of credit worthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario, you might not be able to recover the principal and interest/coupon if the issuer defaults on the Bonds, CDs and Structured Products.
- Investors should not make investment decisions based on this material alone.
- Investment involves risks. Past performance of products is no guide to future performance. For details of the products, the related fees and charges and risk factors, please refer to the individual product materials and/or offering materials.
- Currency conversion risk – the value of your foreign currency and RMB products will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB payments to other currencies at an exchange rate that is less favourable than that exchange rate in which you made your original conversion to foreign currency and RMB, you may suffer loss in principal/investment.
- RMB denominated products are subject to liquidity risk as there may be no regular trading and active secondary market for RMB Income Instruments. The bid and offer spread of the price of RMB Income Instruments may be large, so investors may incur significant trading and realisation costs and may suffer losses accordingly.
- Warrants and CBBCs are non-collateralised products. The price of the Warrants/CBBCs may fall in value as rapidly as it may rise and investors may sustain a total loss of their investment. Prospective investors should ensure that they understand the nature and risks and seek for professional advice where applicable.
- Additional risks are disclosed in the "Risk Disclosure" section. Please refer to "Risk Disclosure" section for details.

Investors should read the terms and conditions contained in the relevant offering documents in particular "Important Risk Warning" and "Risk Disclosure". Content of "Important Risk Warning" and "Risk Disclosure" is updated on a regular basis. For details of individual investment products, please refer to the relevant individual product materials.

Structured Investment Deposits, Deposit Plus, Capital Protected Investment Deposits and CDs are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong. Deposit Plus is NOT principal protected.

All products in Future Planner are generalized for simulation propose only without taking product suitability and personal affordability into account. The results may differ from the actual product behavior, including but not limited to return, risks, premium amount, payment term, cash value, and coverage. We do not represent or warrant that any movements provided in the simulation tool are likely to occur in the future, as past performance is not necessarily indicative of future results. There may not be any HSBC product that provide the same outcome as the simulation in this tool. If you would like to understand how the simulation is projected and its assumption and limitation, please contact our staff. Note that we are not recommending or soliciting any investment and insurance products by way of Future Planner. Please note that the simulation provided in Future Planner is indicative and for reference only. You should not act on or place any reliance on any information on this page without seeking specific professional advice.

Important:

The HSBC HK Easy Invest App ("Easy Invest") and the contents of this material/correspondence are provided by The Hongkong and Shanghai Banking Corporation Limited ("HSBC HK") for the use of existing HSBC HK customers only. You should download Easy Invest only if you are an existing HSBC HK customer. Easy Invest is not intended for download, or use, by any person in any jurisdiction where such download or use would be contrary to any law or regulation of such jurisdiction or where HSBC HK is not licensed or authorised to provide Easy Invest and/or any of the Services.

The HSBC HK Reward+ Mobile App ("Reward+") and the content of this material/correspondence are provided by The Hongkong and Shanghai Banking Corporation Limited ("HSBC HK"). Reward+ is intended for download and use by the public of Hong Kong. It is not intended for download, or use by, any person in any jurisdiction where such download or use would be contrary to any law or regulation of such jurisdiction or where we are not licensed or authorised to provide Reward+ and/or any of its services, functions or features.

RISK DISCLOSURE

Unit Trusts

- 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).
- 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.
- 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.
- 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 recognised exchange. Such instruments are not afforded the same protections as may apply to participants trading financial derivative instruments on organised 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 counterparty with which a fund trades such instruments, which could result in substantial loss to a fund.

Bonds and Certificates of Deposit ("CDs")

- Bonds/CDs are mainly medium to long term fixed income products, not for short term speculation. You should be prepared to hold your funds in bonds/CD for the full tenor. You could lose part or all of your principal if you choose to sell your bonds/CDs prior to maturity.
- It is the issuer to pay interest and repay principal of bonds/CDs. If the issuer defaults, the holder of bonds/CDs may not be able to receive back the interest and principal. The holder of bonds/CDs bears the credit risk of the issuer and has no recourse to HSBC unless HSBC is the issuer itself.
- Indicative price of bonds/CDs are available and bonds/CDs price do fluctuate when market changes. Factors affecting market price of bonds/CDs include, and are not limited to, fluctuations in Interest Rates, Credit Spreads, and Liquidity Premiums. The fluctuation in yield generally has a greater effect on prices of longer tenor bonds/CDs. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling bonds/CDs.
- If you wish to sell bonds/CDs, the Bank may repurchase them based on the prevailing market price under normal market circumstances, but the selling price may differ from the original buying price due to changes in market conditions.
- There may be exchange rate risks if you choose to convert payments made on the bond/CDs to your home currency.
- The secondary market for bonds/CDs may not provide significant liquidity or may trade at prices based on the prevailing market conditions and may not be in line with the expectations of holders of bonds/CDs.
- If bonds/CDs are early redeemed, you may not be able to enjoy the same rates of return when you use the funds to purchase other products.

Deposit Plus (DPS)

- Deposit Plus NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- Derivatives risk – Deposit Plus is embedded with FX option(s). Option transactions involve risks, especially when selling an option. Although the premium received from selling an option is fixed, you may sustain a loss well in excess of such premium amount, and your loss could be substantial.
- Limited potential gain – The maximum potential gain is limited to the interest on the deposit.
- Maximum potential loss – Deposit Plus is not principal protected. You must be prepared to incur loss as a result of depreciation in the value of the currency paid (if the deposit is converted to the linked currency at maturity). Such loss may offset the interest earned on the deposit and may even result in losses in the principal amount of the deposit.
- Not the same as buying the linked currency – Investing in Deposit Plus is not the same as buying the linked currency directly.
- Market risk – The net return of Deposit Plus will depend upon the exchange rate of deposit currency against the linked currency prevailing at the deposit fixing time on the fixing date. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors.
- Liquidity risk – Deposit Plus is designed to be held until maturity. You do not have a right to request early termination of this product before maturity. Under special circumstances, the Bank has the right to accept your early redemption request at its sole discretion and on a case by case basis. The Bank will provide an indication of the redemption price upon such request. Your return upon such early redemption will likely be lower than that if the deposit were held until maturity and may be negative.
- Credit risk of the Bank – Deposit Plus is not secured by any collateral. When you invest in this product, you will be relying on the Bank's creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your deposit amount.
- Currency risk – If the deposit currency and/or linked currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations.
- Risks relating to RMB – You should note that the value of RMB against other foreign currencies fluctuates and will be affected by, amongst other things, the PRC government's control (for example, the PRC government regulates conversion between RMB and foreign currencies), which may adversely affect your return under this product. In case you receive RMB as Linked Currency at maturity and you choose to convert your maturity proceed to other currencies, you may suffer loss in principal. This product will be denominated (if Deposit Currency being RMB) and settled (when receive RMB at maturity) in RMB deliverable in Hong Kong, which is different from that of RMB deliverable in Mainland China.

China A Shares and Exchange Traded Funds

Investment in China A Shares through Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect involves risks. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and relevant circumstances. The price of securities may move up or down. Losses may be incurred and profits may be made as a result of buying and selling securities. This document does not set out all the key risks to Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect. For further information, you should refer to the risk disclosures and other terms set out in (i) China A Shares Service Factsheet - Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect Product Fact Sheet and (ii) the China Connect / Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect Terms and Conditions.

- **Pre-Trade Checking**

You must ensure that there are sufficient available shares in your account to cover any proposed sell order under Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect. Otherwise, your sell order may be rejected.

- **Settlement**

Northbound trades will follow the A share settlement cycle of the relevant Mainland market, where settlement of shares will occur on T day free of payment, and settlement of funds will be effected on T+1 day. Although the transfer of shares precedes the transfer of cash under Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect, title to the shares will not be released until receipt of confirmation of payment (normally on T+1 day). Where the purchase is pre-funded (by way of a debit of cash in your account and a corresponding cash prepayment by the Bank to HKSCC), shares may be released on T day.

- **Quota Restrictions**

As at May 2018, the Daily Quota (which limits the net value of Northbound buy trades on each trading day) is set at RMB52 billion for each China A Share market. The Aggregate Quota and/or the Daily Quota may be revised by the PRC authorities from time to time without prior notice. As a result of the quota restrictions, there is no assurance that a buy order can be successfully placed through Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect.

- **Restriction on Day Trading**

If you buy shares on T day, you may be able to sell only on or after settlement of the buy trade has been completed (normally on T+1 day).

- **Disclosure of Interests**

If you hold or control 5% or more* of the issued shares of a PRC listed company, you must disclose such interest. If there is any change in your shareholding of 5% or more*, or if a change results in your shareholding falling below 5%, you also have disclosure obligations.

- **Short Swing Profit Rule**

If you own 5% or more* of the issued shares of a PRC listed company, you must return to the company any profit made from a sale of shares within six months of the purchase thereof (or vice versa).

- **Foreign Ownership Limits**

A single foreign investor's shareholding in a PRC listed company must not exceed 10%. The aggregate of all foreign investors' shareholding in a PRC listed company must not exceed 30%. The foreign ownership limits may have an adverse effect on the liquidity and performance of an investment in China A Shares. As a result, you may suffer losses through your trading or investment in China A Shares.

Renminbi ("RMB") Products

- There may be exchange rate risks if you choose to convert payments made on securities/bonds/CDs to your home currency.
- RMB products may suffer significant losses in liquidating the underlying investments if such investments do not have an active secondary market and their prices have large bid/offer spreads.
- In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies.
- RMB debt instruments are subject to interest rate fluctuations, which may adversely affect the return and performance of the RMB products.
- You could lose part or all of your principal if you choose to sell your RMB products prior to maturity.

Securities Trading

- Making available to you any advertisements, marketing or promotional materials is part of our Bank's ordinary course of securities dealing business. It shall not, by itself, constitute solicitation of the sale or recommendation of any investment products.

* Calculated on an aggregate basis, i.e., across both domestically and overseas issued shares of the PRC listed company, whether the relevant holdings are through Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect, QFII/RQFII regime or other investment channels.

- Investment involves risk. Notwithstanding the benefits of offer(s) mentioned herein, you should carefully consider the risks and features of any investment products (including but not limited to equities/exchange traded funds/exchange traded derivatives & structured products) or services mentioned herein to assess whether they are appropriate for you in view of your investment experience, objectives, financial resources and relevant circumstances. The price of investment products may move up or down. Losses may be incurred as well as profits made as a result of buying and selling investment products.
- Please refer to HSBC's U.S. Stock Trading webpage or contact your relationship manager for eligibility requirements and additional information related to trading US stocks.

Currency Conversion

- 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.

Insurance

- The above life insurance plans are not equivalent or similar to any kind of deposit. If the policyholder discontinues and/or surrenders the insurance plan in the early policy years, the amount of the benefit he/she will get back may be considerably less than the amount of the premium he/she has paid.
- You are subject to the credit risk of HSBC Life (International) Limited. Your premiums paid will form part of the Company's assets. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only. This product is a product of the Company but not HSBC and it is intended only for sale in the Hong Kong SAR.
- HSBC Life (International) Limited is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries.
- The above life insurance plans are underwritten by HSBC Life (International) Limited ("HSBC Life"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Hongkong and Shanghai Banking Corporation Limited ("the Bank") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The above products are products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. For product details and related charges, please refer to the relevant brochures and policy provisions.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC HK and you out of the selling process or processing of the related transaction, HSBC HK is required to enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between HSBC Life and you directly.
- The general insurance plans are underwritten by AXA General Insurance Hong Kong Limited ("AXA"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Mandatory Provident Fund

- Investments involve risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure.

The remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.

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. If you wish to receive solicitation or recommendation from us, please contact us and, where relevant, go through our suitability assessment before transacting.

The information in this document does not constitute a solicitation or recommendation for making any deposit or an offer for the purchase or sale or investment in any products referred to herein. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and circumstances. This material has not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority in Hong Kong.

The information contained in this brochure was updated in January 2024. It is for reference only and is not intended to replace the full terms and conditions. The full terms and conditions will prevail in the event of any inconsistency.

Currency conversion and investment involve risk. This information and offers are intended for persons in Hong Kong.

About HSBC

Established in 1865, The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group – one of the world's largest banking and financial services organisations. It is the largest bank incorporated in Hong Kong and one of Hong Kong's three note-issuing banks. It is a wholly-owned subsidiary of HSBC Holdings plc, the holding company of the HSBC Group, which is listed on the London, Hong Kong, New York, Paris and Bermuda stock exchanges.

We aim to be where the growth is, connecting customers to opportunities, enabling businesses to thrive and economies to prosper, and ultimately helping people to fulfil their hopes and realise their ambitions.

Should you prefer not to receive marketing information via direct mail by post, email, SMS or telephone calls from The Hongkong and Shanghai Banking Corporation Limited, please inform us by calling (852) 2748 3350 or mailing your request to "The Hongkong and Shanghai Banking Corporation Limited, PO BOX 72677, Kowloon Central Post Office, Kowloon, Hong Kong" or visiting any one of our branches. Please specify the delivery channels of the marketing information (i.e. direct mail by post, email, SMS or telephone calls) that you would like to stop receiving marketing information when making such request. We will arrange to have your contact details excluded from our marketing list without charge. If you wish to stop receiving the message from eAlert service, please unsubscribe from the eAlert service via HSBC online banking.