

Promotional Terms and Conditions for HSBC Premier Family Banking Programme

1. The promotional period of the HSBC Premier Family Banking Programme (the "Programme") is from **1 July 2022 to 30 September 2022**, both dates inclusive (the "Promotional Period").
2. The offer under the Programme is available to all existing HSBC Premier customers and new-to-Premier customers (each a "Referrer" and collectively the "Referrers") of The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns, the "Bank" or "HSBC"). Each Referrer can recommend his or her children (the "Referee") to open (or, where applicable, convert an account to) an HSBC Premier Next Generation account.
3. To be eligible for the Offer, all of the following eligibility criteria must be fulfilled:
 - a. the Referrer and Referee must have been aged 18 or above as of 1 July 2022;
 - b. The Referrer has a Hong Kong correspondence address in the Bank's record;
 - c. the Referee opens (or, where applicable, converts an account to) an HSBC Premier Next Generation account during the Promotional period;
 - d. Both the Referrer and Referee successfully open/maintain Investment Account and have a valid completion record of the Risk Profiling Questionnaire ("RPO") during the Promotional Period. Customers who have completed RPO in the last 24 months could be exempted from completing RPO again; and
 - e. Any other requirements specified by the Bank from time to time.
4. This Promotion cannot be used in conjunction with HSBC Premier Members-Get-Members promotion.
5. Each Referrer who has successfully referred his/her children to open (or, where applicable, convert an account to) an HSBC Premier Next Generation account is entitled to HKD300 Sogo cash coupon (the "Gift").
6. The Gift will be mailed out on or before 31 Dec 2022 to the Referrer's local correspondence address maintained in the Bank's at the time of mailing. Gifts are not replaceable in the event of any loss or damage, including without limitation in any lost in transit after being mailed out.
7. The Gifts are available while stock lasts. The Bank reserve the right to replace the Gifts with any alternative gifts from any merchant without prior notice. The Gifts (or any alternative gifts) offered under the Promotion cannot be converted to cash and their use is subject to the terms and conditions stipulated by the supplying merchant(s). The Bank is not responsible for and shall have no liability in respect of the quality of products and services provided by the supplying merchant(s) of the Gifts (or any alternative gifts).
8. Where a Referrer cancels an HSBC Premier Account or convert an HSBC Premier Account to another type of Integrated Account or a Referee cancels an HSBC Premier Next Generation Account before the time of the Gift fulfillment, the Referrer will not be eligible for the Gift.
9. By providing the above information to the Bank, you are accepting this Programme's terms and conditions.
10. All remarks and footnotes stated in the promotional materials are intended to serve as part of these terms and conditions. If there is any discrepancy between the remarks and footnotes and these terms and conditions, these terms and conditions shall apply and prevail.
11. The Bank reserves the right to revise these terms and conditions and/or suspend or terminate the Programme at any time without prior notice. The Bank accepts no liability for any such change, suspension or termination. The Bank reserves the sole right to approve or decline any account application and to determine whether the Gift should be granted, and the Bank is not obligated to provide reasons for any declined application or unavailability of the Gift.
12. No person other than the Referrer 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.
13. In the event of a dispute arising out of this Programme, the decision of the Bank shall be final and conclusive.



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14. The Programme and the Gift are provided subject to the prevailing legal and regulatory requirements.
15. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. If there is any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.

Issued by The Hongkong and Shanghai Banking Corporation Limited