



Terms and Conditions of Bonus Preferential New Fund Time Deposit rates for Premier Customer Retention

1. "Promotion Period" is defined as 1 October 2023 – 31 December 2023 (both days inclusive).
2. During the Promotion Period, Eligible Customers can enjoy a bonus 0.2% p.a. on top of prevailing HSBC Premier preferential new fund time deposit interest rates applicable to branch / phone-banking when placing a HKD/ USD time deposit, with Eligible New Fund Amount ("Offer").

For the latest HSBC Premier 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.

3. The Offer is exclusive to selected accountholders of Integrated Account – HSBC Premier of The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) (the "Bank") to whom this leaflet is specifically addressed ("Customers"). If such account is a joint account, the Offer is available only to the Customer who is the sole accountholder or the principal accountholder of such account ("Applicable Account").
4. A Customer must maintain the Applicable Account and fulfill all other requirements mentioned below via the Applicable Account (each an "Eligible Customer" and collectively, the "Eligible Customers") in order to be eligible for the Offer. This promotion is not applicable to any Customer who is a citizen of the United States of America (U.S.), a U.S. resident, and/or U.S. tax payer resident. Eligible Customers who have ever enjoyed any offers which are the same as the Offer in the past 15 months immediately before the month of the Offer effective date will not be entitled to the Offer.
5. A Customer who has terminated or converted his/her Applicable Account to an Integrated Account – HSBC One / Personal Integrated Account before receiving the Offer will not be entitled to the Offer. The dates and amounts appearing in the Bank's record will be conclusive as to the date on which the Applicable Account was



terminated or converted and the amount of balances/number of transactions carried out.

6. 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>
7. The Offer is not convertible to cash, cash advance, or in-kind.
8. 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.
9. In case of disputes arising out of this Offer, our decision shall be final and conclusive.
10. 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.