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## 外匯優惠條款及細則

### 外匯優惠推廣期

1. 推廣期：2022年7月4日至2022年9月30日（包括首尾兩天）（「推廣期」）。

### 外匯優惠詳情

#### 外匯迎新獎賞優惠 (優惠一)：

於推廣期內，合資格客戶兌換貨幣累積每滿港幣 50,000 元 (或其等值)之合資格交易，可享港幣 100 元現金獎賞。每位合資格客戶最高可獲港幣 10,000 元現金獎賞。

#### 特選外幣0.6%現金獎賞優惠 (優惠二)：

於推廣期內，合資格客戶兌換日圓、泰銖或新加坡元可享 0.6%現金獎賞。每位合資格客戶最高可獲港幣 180 元現金獎賞。

#### 外幣兌換及定期存款年利率優惠(優惠三)：

經滙豐流動理財兌換指定貨幣並開立一週定期存款，除原有外幣兌換及定期存款優惠的特優定存年利率外，可享額外+0.5%年利率。

#### 外匯限價買賣優惠(優惠四)：

於推廣期內，合資格客戶透過外匯限價買賣貨幣累積滿港幣 50,000 元(或其等值)之合資格交易，即可享港幣 100 元現金獎賞。

每一筆合資格的外匯交易只可以享用上其中一項優惠。

受條款及細則約束。

## 外匯優惠條款及細則

### 外匯迎新獎賞優惠 (優惠一) 條款及細則

1. 誰可享用此優惠：凡於2022年1月1日至2022年6月30日沒有經本行兌換外幣的全新外匯客戶均可享用外匯迎新獎賞優惠（「合資格客戶」）。合資格客戶須為基本戶口持有人，及於推廣期和存入回贈時持



有效戶口（綜合理財戶口/獨立儲蓄戶口/獨立往來戶口）。而聯名戶口客戶就只有第一戶口持有人為合資格客戶。

- 優惠詳情:** 合資格客戶兌換貨幣累積每滿港幣 50,000 元 (或其等值) 之合資格交易，即可享港幣 100 元現金獎賞。每位合資格客戶最高可獲港幣 10,000 元現金獎賞。若合資格交易不涉及港元，交易金額會以本行所決定之當日銀行匯率轉換成港元等值以計算獎賞。（「優惠一」）
- 合資格條件及途徑:** 交易須符合以下條件以享用優惠一（「合資格交易」）-

(i) **貨幣：** 外幣兌換交易必須是兌換以下指定貨幣：

兌換由	兌換成指定貨幣
所有可以在本行兌換貨幣	澳元 (AUD)
	加拿大元 (CAD)
	英鎊 (GBP)
	紐西蘭元 (NZD)
	人民幣 (RMB)
	美元 (USD)
	港元 (HKD)
	瑞士法郎 (CHF)
	歐羅 (EUR)

(ii) **合資格交易途徑：** 外幣兌換交易必須經合資格客戶名下的綜合理財戶口、儲蓄戶口或往來戶口透過以下途徑完成：

網上理財 / 流動理財:

客戶須透過滙豐網上理財的「24 小時貨幣兌換」或滙豐流動理財的「立即兌換」於自己同名戶口內兌換貨幣。

分行 / 電話理財服務:

滙豐尚玉客戶及滙豐卓越理財客戶則可透過滙豐分行或 24 小時專人接聽電話理財服務於自己同名戶口內兌換貨幣。其他客戶可透過滙豐分行於自己同名戶口內兌換貨幣。

(iii) 所有兌換交易涉及現鈔兌換、現金存入 / 提取之交易、匯出 / 匯入之轉賬、滙豐環球轉賬服務、外匯限價買賣服務或高息投資存款，均不會被視為合資格外匯交易。所有於開立定期存款當中所涉及的外匯交易亦不會被視為合資格外匯交易。

- 交易次數：** 合資格客戶推廣期內可透過多於一宗外幣兌換交易累積合資格外幣兌換交易金額。每位客戶可於推廣期內最多可得港幣 10,000 元現金獎賞（優惠一）。
- 回贈方式:** 現金獎賞將會於推廣期後三個月內轉入客戶賬戶。

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6. 除另有說明，否則本優惠不能與其他外幣兌換或定期存款優惠同時使用。

### 特選外幣0.6%現金獎賞優惠 (優惠二)

1. **誰可享用此優惠：**凡於2022年1月1日至2022年6月30日沒有經本行兌換外幣的全新外匯客戶均可享用外匯迎新獎賞優惠（「合資格客戶」）。合資格客戶須為基本戶口持有人，及於推廣期和存入回贈時持有有效戶口（綜合理財戶口/獨立儲蓄戶口/獨立往來戶口）。而聯名戶口客戶就只有第一戶口持有人為合資格客戶。
2. **優惠詳情：**合資格客戶以港元兌換日圓、泰銖或新加坡元可享 0.6%現金獎賞。每位合資格客戶最高可獲港幣 180 元現金獎賞。若合資格交易不涉及港元，交易金額會以本行所決定之當日銀行匯率轉換成港元等值以計算獎賞。（「優惠二」）

3. **合資格條件及途徑：**交易須符合以下條件以享用優惠一（「合資格交易」）-

(iv) **貨幣：**外幣兌換交易必須是兌換以下指定貨幣：

兌換由	兌換成指定貨幣
港元 (HKD)	日圓 (JPY)
	泰銖 (THB)
	新加坡元(SGD)

(v) **合資格交易途徑：**外幣兌換交易必須經合資格客戶名下的綜合理財戶口、儲蓄戶口或往來戶口透過以下途徑完成：

網上理財 / 流動理財：

客戶須透過滙豐網上理財的「24 小時貨幣兌換」或滙豐流動理財的「立即兌換」於自己同名戶口內兌換貨幣。

分行 / 電話理財服務：

滙豐尚玉客戶及滙豐卓越理財客戶則可透過滙豐分行或 24 小時專人接聽電話理財服務於自己同名戶口內兌換貨幣。其他客戶可透過滙豐分行於自己同名戶口內兌換貨幣。

滙豐萬事達卡扣賬卡：

經滙豐萬事達卡扣賬卡扣賬時產生的貨幣兌換

(vi) 所有兌換交易涉及現鈔兌換、現金存入 / 提取之交易、匯出 / 匯入之轉賬、滙豐環球轉賬服務、外匯限價買賣服務或高息投資存款，均不會被視為合資格外匯交易。所有於開立定期存款當中所涉及的外匯交易亦不會被視為合資格外匯交易。

4. **交易次數：**合資格客戶推廣期內可透過多於一宗外幣兌換交易獲得現金獎賞。每位客戶可於推廣期內最多可得港幣 180 元現金獎賞。



5. **回贈方式:** 現金獎賞將會於推廣期後三個月內轉入客戶賬戶。
6. 除另有說明，否則本優惠不能與其他外幣兌換或定期存款優惠同時使用。

### 外幣兌換及定期存款年利率優惠(優惠三)條款及細則

1. **誰可享用此優惠:** 所有香港滙豐財富管理及個人客戶於推廣期內經滙豐流動理財進行合資格交易
2. **優惠詳情:** 合資格客戶於推廣期內於經滙豐流動理財兌換指定貨幣並開立一週定期存款，除原有外幣兌換及定期存款優惠的特優定存年利率外，**可享額外+0.5%年利率。**(「優惠三」)
3. **合資格交易途徑:** 合資格客戶必須透過滙豐流動理財的「外匯」頁面的「**兌換並開立定存**」兌換指定貨幣(下表所規定)並開立定期存款，方可獲得額外定存年利率優惠。

兌換由	兌換成指定貨幣
所有可以在本行 兌換貨幣	澳元 (AUD)
	加拿大元 (CAD)
	英鎊 (GBP)
	紐西蘭元 (NZD)
	人民幣 (RMB)
	美元 (USD)
	港元 (HKD)

4. **交易次數:** 每位合資格客戶可享有本優惠(優惠三)多於一次。
5. 開立定期存款之最低金額不應少於港幣 10,000 元、人民幣 10,000 元或其他外幣原幣 2,000，方可享有本優惠。
6. 此優惠只適用於香港時間星期一至五上午 8 時正至下午 7 時正 (香港特別行政區或定期存款貨幣所屬區域的公眾假期除外)。
7. 此優惠均受有關的外幣兌換及定期存款優惠條款及細則約束。
8. 除另有說明，否則本優惠不能與其他外幣兌換或定期存款優惠同時使用。



## 外匯限價買賣優惠(優惠四)條款及細則

**誰可享用此優惠：**只適用於滙豐尚玉、滙豐卓越理財及滙豐 One 的基本戶口持有人（「合資格客戶」）。合資格客戶須為基本戶口持有人，及於推廣期和存入回贈時持有有效戶口（綜合理財戶口）。而聯名戶口客戶就只有第一戶口持有人為合資格客戶。

- 1. 優惠詳情：**客戶透過外匯限價買賣指定貨幣累積滿港幣 50,000 元(或其等值)之合資格交易，即可享港幣 100 元現金獎賞。（「優惠四」）
- 2. 合資格交易途徑：**外匯限價買賣服務適用於分行，電話理財服務，網上理財及流動理財。
- 3. 交易次數：**合資格客戶推廣期內可透過多於一宗外匯限價買賣交易累積合資格外幣兌換交易金額。每位客戶可於推廣期內最多可得港幣 100 元現金獎賞。（優惠四）
- 4. 回贈方式：**現金獎賞將會於推廣期後三個月內轉入客戶賬戶。
- 5. 此優惠均受有關的外匯限價買賣服務條款及細則約束。**
- 6. 除另有說明，否則本優惠不能與其他外幣兌換或定期存款優惠同時使用。**

### 一般條款及細則

- 香港上海滙豐銀行（及其繼承人及受讓人）（「本行」或「滙豐」）保留隨時更改條款及細則的權利。本行亦可能運用酌情權取消此優惠而毋須事前通知。
- 除有關合資格客戶（如下所定義）及本行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
- 是次推廣活動如有任何爭議，本行將保留最終決定權。
- 本條款及細則的中英文版本如有歧義，概以英文版本為準。
- 此優惠均受有關的監管條例約束。
- 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。

### 風險披露：

貨幣兌換風險 – 外幣和人民幣存款的價值需承受因匯率波動而產生的風險。倘若你選擇將外幣和人民幣存款兌換為其他貨幣時的匯率較當初兌換外幣和人民幣時的匯率為差，則可能會因而蒙受本金損失。

向您提供的有關產品或服務的任何廣告、市場推廣或宣傳物料、市場資料或其他資料，其本身不會構成任何產品或服務的招攬銷售或建議。

本文所載資料並不構成招攬或建議任何人作存款，或購買或出售或投資任何產品的要約。

由香港上海滙豐銀行有限公司刊發



## Terms and Conditions of FX offers

### When can you enjoy the offers

1. The offer period is from 4 Jul 2022 to 30 Sep 2022 (both dates inclusive) only (the "Offer Period").

### What is the offer

#### **Offer 1: FX Welcome Offer**

Eligible customers can get HKD100 cash reward for every accumulated eligible FX transaction of HKD50,000 (or its equivalent), **up to HKD10,000 cash reward** per customer during offer period.

#### **Offer 2: 0.6% Cash Rebate on Selected Currencies**

Eligible customers can **get 0.6% cash rebate** by exchanging HKD to JPY, THB or SGD. up to HKD180 cash reward per customer during offer period.

#### **Offer 3: FX-TMD Offer**

Enjoy a **bonus +0.5% p.a. time deposit interest rate** on top of the prevailing preferential time deposit interest rates of Foreign Exchange & Time Deposit Offer when making an exchange to designated currencies and placing **1-week time deposit** via HSBC Mobile Banking;

#### **Offer 4: FX Order Watch Offer**

Eligible customers can get **HKD 100 cash reward** for HKD 50,000 (or its equivalent) accumulated FX transaction via FX Order Watch during the Offer Period

Each eligible FX transaction can enjoy only one of the above FX offers.

Terms and conditions apply.

### How can you enjoy the offer

#### **FX Welcome Offer (Offer 1) terms and conditions**

1. **Who can enjoy the FX Welcome Offer:** New FX customers who have made no FX transactions with HSBC during 1 January 2022 to 30 June 2022 are eligible for the Offer 1 (the "Eligible Customers").

Eligible Customer shall be the primary account holder, and maintains a valid account (integrated account / current account / saving account) during the Offer Period and at the time of fulfilment. For joint accounts, only the principal accountholder is entitled to the FX Offers.

2. **The Offer 1:** Eligible customers can get HKD100 cash reward for every accumulated eligible FX transaction of HKD50,000 (or its equivalent), up to HKD10,000 cash reward per customer during offer period.

In case the eligible exchange transaction does not involve HKD, the transaction amount will be converted into HKD equivalent based on the prevailing rate determined by the bank on the transaction day for the calculation of the reward. ("Offer 1")

3. **Eligible FX Transaction:** The FX transaction is qualified for the Offer 1 if it fulfils the below criteria ("Eligible Transaction") –

- a. **Currencies:** Customers are entitled to cash reward by performing FX transaction to convert into Designated Currency below:

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Currency Exchange from	Currency exchange to ("Designated Currency")
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)
	Canadian Dollar (CAD)
	Pound Sterling (GBP)
	New Zealand Dollar (NZD)
	Renminbi (RMB)
	US Dollar (USD)
	HK Dollar (HKD)
	Swiss Franc (CHF)
	Euro (EUR)

- b. **Channels:** The exchange transaction must have been successfully executed by using the Eligible Customer's integrated account, saving account or current account during Offer Period via all channels
- (i) **Internet Banking / Mobile Banking:**  
Customers are entitled to cash reward by performing FX transaction to convert into Designated Currency within their same name account using "Exchange Now" via HSBC Mobile Banking or "24-hour currency exchange" via HSBC Internet Banking
- (ii) **Branch / Phonebanking:**  
HSBC Jade and HSBC Premier customers can enjoy the offer by converting currencies via HSBC branches or HSBC's 24 hour manned phonebanking services within their same name account at HSBC. Other customers can enjoy the offer by converting currencies via HSBC branches within their same name account at HSBC.
- c. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, and Deposit Plus, are not counted as Eligible FX Transactions and hence not entitled to the Offer 1. Any foreign exchange occurred within the setting-up of a time deposit is not considered as Eligible FX Transaction.
4. **Frequency:** The transaction amount can be accumulated by one or more than one FX transaction(s) in the Offer Period. Eligible Customers is entitled to maximum of HKD10,000 cash reward during the Offer Period.
5. **Fulfilment:** Cash reward will be credited to customer account within 3 months after the Offer Period if the rebate criteria is fulfilled.
6. **Other offers:** The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated the otherwise.

### 0.6% Cash Rebate on Selected Currencies (Offer 2) terms and conditions

1. **Who can enjoy the FX Welcome Offer:** New FX customers who have made no FX transactions with HSBC during 1 January 2022 to 30 June 2022 are eligible for the Offer 1 (the "Eligible Customers").

Eligible Customer shall be the primary account holder, and maintains a valid account (integrated account / current account / saving account) during the Offer Period and at the time of fulfilment. For joint accounts, only the principal accountholder is entitled to the FX Offers.



2. **The Offer 2:** Eligible customers can get 0.6% cash rebate by exchanging HKD to JPY, THB or SGD. up to HKD180 cash reward per customer during offer period.

In case the eligible exchange transaction does not involve HKD, the transaction amount will be converted into HKD equivalent based on the prevailing rate determined by the bank on the transaction day for the calculation of the reward. (“Offer 2”)

3. **Eligible FX Transaction:** The FX transaction is qualified for the Offer 1 if it fulfils the below criteria (“Eligible Transaction”) –

- a. **Currencies:** Customers are entitled to cash reward by performing FX transaction to convert into Designated Currency below:

Currency Exchange from	Currency exchange to (“Designated Currency”)
HK Dollar (HKD)	Japanese Yen (JPY)
	Singapore dollar (SGD)
	Thai Baht (THB)

- b. **Channels:** The exchange transaction must have been successfully executed by using the Eligible Customer's integrated account, saving account or current account during Offer Period via all channels

- (i) Internet Banking / Mobile Banking:  
Customers are entitled to cash reward by performing FX transaction to convert into Designated Currency within their same name account using “Exchange Now” via HSBC Mobile Banking or “24-hour currency exchange” via HSBC Internet Banking

- (ii) Branch / Phonebanking:  
HSBC Jade and HSBC Premier customers can enjoy the offer by converting currencies via HSBC branches or HSBC’s 24 hour manned phonebanking services within their same name account at HSBC. Other customers can enjoy the offer by converting currencies via HSBC branches within their same name account at HSBC.

- (iii) HSBC Mastercard® Debit Card:  
Exchange transactions conducted directly via HSBC Mastercard® Debit Card

- c. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, and Deposit Plus, are not counted as Eligible FX Transactions and hence not entitled to the Offer 2. Any foreign exchange occurred within the setting-up of a time deposit is not considered as Eligible FX Transaction.

4. **Frequency:** The transaction amount can be accumulated by one or more than one FX transaction(s) in the Offer Period. Eligible Customers is entitled to maximum of HKD180 cash reward during the Offer Period.
5. **Fulfilment:** Cash reward will be credited to customer account within 3 months after the Offer Period if the rebate criteria is fulfilled.
6. **Other offers:** The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated the otherwise.

#### FX-TMD Offer (Offer 3) terms and conditions

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1. **Who can enjoy the Offer:** All Wealth and Personal Banking customers of HSBC Hong Kong are eligible for the Offer for eligible transactions via HSBC Mobile during Offer Period. (the “Eligible Customers”).

Eligible Customer shall be the primary account holder, and maintain a valid account (integrated account / current account / saving account) during the Offer Period and at the time of fulfilment. For joint accounts, only the principal accountholder is entitled to the FX Offers.

2. **The Offer 3:** Eligible Customers can enjoy a **bonus +0.5% p.a. time deposit interest rate** on top of the prevailing preferential time deposit interest rates of Foreign Exchange & Time Deposit Offer when making an exchange to designated currencies (as stipulated in table below) and placing 1-week time deposit via HSBC Mobile Banking during Offer Period. (“Offer 3”)

Currency Exchange from	Currency exchange to (Designated Currency)
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)
	Canadian Dollar (CAD)
	Pound Sterling (GBP)
	New Zealand Dollar (NZD)
	Renminbi (RMB)
	US Dollar (USD)
	HK Dollar (HKD)

3. **Eligible channel:** The exchange and time deposit transactions must be conducted via ‘**Exchange and deposit**’ in ‘Foreign exchange’ page of **HSBC Mobile Banking**. (Please refer to Appendix I for illustration)
4. **Frequency:** Eligible Customers can enjoy the Offer 3 for more than once during the Offer Period.
5. The time deposit amount must be no less than HKD10,000, RMB10,000, or 2,000 units in other currencies.
6. This offer is only available during Monday to Friday, 08:00 to 19:00 HKT (excluding public holidays in Hong Kong SAR or time deposit currency regions).
7. The Bonus Rate Offer under this promotion is provided subject to the prevailing Terms and Conditions of Foreign Exchange & Time Deposit Offer.
8. The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated the otherwise.

#### **FX Order Watch Offer (Offer 4) terms and conditions**

1. **Who can enjoy the Offer:** Primary account holders of HSBC Jade, HSBC Premier and HSBC One account are eligible for the offer (the “Eligible Customers”).

Eligible Customer shall be the primary account holder, and maintain a valid account (Integrated account) during the Offer Period and at the time of fulfilment. For joint accounts, only the principal accountholder is entitled to the FX Offers.



2. **The Offer 4:** Eligible customers are entitled to HKD 100 cash reward for HKD 50,000 (or its equivalent) accumulated FX transaction of any designated currencies executed via FX Order Watch during the Offer Period (the "Offer 3").
3. **Eligible channel:** FX Order Watch Trading Services are available via Branch, Phonebanking, Internet Banking and Mobile Banking
4. **Frequency:** The transaction amount can be accumulated by one or more than one FX Order Watch transaction(s) in the Offer Period. Eligible Customers is entitled to maximum of HKD 100 cash reward from Offer 4.
5. **Fulfilment:** The Reward will be credited to customer account within 3 months after the Offer Period if the rebate criteria is fulfilled.
6. The FX Order Watch Offer under this promotion is provided subject to the prevailing Terms and Conditions of FX Order Watch Trading Services.
7. **Other offers:** The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated the otherwise.

### **Read before you enjoy the offer**

#### **General terms and conditions**

1. The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (the "Bank" or "HSBC") reserves the right to change these terms and conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice.
2. No person other than the Eligible Customer (as defined above) 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.
3. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
4. 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.
5. The offer under this promotion is provided subject to the prevailing regulatory requirements.
6. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

#### **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.

**Making available to you any advertisements, marketing or promotional materials, market information or other information relating to a product or service shall not, by itself, constitute solicitation of the sale or recommendation of any product or service.**

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