



## General Promotional Terms and Conditions of HSBC IELTS and English Courses Discount 2025

1. **"Promotion Period":**
  - a. For discount of 12% off for Secondary English courses (regular semester course for S1-S6), for discount of 12% off on IELTS Preparation (Teens), and for discounts of 12% of IELTS Preparation (Foundation): 1 January – 31 December 2025.
2. **"Eligible Customer"** is defined as a customer who has successfully opened (or, where applicable, converted an account to) an Integrated Account – HSBC Premier (the "Premier Account") with The Hongkong and Shanghai Banking Corporation Limited in Hong Kong Special Administrative Region ("Hong Kong") (and its successors and assigns) (the "Bank") as the sole accountholder or as the principal accountholder (if a joint account) through any branch of the Bank in Hong Kong, customer service hotline, HSBC HK Mobile Banking app or Online Banking and maintain the Premier Account with the Bank.
3. **What is the offer:** During the Promotion Period, Eligible Customer can enjoy 12% off (the **"Offer"**) for Secondary English courses (regular semester course for S1-S6), or IELTS Preparation (Teens), or IELTS Preparation (Foundation), provided by British Council Hong Kong Ltd (the **"Partner"**) under below conditions:
  - a. Only customers who successfully completed the registration process in person at the Customer Services Centre of the British Council in Admiralty or Tsim Sha Tsui within the Promotion Period and completed full the payment with settlement of course fees via HSBC Premier Mastercard® Credit Card can enjoy the Offer;
  - b. Offer is subject to the availability of the capacity of the courses;
  - c. Offer cannot be used in conjunction with other promotional offers and cannot be redeemed for cash or other products.

For details, please contact the Customer Services staff of the Partner on 2632 9800.

4. Fees are subjected to change without prior notice.
5. The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (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"Bank" or "HSBC") reserves the right to change these Promotional Terms and Conditions at any time and the Offer may be withdrawn or terminated by the Bank at its discretion without prior notice.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.
6. The Bank is not responsible for the quality of the offers and programs, and have no control over the scope of services provided by the Partners to the Eligible Customer, and the Bank is not liable for any costs, losses or damages sued by the Eligible Customer for the use of the services. Customers should refer to the Partner for details.



7. No person other than the Eligible Customer (as defined in these Promotional Terms and Conditions) 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 terms and conditions.
8. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
9. Where there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.
10. The offer under this promotion is provided subject to the prevailing regulatory requirements.
11. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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