



HSBC Premier Welcome Rewards - Promotional Terms and Conditions

General Terms and Conditions

- Promotional Period:** 26 September 2019 to 22 November 2019 (both dates inclusive).
- Who can enjoy the Promotion:** The offers under this promotion (collectively the "**Offers**") are exclusive to new and existing customers of The Hongkong and Shanghai Banking Corporation Limited in the Hong Kong Special Administrative Region ("**Hong Kong**") (and its successors and assigns) (the "**Bank**" or "**HSBC**") who fulfil all the following requirements ("**Eligible Customers**"):
 - being aged 18 or above on 26 September 2019; and
 - not being a citizen of the United States of America ("**U.S.**"), a U.S. resident, and/or U.S. tax payer resident; and
 - having successfully opened (or, where applicable, converted an account to) an Integrated Account - HSBC Premier (the "**Premier Account**") with 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 services hotline, or Personal Internet Banking during the Promotional Period and maintain the Premier Account for not less than 12 months.; and
 - having fulfilled the additional requirements stated in the Specific Terms and Conditions for the respective Offers.
- Who cannot enjoy the Promotion:**
 - HSBC Customers who have previously held a Premier Account (including sole accountholders and all joint accountholders) in the past 9 months prior to the new Premier Account opening/conversion month as shown in illustration below, both dates inclusive;

Illustration A:

Date of opening / converting to Premier Account	26-30 September 2019	1-31 October 2019	1-22 November 2019
Holding HSBC Premier Account in the past 9 months prior to the new Premier Account opening / conversion month	1 December 2018 to 25 September 2019	1 January 2019 to 30 September 2019	1 February 2019 to 31 October 2019

- Eligible Customers who terminate or convert their Premier Accounts to other types of accounts before receiving the benefits of the Offers;
 - Eligible Customers who close or convert their Premier Accounts to other types of accounts within 12 months after the Premier Account opening or conversion. In such cases, the Offers will be cancelled and the Bank will have a right to debit the amount equivalent to the value of the Offers from any of their accounts without further notice; and
 - Employees of the Bank.
- Other Promotions:** Eligible Customers who are eligible to any offer(s) under this promotion and other offers under any other promotions of the same nature in respect of opening (or, where applicable, converting an existing account to) a Premier Account, will only be entitled to receive offer(s) under ONE promotion that is of the highest value at the Bank's discretion.
 - Bank's Records:** The dates and amounts appearing in the Bank's records will be conclusive as to the date

on which an account was opened, terminated or converted and the amount of balances/the number of transactions carried out.

6. Total Relationship Balance (“TRB”) includes:

- 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.

* 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 any annuity payments received (if applicable), whichever is higher.

To determine the total TRB of an Eligible Customer, the applicable TRB of all personal sole account(s) and joint account(s) (where the same Eligible Customer is the principal accountholder) under the same name and identity document number of the Eligible Customer will be considered. 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 Deposits) 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.

7. Definitions: in this promotion,

“**Average Daily TRB**” refers to average daily TRB in a full calendar month;

“**New Fund**” refers to the net growth in the Eligible Customer’s Average Daily TRB, by comparing the Eligible Customer’s Average Daily TRB in the calendar month before the opening of (or, where applicable, conversion from an existing account to) a Premier Account against his/her Average Daily TRB in the first/second/third calendar month (as the case may be) after the month of account opening/conversion, according to the Bank’s records.

8. Personal Data: HSBC Customers who are opening a new Integrated Account as a Premier 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 Notice relating to the Personal Data (Privacy) Ordinance and that they will be subject to the Integrated Account Terms and Conditions upon joining Premier. Existing HSBC customers who are converting their existing Integrated Account to a Premier 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 Notice relating to the Personal Data (Privacy) Ordinance and that they will continue to be subject to the Integrated Account Terms and Conditions upon upgrading to Premier. For details of Notice relating to the Personal Data (Privacy) Ordinance, please visit HSBC website [Select “Banking” -> “Important Notices” -> “Privacy and Security”]; for the Integrated Account Terms and Conditions, please refer to HSBC website – HSBC Premier – Your Personal Economy for details.

9. 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 Premier sole account or the joint account for which the Eligible Customer is the principal accountholder on or before 31 May 2020 if the terms of the Offers are met. For any enquiries about Cash Rebate entitlement, customers should contact the Bank on or before 30 November 2020.

10. The Offers are provided subject to legal and regulatory requirements.

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 the Offers 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. No person other than the Eligible Customer 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.
14. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall prevail.
15. These Promotional Terms and Conditions are governed by and construed in accordance with Hong Kong law.
16. Each of the Bank and the Eligible Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Promotional Terms and Conditions may be enforced in the courts of any competent jurisdiction.

Specific Terms and Conditions

(A) Specific Terms and Conditions for edX® Offer – up to HKD800 Cash Rebate (the “edX® Offer”)

1. Each Eligible Customer must fulfil the requirement below (the “Requirements”) to be entitled to the Cash Rebate (the “edX® Offer”):

Requirement	Cash Rebate entitled
Successfully apply for a primary card of HSBC Premier Mastercard® Credit Card (“ Eligible Credit Card ”) issued by the Bank and make Eligible Spending as defined in Clause 2 below on or before 31 December 2019 (the “ Spending Period ”)	Full Cash Rebate of the amount of Eligible Spending (see Clause 2 below), rounded up to the nearest dollar, capped at HKD800

2. “**Eligible Spending**” refers to cumulative net spending of any transaction conducted at edX® website at business.edx.org/hsbc with an Eligible Credit Card during the Spending Period and posted on the Bank’s system. Whether a transaction is an Eligible Spending shall be determined at the sole and absolute discretion of the Bank. Autopay and recurring transactions, withdrawal amount under the Cash Instalment Plan or other instalment plans, unposted, cancelled or refunded transactions and transactions of additional card(s) will not qualify as Eligible Spending for the promotion and will not be counted towards the Requirements.
3. The edX® Offer is only available to the first 1,000 Eligible Customers who have made an Eligible Spending. Eligible Customers can check if the quota has been used up at the edX® website at business.edx.org/hsbc.
4. Customers who have cancelled the primary card of HSBC Premier Mastercard® Credit Card issued by the Bank in the past 9 months prior to the new Premier Account opening / conversion and holders of additional cards are not eligible for the edX® Offer.
5. The course taker can be different from the Eligible Customer as long as the payment was made using an Eligible Customer’s Eligible Credit Card.
6. Only Eligible Customers whose Eligible Credit Card account is valid and in good standing during the entire Promotional Period, Spending Period and the offer fulfilment period will be eligible for the edX® Offer.
7. Upon verification and confirmation by the Bank that the Eligible Spending is qualified for the edX® Offer, the Cash Rebate will be automatically credited to an Eligible Customer’s Premier sole account or the joint account for which the Eligible Customer is the principal accountholder on or before 31 May 2020.
8. Where the Cash Rebate has been credited to the Eligible Customer’s Premier sole account or the joint account for which the Eligible Customer is the principal accountholder and there is a subsequent reversal of any transaction(s) in respect of which the Cash Rebate was awarded, the Cash Rebate should be returned to the Bank and the Bank has the right to deduct an amount equivalent to such Cash Rebate directly from the Premier sole account or the joint account for which the Eligible Customer is the principal accountholder, without prior notice.
9. The Bank reserves the sole right to approve or decline any credit card applications, and the Bank is not

obligated to provide reasons for declining any application.

10. The Bank does not accept responsibility for the use of personal data by any third parties or the content or reliability or security of any third party's website.
11. edX® online courses are offered subject to the terms and conditions of edX. Eligible Customers should understand and accept (and ensure that the course takers understand and accept) that the Bank is not the supplier of the online courses. The Bank accepts no liability for the administration and management or quality or suitability of the courses and any losses suffered by any person in connection with the courses. By applying for the course, Eligible Customers are deemed to accept these Promotional Terms and Conditions.
12. The edX® Offer cannot be exchanged for cash, products, services or discounts. The edX® Offer cannot be used in conjunction with other discounts, promotional offers and discounted items / programmes (unless otherwise specified). Please check with edX for details.
13. The Bank will determine the eligibility of Eligible Customers for the edX® Offer based on the Eligible Customers' transaction records held with the Bank. Eligible Customers who participate in the promotion must keep all original sales slips or relevant transaction records. In case of any disputes, the Bank reserves the right at any time during or after the Spending Period to request an Eligible Customer to submit the relevant original sales slips and/or such further documents or evidence for inspection. All documents submitted to the Bank will not be returned.
14. Any fraud and/or abuse of edX® Offer under this promotion or cancellation of any Eligible Credit Card within 13 months of card opening will result in forfeiture of the Eligible Customer's eligibility for the edX® Offer. Any Cash Rebate awarded should be returned to the Bank and the Bank has the right to deduct an amount equivalent such Cash Rebate directly from the relevant Premier sole account or the joint account for which the Eligible Customer is the principal accountholder, without prior notice.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited