



General Promotional Terms and Conditions of TOEFL Test Offer

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. not be a citizen/resident/tax payer resident of the United States of America (U.S.); and
 - b. 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
 - c. who has successfully registered in HSBC International Education Community.
3. **What is the offer:**
 - 1) During the Promotion Period, each Eligible Customer can enjoy a HKD100 discount for TOEFL Primary Test or TOEFL Junior Test upon successful registration, each with a listed price of HKD740 (the **"Offer"**) fulfilled by Smart Education Co Ltd (the **"Partner"**) under below conditions:
 - a. The test registration must be completed on the Partner's website and paid through HSBC Premier Mastercard®; and
 - b. Each customer can enjoy the Offer more than once.
 - 2) During the Promotion Period, each Eligible Customer can enjoy a free TOEFL Practice Online (TPO) upon successful registration for the TOEFL iBT test (the **"Offer"**). The Offer has a limited quota as determined by Vericant International Holdings Limited (the **"Partner"**) and is fulfilled by the Partner on a first-come-first-served basis under the below conditions:
 - a. HSBC Premier customers should register for the TOEFL iBT test via the TOEFL website and pay by HSBC Premier Mastercard® Credit Card; and
 - b. HSBC Premier customers should send the screenshot of the successful test registration or the test registration confirmation email to the Partner's designated email box at aching-external@etsglobal.org; and
 - c. Partner will then provide a unique authorisation code to HSBC Premier customer's email address. Customer can use it to redeem the TPO via the TOEFL Practice website for free.
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or **"HSBC"**) reserves the right to change these Promotional Terms and Conditions at any time and the Offer may be withdrawn or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 Offer and have no control over the scope of services provided by the Partner to the Eligible Customer and the Bank is not liable for any costs, losses or damages suffered by the Eligible Customer for the use of the services. Customers should refer to the respective Partner for details. The services provided by the Partner are subject to terms and conditions of the Partners. Please check with the Partner for details.
6. The Bank and the Partner reserve the right to alter or terminate the Offer and amend the terms and conditions at any time. The Bank will not notify the Eligible Customer separately of any such change. In case of any disputes, the decision of the Bank and/or the respective Partners shall be final and conclusive.
7. No person other than the Eligible Customer (as defined in these General 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.
8. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
9. 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.
10. The offer under this promotion is provided subject to the prevailing regulatory requirements.
11. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.