



## “HSBC One X Offgod:Tate Fashion Items Lucky Draw” (“Lucky Draw”) Terms and Conditions

### **Important Risk Warning**

- The information shown in this document is neither a recommendation, an offer, nor a solicitation for any investment product or service. Investment involves risk. You should carefully consider whether any investment product or service mentioned herein is appropriate for you in view of your personal circumstances. Past performance is no guide to future performance. Investors should refer to the individual product explanatory memorandum or offering document for further details and risks involved. The price of investment products may move up or down. Losses may be incurred as well as profits made as a result of buying and selling investment products.
- The information contained on this document is intended for persons in Hong Kong only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction, in particular the United States of America.

### **Promotional Period**

1. The promotional period for the “HSBC One X Offgod:Tate Fashion Items” Lucky Draw (the “**Programme**”) is from 14 April 2025 to 31 May 2025 (both dates inclusive) (the “**Promotional Period**”).
2. Definitions (For this Programme):
  - (a) “**Eligible New Fund Amount**”: refers to the net increase in customer’s latest total balance (across all of the customer’s deposit accounts) compared to the balances as at 7 calendar days ago. This amount is calculated in HKD. If customer has enjoyed preferential new fund time deposit rates in the past 7 calendar days, the relevant time deposit amount(s) will not be included as part of the customer’s latest total balance for calculating the Eligible New Fund Amount. Funds that are deposited via cashier’s order/cheques drawn on the same-name account(s) with us, transfers/remittance and exchange from existing deposits of the same-name account(s) held with us will not be considered as new funds. In case of disputes, we have the sole discretion to determine the definition of new funds.
  - (b) “**Eligible Currency Exchange Transactions**”: Currency exchange acceptable by HSBC includes Australian Dollar (AUD), Canadian Dollar (CAD), Swiss Franc (CHF), Euro (EUR), Pound Sterling (GBP), HK Dollar (HKD), Japanese Yen (JPY), New Zealand Dollar (NZD), Renminbi (RMB), Singapore Dollar (SGD), Thai Baht (THB), US Dollar (USD). The currency exchange transactions must have been successfully executed by performing currency exchange transactions within their same name account using “Exchange Now” via HSBC Mobile Banking (“HSBC HK App”) or “Real time currency exchange” via HSBC Personal Internet Banking.

### **What is the offer**

3. Lucky Draw winners (each a “**Winner**”) will be randomly drawn by computer after the Promotional Period. The Lucky Draw prizes (the “**Prizes**”) are listed below:

Prize(s)	Number of Winners
One (1) set of HSBC One x Offgod:Tate Limited Edition Fashion Items (total worth HKD4,000). The fashion items include below: <ul style="list-style-type: none"><li>• 3D Headphone Accessories (1 pair)</li><li>• 3D Keychain (1 piece)</li><li>• Graphic Tee* (1 piece)</li><li>• Work Jacket* (1 piece)</li><li>• Cap (1 piece)</li><li>• Socks (1 pair)</li><li>• Canvas Tote Bag (1 piece)</li><li>• Sweat Pants* (1 piece)</li><li>• Esports Jersey* (1 piece)</li></ul> <p>* Clothing sizes will be randomly assigned, and the items are non-exchangeable and non-returnable.</p>	100

## How you can enjoy the offers

4. A customer must fulfil the following requirements in order to be entitled to receive ONE (1) Lucky Draw chance ("**Eligible Customer**"):
- (ai) **For New HSBC One Customers:** Successfully opens or upgrades to an HSBC One account ("**Applicable Account**") as the sole or principal account (for joint accounts only) holder during the Promotional Period; or
  - (aii) **For Existing HSBC One Customers:** Holds an HSBC One account as the sole or principal account (for joint accounts only) holder during the Promotional Period and completes any of the designated banking activities on item (a) or (b) in Table (1) below; and

Table (1)

Item	Product	Detailed requirement(s) for each eligible banking activity
a	Foreign Exchange	• Performs Eligible Currency Exchange Transaction(s) via HSBC HK App or HSBC Personal Internet Banking with a minimum amount of HKD30 (or its equivalent) during the promotional period
b	Investment Account	• Opens an investment account via HSBC HK App

- (b) Aged 18 or above on 14 April 2025; and
  - (c) Submits programme registration form at [www.hsbc.com.hk/offgodxone](http://www.hsbc.com.hk/offgodxone) for once during the Promotional Period; and
  - (d) Maintains a valid email address in the Bank's records at the date of the reward fulfilment.
5. Eligible Customer can get **FOUR additional** lucky draw chance if Eligible Customer fulfil the requirements under Clause 5 (a) to (c):
- (a) Completes the requirements in Clause 4; and
  - (b) Successfully sets up a 3-month HKD or USD Preferential New Fund Time Deposit ("**Time Deposit**") with a minimum amount of HKD10,000 or USD2,000 via HSBC HK App or HSBC Personal Internet Banking during the Promotional Period.
  - (c) Any auto roll-over or renewal of Time Deposit is not applicable to the four additional lucky draw chances.
6. Eligible Customers can only receive a maximum of **FIVE** lucky draw chances when Eligible Customers fulfil the requirements under Clause 4 and 5.
7. **The Lucky Draw is not applicable to:**
- (a) Customers who held an HSBC Premier Elite/HSBC Premier and/or HSBC One account (whether as sole account holders or joint account holders) in the past 9 months prior to the new Applicable Account opening month as shown in Illustration I below, both dates inclusive; or

Illustration I

Date of opening/conversion to an Applicable Account	14 April – 30 April 2025	1 May – 31 May 2025
Holding an HSBC Premier Elite/HSBC Premier and/or HSBC One account in the past 9 months to the new Applicable Account opening month	14 July 2024 – 13 April 2025	1 August 2024 – 30 April 2025

- (b) Customers who terminate the Applicable Account before receiving the benefits of the Offer; or
  - (c) Customers who terminate any of the investment accounts during the Promotional Period; or
  - (d) The employees of the Bank; or
  - (e) A citizen/resident/tax payer resident of the United States of America (US).
8. **Bank's Record:** The dates and amounts appearing in the Bank's record will be conclusive as to the date on which an Applicable Account was opened, terminated or converted and amount of balances/number of transactions carried out.
9. **Personal Data:** Customers who are new to HSBC One and open an Applicable Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes set out in the Data Privacy Notice and that they will be subject to the Integrated Account Terms and Conditions upon becoming a holder of an Applicable Account. Existing HSBC One customers who are converting their existing accounts to an Applicable Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes set out in the Data Privacy Notice and that they will continue to be subject to the Integrated

Account Terms and Conditions upon converting to an Applicable Account. For details of the Data Privacy Notice, please visit the HSBC website [Select "Banking" > "Important Notices" > "Privacy and Security"]; for the Integrated Account Terms and Conditions, please refer to the HSBC website – HSBC One for details.

### **Prize Redemption**

10. The Winner will be notified by correspondence (the "**Winner Announcement Channels**") which will be sent on or before 31 August 2025 to the Winner via email according to Bank's record as at the date of reward fulfilment.
11. The Winner is entitled to one (1) set of "HSBC One X Offgod:Tate Limited Edition Fashion Items" as the relevant reward under this promotion subject to the Promotional Terms and Conditions. The Winner will receive the Bank's email with prize redemption details and a prize redemption code if the terms of the offers are met. For any enquiries about the entitlement, customers should contact the Bank on or before 28 February 2026. Late enquiry will not be accepted.
12. The winner announcement email is not replaceable in the event of any loss by the Winners.
13. The personal data of the Winner will be collected only for the use of Prize redemption. The personal data may be used by the Bank: (i) to contact the Winner; (ii) to verify the identity of the Winner; and (iii) to administer and manage the Lucky Draw. The personal data collected will not be used to update the Bank's records. The collected data will be deleted within 6 months of the fulfilment of the Prize.
14. Redeemed prize is non-exchangeable, non-refundable and non-returnable in the event of any loss or damage.
15. Only one redemption code can be used for redemption at the designated redemption place appointed by the Bank.
16. Refunds are not applicable to any unused redemption code. The redemption code is not valid for exchange of other services. Any expired or invalid redemption code will not be re-issued.
17. Winners must not reproduce, copy, change or publish the redemption code in any form or by any means; or misuse the redemption code. Any of the foregoing acts is a violation of the terms and conditions of the redemption code, which may result in the rejection or cancellation of the relevant redemption code. All consequences, losses and/or damages shall be borne by the Winner. The Bank will not be responsible or bear any legal responsibility.

### **Read before enjoying the offers**

18. An Eligible Customer's personal information in the Bank's record must be updated and valid during the Promotional Period and as at the date of reward fulfilment in order for the Eligible Customer to be entitled to the offers.
19. The Bank reserves the right to replace the Prizes with any alternative gift without prior notice.
20. The Prizes (or any alternative gift) offered under this Lucky Draw cannot be transferred to others and converted to cash.
21. The Bank has the sole and absolute discretion in determining a person's eligibility to participate in the Programme and/or receive the Prizes. If the Bank discovers at any time, whether after or during the Promotional Period, that any person has failed to comply with these terms and conditions, the Bank is entitled to disqualify the person from participating in the Programme and receiving the Prizes.
22. It is the Eligible Customer's responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost relating to the award of the Prizes, and the Bank shall have no responsibility in respect thereof.
23. Other Promotions: In the event that an Eligible Customer is also entitled to other prevailing promotional offers for or relating to the same product/service, the Bank reserves the right to provide only the offer of the highest value to the customer.
24. The Lucky Draw is subject to the prevailing legal and regulatory requirements.
25. No person other than the customer who enjoys the Programme prizes in the promotion 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 Promotional Terms and Conditions.
26. In the event of any dispute arising from the Programme, the decision of the Bank shall be final and conclusive.
27. The Bank reserves the right to change these terms and conditions and terminate the Programme at any time without prior notice and the Bank accepts no liability for any such change, withdrawal and termination. The latest details of the Programme and the revised terms and conditions will be made available on our website as soon as practicable.

28. If the Bank reasonably believes that any customer has been using or abetting others to use inappropriate methods or committing fraud to interrupt the operation of or interfere with any part of the Lucky Draw, causing technical problems, disorders, jeopardising, damaging or affecting the running of the Lucky Draw, its accuracy, fairness or smooth operation or the Bank detects any invalid or incomplete data entry at the back-end or front-end, the Bank reserves all rights to disqualify him/her from participating in the Lucky Draw and claim for any damage and loss arising from or in connection with any of the above suffered by the Bank from him/her.
29. The Bank reserves the right to alter the Prize quota at sole discretion.
30. The Programme is held within Hong Kong. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong and each Eligible Customer submits to the exclusive jurisdiction of the courts of Hong Kong.
31. In the event of any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.

**Risk Disclosure****Currency Conversion**

- 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 favorable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.