



## HSBC One Promotional Terms and Conditions

### General Terms and Conditions

- Promotional Period: 16 April 2021 to 31 July 2021** (both dates inclusive), unless otherwise specified in the Specific Terms and Conditions below.
- Who can enjoy the Promotion:** The offers under this promotion (collectively, the “Offers”) are exclusive to personal customers who fulfil all the following requirements (the “Eligible Customer”):
  - be aged 18 or above on 16 April 2021;
  - not a citizen/resident/tax payer resident of the United States of America (U.S.);
  - successfully (i) opens or converts to HSBC One (“Applicable Account”) with The HongKong and Shanghai Banking Corporation Limited in Hong Kong Special Administrative Region (“Hong Kong”) (and its successors and assigns) (“the Bank” or “HSBC”) through a Hong Kong branch or HSBC HK App, or (ii) hold an HSBC One account (such HSBC One is referred to as “Applicable Account”), in either cases as sole accountholder or as the principal accountholder (if a joint account) during the Promotional Period; and
  - has successfully applied for the designated product(s)/services(s) with the specified transaction amount(s) via the Applicable Account during the Promotion Period; and
  - continues to hold the Applicable Account as at the date of gift fulfilment.
- Definitions: In this promotion,**

“New to HSBC One Customer” is an Eligible Customer who opened or converted to an HSBC One during the Promotional Period.

“Existing HSBC One Customer” is an Eligible Customer who are the existing accountholders of HSBC One during the Promotional Period.
- Who cannot enjoy the Promotion:**
  - New to HSBC One Customers who held an HSBC Premier and/or HSBC One (whether as sole accountholders or joint accountholders) in the past 9 months prior to the new Applicable Account opening month as shown in Illustration I below, both dates inclusive;  
Illustration I

Date of opening an Applicable Account	During 16–30 April 2021	During 1–31 May 2021	During 1–30 June 2021	During 1–31 July 2021
Holding HSBC Premier and/or HSBC One in the past 9 months prior to the new Applicable Account opening month	16 July 2020 to 15 April 2021	1 August 2020 to 30 April 2021	1 September 2020 to 31 May 2021	1 October 2020 to 30 June 2021
  - Eligible Customers who terminate the Applicable Account through which the designated transaction was conducted or convert such Applicable Account to an Integrated Account – HSBC Premier before receiving the benefits of the Offers; and
  - Employees of the Bank.
- Bank’s Records:** The dates and amounts appearing in the Bank’s record will be conclusive as to the date on which an Applicable Account was opened, terminated or converted and amount of balances/number of transactions carried out.
- Personal Data:** New to HSBC One Customers who are opening an Applicable Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes as set out in the Data Privacy Notice and that they will be subject to the Integrated Account Terms and Conditions upon becoming a holder of an Applicable Account. Existing HSBC One customers who are converting their existing accounts to Applicable Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes as set out in the Data Privacy Notice and that they will continue to be subject to the Integrated Account Terms and Conditions upon converting to an Applicable Account. For details of Data Privacy Notice, please visit HSBC website [Select “Banking” > “Important Notices” > “Privacy and Security”]; for the Integrated Account Terms and Conditions, please refer to HSBC website – HSBC One for details.

7. **Cash Rebate:** Unless otherwise specified below, Eligible Customers will receive cash rebate (the “**Cash Rebate**”) as the relevant reward(s) under this promotion subject to these Promotional Terms and Conditions (including the General Terms and Conditions and the Specific Terms and Conditions below). The Cash Rebate will be credited to the Eligible Customer’s Applicable Account (sole account or the joint account for which the Eligible Customer is the principal accountholder) on or before 31 January 2022 if the terms of the Offers are met. For any enquiries about Cash Rebate entitlement, customers should contact the Bank on or before 31 July 2022. Late enquiries will not be accepted.
8. **Other Promotions:** In the event that an Eligible Customer is also entitled to other prevailing promotional offers for or relating to the same product/service, the Bank reserves the right to provide only the offer of the highest value to the customer.
9. The Offers are provided subject to the prevailing legal and regulatory requirements.
10. No person other than the customer who enjoys any Offer in the promotion 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.
11. In the event of a dispute, the decision of the Bank shall be final.
12. The Bank may change these Promotional Terms and Conditions and/or cancel any Offer at any time. The latest details of this promotion and the revised terms and conditions will be made available on our website and/or communicated to customers by other means as soon as practicable.
13. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
14. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.

## Specific Terms and Conditions

### (A) Specific Terms and Conditions for Stocks Take-up Offer – HKD200 cash reward (the “Stock Take-up Offer”)

1. Eligible Customer must fulfil all the requirements from (i) and (ii) below in order to enjoy the Stock Take-Up Offer:
  - (i) successfully buy or sell Hong Kong stocks, China A shares or U.S. stocks (excluding transactions made in respect of Initial Public Offerings (IPO) of stocks) (the “**Eligible Transaction**”); and
  - (ii) For New to HSBC One Customer, the Eligible Transaction must be completed during the period from the date of account opening/conversion to the last day of the 3rd calendar month following the month of the account opening/conversion (both dates inclusive) (the “**Take-up Period**”) as shown in Illustration II below:

Illustration II

Date of opening/conversion to Applicable Account	During 16–30 April 2021	During 1–31 May 2021	During 1–30 June 2021	During 1–31 July 2021
Take-up Period (from date of opening/conversion to Applicable Account)	No later than 31 July 2021	No later than 31 August 2021	No later than 30 September 2021	No later than 31 October 2021

For Existing HSBC One Customer, the Eligible Transaction must be completed during the Promotional Period.

2. An Eligible Customer will not be eligible for the Stock Take-up Offer if he/she has traded stocks at the Bank from 1 January 2020 to 15 April 2021.
3. Each Eligible Customer can only enjoy the Stock Take-up Offer only once.

### (B) Specific Terms and Conditions for Auto Payroll Offer – up to HKD500 cash reward (the “Payroll Offer”)

1. Eligible Customer must fulfil the requirements below in order to enjoy the Payroll Offer:
  - (i) For New to HSBC One Customer, Eligible Customer must have his/her monthly auto payroll service with the monthly deposit amount of at least HKD10,000 successfully set up and the first monthly amount automatically deposited in the newly opened/converted Applicable Account on or before the last day of the second calendar month after the month of account opening/conversion; and maintain the monthly auto payroll service with the monthly deposit amount of at least HKD10,000 for the third and the fourth calendar month after the month of account opening/conversion (as shown in Illustration III below).

Illustration III

Date of opening/converting to an Applicable Account	During 16–30 April 2021	During 1–31 May 2021	During 1–30 June 2021	During 1–31 July 2021
Time at which the monthly auto payroll service with the monthly deposit amount of at least HKD10,000 must be successfully set up and the first monthly amount must be automatically deposited in the Applicable Account (from date of opening/converting to an Applicable Account)	No later than 30 June 2021	No later than 31 July 2021	No later than 31 August 2021	No later than 30 September 2021
Months on which the monthly auto payroll service with the monthly deposit amount of at least HKD10,000 must be maintained	July & August 2021	August & September 2021	September & October 2021	October & November 2021

For Existing HSBC One Customer, Eligible Customer must successfully have his/her monthly payroll automatically deposited to the Applicable Account for a consecutive 3-month period, with the first deposit made and received by the Bank at any time during the Promotion Period (as shown in Illustration IV below) in order to enjoy the Payroll Offer.

Illustration IV

Date of first payroll deposit to an Applicable Account	During 16–30 April 2021	During 1–31 May 2021	During 1–30 June 2021	During 1–31 July 2021
Months on which the monthly auto payroll service with the monthly deposit amount of at least HKD10,000 must be maintained	May & June 2021	June & July 2021	July & August 2021	August & September 2021

2. An Eligible Customer will not be eligible for the Payroll Offer if he/she has auto payroll records with the Bank during the previous 6 months prior to the first deposit made and received by the Bank.
3. Provided that the conditions in Clause 1 of this Part (B) are satisfied, an Eligible Customer is entitled to receive: (i) HKD500 cash reward if his/her monthly auto payroll amount is HKD20,000 or above; or (ii) HKD200 cash reward if his/her monthly auto payroll amount is HKD10,000 or above but below HKD20,000. If the monthly auto payroll amount varies, the total face value of cash reward an Eligible Customer is entitled to will be determined based on the lowest monthly auto payroll amount transferred to his/her account according to records maintained by the Bank.
4. An Eligible Customer must notify and arrange with his/her employer to have his/her monthly payroll amount automatically credited into his/her newly opened Applicable Account on or before the last day of the second calendar month after the month of account opening/conversion. Deposit of monthly payroll through remittance, local CHATS, standing instruction, cheque and cash will not be considered as “auto payroll” and will not be eligible for this Payroll Offer. The Bank reserves the final right to define the term “auto payroll” and may request customer to provide relevant payslips issued by his/her employer for verification in case of any dispute regarding the eligibility of payroll records.
5. Unless otherwise specified, this Payroll Offer cannot be used in conjunction with other payroll service offers from other programmes including but not limited to Employee Banking Solutions (EBS) provided by the Bank.
6. Each Eligible Customer can only enjoy the Payroll Offer only once.

**Risk Disclosure**

Investment involves risk. 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 as well as profits made as a result of buying and selling securities. This document does not constitute an offer for the purchase or sale of any investment products.

It should be noted that frequent trading in securities will incur greater fees, in terms of brokerage and associated trading costs, notwithstanding the offer of preferential rates, and this may impact your investment returns from trading.

**Renminbi ("RMB") Products**

- There may be exchange rate risks if you choose to convert payments made on RMB related products 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.

**Securities Trading**

- The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

**China A Shares**

- 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.
- For further information, you should refer to the risk disclosures and other terms set out in the China Connect/ Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect Terms and Conditions.

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 for making any deposit 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.