



General Promotional Terms and Conditions of HSBC Premier Chief Education Officer Consultancy Services

1. **"Promotion Period"** is defined as 1 Jan 2025 – 31 Dec 2025 (both days inclusive).
2. **"Eligible Customer"** is defined as a customer who has fulfilled all the following requirements:
 - a. be aged 18 or above when redeeming the Offer; and
 - b. not be a citizen/resident/tax payer resident of the United States of America (U.S.); and
 - c. who has 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 and maintain the Premier Account with the Bank; and
 - d. who has successfully registered in HSBC International Education Community.
3. **What is the offer:** During the Promotion Period, Eligible Customer can enjoy educational consultation services (the **"Offer"**) provided by ARCH Education Group Limited, Britannia Study Link (Asia) Ltd and Crimson Consulting Ltd (the **"Partners"**) under below conditions:
 - a. the consultation booking will open 30 calendar days before the consultation day, and close 10 calendar days before the consultation day ("Booking Period");
 - b. only customers who successfully book consultation services within the Booking Period and submit required information 7 calendar days before the consultation day can enjoy the Offer;
 - c. all consultations should be booked with HSBC Relationship Manager with written confirmation, the booking without confirmation is regarded as invalid;
 - d. consultation is offered on a first-come-first-served basis, and subject to the availability of the Partners;
4. The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) (the "Bank" or "HSBC") reserves the right to change these Promotional Terms and Conditions at any time and the Offer may be withdrawn or terminated by the Bank at its discretion without prior notice. The Bank accepts no liability for any such change, withdrawal and / or termination.
5. The Bank is not responsible for the quality of the offers and have no control over the scope of services provided by the Partners to the Eligible Customer and the Bank is not liable for any costs, losses or damages sued by the Eligible Customer for the use of the services. Customers should refer to the respective Partners for details.



6. No person other than the Eligible Customer (as defined in these Promotional Terms and Conditions) 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.
7. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
8. Where there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.
9. The offer under this promotion is provided subject to the prevailing regulatory requirements.
10. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

Terms and Conditions of the Partners

1. ARCH Education Group Limited ("ARCH"):
 - a. HSBC Premier customers can enjoy 20% discount on ARCH's initial consultation for UK/US/HK school admissions (original fee: HK\$1,800; discounted fee: HK\$1,440). The first hour of consultation at HSBC Wealth Centers will be fully subsidized by the Bank. Charges may apply to consultations outside HSBC Wealth Centers;
 - b. the Offer is only applicable to new customers of ARCH;
 - c. rescheduling or cancellation must be made at least 48 hours before the consultation. Email notice is required to send to HSBC Relationship Manager for arrangement;
 - d. ARCH shall be entitled to charge for the consultation if the cancellation notice is made less than 48 hours;
 - e. rescheduling of booking must be completed within the 30 days from the end date of the original Booking Period;
 - f. all paid and confirmed consultation bookings are non-refundable and non-transferable;
 - g. ARCH reserves the right of final decision on the eligibility for the Offer.
2. Britannia Study Link (Asia) Ltd ("Britannia"):
 - a. the first hour of consultation is free, each customer can only enjoy it once;
 - b. the upcoming service charges may vary depending on each customer's needs;



- c. customers should refer to Britannia for the pricing details of products and services.
3. Crimson Consulting Ltd ("Crimson")
 - a. The first hour of consultation is free, each customer can only enjoy it once.
 - b. The upcoming service charges may vary depending on each customer's needs.
 - c. Customers should refer to Crimson for the pricing details of products and services.