



Terms and Conditions of Bonus Preferential New Fund Time Deposit rates for New-to-Premier Customers

1. **"Promotion Period"** is defined as 1 January 2025 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 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 service hotline, HSBC HK Mobile Banking app or Online Banking during the Promotional Period. 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 are not eligible.
3. 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"**). The Offer is only applicable to the first 30 calendar days upon new Premier Account opening during the Promotion Period. Each customer can enjoy the Offer more than once within the first 30 calendar days upon new Premier Account opening.

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.

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. These terms and conditions shall be construed and governed in accordance with the laws of the Hong Kong Special Administrative Region. In the event of any discrepancy or inconsistency between the English and the Chinese version of the promotional materials and these terms and conditions, the 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.