



## Terms and conditions of Future Planner Premier Elite/Premier Offer (“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(the “Bank” or “HSBC”) reserves the right to change these terms and conditions at any time and the offers may be withdrawn or terminated by the Bank at its discretion without prior notice. The Bank has the right to exchange or vary the gift or reward without prior notice to the Customers.
2. 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.
3. No person other than the Eligible Customer 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.
4. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
5. 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.
6. The offer under this promotion provided is subject to the prevailing regulatory requirements.
7. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

### Offer terms and conditions

1. “Offer Period”: 1 May 2024 to 31 July 2024 (both dates inclusive)
2. “Eligible Customers”: Customers who maintain HSBC Premier Elite/HSBC Premier Account with HSBC
3. During the Offer Period, Eligible Customers who conducted Future Planner at branch can enjoy HK\$100 cash reward.
4. The Eligible Customer must continue to maintain a valid HSBC Premier Elite/HSBC Premier Account until the time of fulfilment in order to enjoy the Offer. Eligible Customers can only enjoy the offer once during the Offer Period.
5. The cash reward under this campaign will be credited to the Eligible Customer’s HSBC Premier Elite/HSBC Premier Account within 3 months after the end of the offer period if the reward criteria is fulfilled. For any enquiries about the offer entitlement, customers should contact the Bank on or before 31 October 2024. Late enquiries will not be accepted.
6. This promotion is NOT applicable for customers who are not located in HK.
7. **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.
8. The Offers are provided subject to the prevailing legal and regulatory requirements.

## **Important Risk Warnings**

Investments, insurance and pension products involve risk. The value of most of the products may move up or down and may become valueless. Past performance figures shown are not indicative of future performance.

You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and circumstances.

All products in Future Planner are generalized for simulation purpose only without taking product suitability and personal affordability into account. The results may differ from the actual product behaviour, including but not limited to return, risks, premium amount, payment term, cash value, and coverage. We do not represent or warrant that any movements provided in the simulation tool are likely to occur in the future, as past performance is not necessarily indicative of future results. There may not be any HSBC product that provide the same outcome as the simulation in this tool. If you would like to understand how the simulation is projected and its assumption and limitation, please contact our staff.

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. Note that we are not recommending or soliciting any investment and insurance products by way of Future Planner. Please note that the simulation provided in Future Planner is indicative and for reference only. You should not act on or place any reliance on any information on this page without seeking specific professional advice.

Investors should read the terms and conditions contained in the relevant offering documents in particular "Important Risk Warning" and "Risk Disclosure". Content of "Important Risk Warning" and "Risk Disclosure" is updated on a regular basis. For details of **individual investment products, please refer to the relevant individual product materials.**

The remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.

*Issued by The Hongkong and Shanghai Banking Corporation Limited*