

## **Time Limited Time Deposit Offer for New to HSBC Customer ("Offer") – Terms and Conditions**

### **When can you enjoy the Offer**

1. Offer Period: From 23 June 2025 until further notice, at our discretion.

### **Who can enjoy the Offer**

2. Customer must fulfil all the following requirements to enjoy the Offer (the "Eligible Customer"):
  - a. Successfully open an HSBC One account or HSBC Premier ("Applicable Account") as the sole accountholder or as the principal accountholder (if a joint account); AND
  - b. must not be a holder of any banking or investment accounts of The Hongkong and Shanghai Banking Corporation Limited (the "Bank" or "HSBC") in Hong Kong Special Administrative Region ("Hong Kong") when opening an Applicable Account; AND
  - c. Does not fall within Clause 3 below.
3. The Offer is NOT applicable to:
  - a. Customer who held an HSBC Premier Elite / HSBC Premier / HSBC One account (whether as sole accountholder or joint accountholder) in the past 9 months prior to the new Applicable Account opening month; or
  - b. An employee of the Bank; or
  - c. A citizen/ resident/ tax payer resident of the United States of America (U.S.).

### **What is the offer**

4. During the Eligible Time Deposit Transaction Period (as stipulated in Table 1), Eligible Customer can enjoy a bonus 0.1% p.a. on top of the prevailing 3-month HKD new fund time deposit interest rates when placing a 3-month HKD time deposit or enjoy a bonus 0.2% p.a. on top of the prevailing 3-month USD new fund time deposit interest rates when placing a 3-month USD time deposit (**collectively** "Bonus Rate(s)") through HSBC HK Mobile Banking App or HSBC Online Banking ("Eligible Channels").

**Table 1**

<b>Date of successfully opening an Applicable Account</b>	<b>Eligible Time Deposit Transaction Period</b>
23 – 30 June 2025	15 – 31 July 2025
1 – 31 July 2025	15 – 31 August 2025
1 – 31 August 2025	15 – 30 September 2025
1 – 30 September 2025	15 – 31 October 2025

5. The minimum deposit amount for the Offer is HKD10,000; USD2,000 respectively or any other minimum deposit amount pre-defined at our discretion which may apply to Eligible Customer at the Eligible Channels.
6. When Eligible Customer logs into the Eligible Channel(s) and selects "Place time deposit", the details of the Offer titled "Exclusive for you – Preferential online rates" will be displayed to Eligible

Customers upon clicking “Show offers”, if he/she enters a deposit amount equal to or greater than the minimum deposit amount for a designated and available currency, as stipulated in clause 5. The interest rate shown under the “Exclusive for you – Preferential online rates” is the rate that Eligible Customer would enjoy, inclusive of both the prevailing online 3-month HKD / USD new fund time deposit interest rates and the applicable Bonus Rate. The interest rates are indicative only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. Deposits in different currencies, deposit periods, amounts and customer types 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. For the latest new fund Time Deposit preferential interest rate, please visit

<https://www.hsbc.com.hk/accounts/offers/deposits/#preferential-new-fund-time-deposit-offers>

7. Each Eligible Customer can enjoy the Offer more than once during the Eligible Time Deposit Transaction Period.
8. When Eligible Customer sets up a time deposit instruction under the following conditions, we will proceed to set up the time deposit with our prevailing board rate and Applicable Account Preferential Rate (if applicable).
  - a. Place a forward-dated time deposit instruction, or
  - b. Place a time deposit outside our service hours, or
  - c. Place a time deposit on a day other than a business day in Hong Kong or in the jurisdiction of the foreign currency in which the time deposit is denominated.

### **Read before you enjoy the Offer**

9. For the details of the online business hours for time deposit, please visit our website.
10. The Offer cannot be used in conjunction with any other time deposit promotion offers.
11. For joint account, only the principal account holder is entitled to the Offer. When Eligible Customer enjoys the Offer by setting up a time deposit in his/her joint account(s), we may disclose such information to the other joint owner(s) of the account.
12. For the avoidance of doubt, any auto roll-over or renewal of time deposit is not applicable to the Offer.
13. The Bank 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.
14. In case of disputes arising out of this Offer, our decision shall be final and conclusive.
15. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region (“Hong Kong”). In the event of discrepancy or inconsistency between the English version and the Chinese version of 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.