



Terms and Conditions of Bonus Preferential New Fund Time Deposit rates

1. **"Promotion Period"** is defined as from 1 July 2024 until further notice at our discretion. Please check with your relationship manager or customer service representative to find out more.
2. **"Eligible Customers"** are defined as customers who have successfully joined HSBC Premier Elite during the Promotional Period.
3. During the Promotion Period, Eligible Customers can enjoy a bonus 0.2% p.a. on top of prevailing HSBC Premier Elite preferential new fund time deposit interest rates applicable to branch / phone-banking when placing a 3-month/ 6-month HKD and/or 3-month/ 6-month/ 12-month USD time deposit, with Eligible New Fund Amount (**"Offer"**) through branch / phone-banking. The Offer is only applicable to the first 3 months upon joining Premier Elite during the Promotion Period. Each customer can enjoy the Offer more than once within 3 months upon joining Premier Elite.

For the latest HSBC Premier Elite preferential new fund interest rates, please visit the "Preferential New Fund Time Deposit Rates – branch/phone-banking offer" section of each designated currency and respective deposit period under the "Deposit offers" page on our public website or contact a member of staff. The interest rates are indicative only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. Deposits in different currencies, tenors, amount and customer type will have different preferential time deposit interest rates. We will confirm and advise you the applicable interest rate at the time when the time deposit is placed.

4. To enjoy the Offer, the placement of HKD/USD new fund time deposit must be made on and subject to the prevailing Terms and Conditions of Preferential New Fund Time Deposit Rates – Branch/Phone-banking Offer, details of which (including the meaning of 'New Funds' and 'Eligible New Fund Amount') can be found on our website: <https://www.hsbc.com.hk/accounts/offers/deposits/#preferential-new-fund-time-deposit-offers>
5. The Offer is not convertible to cash, cash advance, or in-kind.
6. We can change or cancel the Offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the Offer.
7. In case of disputes arising out of this Offer, our decision shall be final and conclusive.
8. We write these terms and conditions of the Offer under Hong Kong laws. In the event of discrepancy or inconsistency between the English and Chinese versions of the



promotional materials and these terms and conditions, this English version shall prevail.

Risk Disclosure

Currency conversion risk – the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.