

Promotional Terms and Conditions of the HKD500 Investment Offer

Important Risk Warning

- Unit Trusts, Bonds, structured products (including Equity Linked Investments, Structured Notes, Deposit Plus, Structured Investment Deposits and Capital Protected Investment Deposits) are investment products. Together with Certificates of Deposit (CDs), they are NOT equivalent to time deposits. Some Unit Trusts and Structured Products may involve derivatives. The investment decision is yours, but you should not invest unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- The price of products may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling the products.
- In the worst case scenario, the value of the products may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
- Investors should not make investment decisions based on this material alone.
- Investment involves risks. Past performance of products is no guide to future performance. For details of the products, the related fees and charges and risk factors, please refer to the individual product materials and/or offering materials.
- RMB denominated products are subject to liquidity risk as there may be no regular trading and active secondary market for RMB Income Instruments. The bid and offer spread of the price of RMB Income Instruments may be large, so investors may incur significant trading and realisation costs and may suffer losses accordingly.
- Warrants and CBBCs are non-collateralised products. The price of the Warrants/CBBCs may fall in value as rapidly as it may rise and investors may sustain a total loss of their investment. Prospective investors should ensure that they understand the nature and risks and seek professional advice where applicable.
- Additional risks are disclosed in the "Risk Disclosure" section. Please refer to "Risk Disclosure" section for details.

Investors should read the terms and conditions contained in the relevant offering documents in particular "Important Risk Warning" and "Risk Disclosure". The content of the "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.

1. **Promotional Period:** 28 November 2022 to 28 February 2023 (both dates inclusive).
2. **Who can enjoy the Promotion?** The offers under this promotion (collectively, the "**Offers**") is exclusive to personal customers who fulfil all the following requirements (the "**Eligible Customer**"):
 - (a) aged 18 or above on 28 November 2022;
 - (b) not a citizen/resident/tax payer resident of the United States of America (U.S.);
 - (c) successfully (i) open or convert to an HSBC One account ("**Applicable Account**") with The HongKong and Shanghai Banking Corporation Limited in the Hong Kong Special Administrative Region ("**Hong Kong**") (and its successors and assigns) ("**the Bank**" or "**HSBC**"), in either cases as sole account holder or as the principal accountholder (if a joint account) during the Promotional Period;
 - (d) continue to hold the Applicable Account and maintain a valid email address in the Bank's record as at the date of the reward fulfilment; and
 - (e) fulfil the requirements under Clause 3 below.
3. Eligible Customers must fulfil all the requirements (a) to (c) below in order to enjoy the Investment Offer :
 - (a) open or convert to an HSBC One Investment Services Account;
 - (b) successfully complete any investment transactions from (a) to (c) in Table (1) below (the "**Eligible Transaction**") with a minimum amount of HKD500 (excluding securities services charges like brokerage fees, Trade25 Monthly Fee, regulatory fees, account maintenance safe custody service fee, scrip handling and settlement-related services fees, nominee services and corporate actions fees, IPO service fees, online information services fees, American Depository Receipt (ADR) Fee and etc. For details of local securities services charges, China A shares and US Stocks Fees details, visit HSBC website – Stock trading) or the amount specified in the Table (1) below, whichever is higher, via Online or Mobile Banking; and

Table (1)

Item	Eligible Transactions
a	Buy Hong Kong stocks (including ETFs, Warrants, Inline Warrants and CBBCs), US Stocks or China A shares and Exchange Traded Funds, or set up a Stock Monthly Investment Plan with a minimum monthly investment amount of HKD1,000 (excluding transactions made in initial public offerings (IPO) of stocks or any trades placed via HSBC's Securities Margin Trading Service)
b	Successfully buy Unit Trusts with FlexInvest
c	Buy Unit Trusts or a Unit Trust Monthly Investment Plan with a minimum monthly investment amount of HKD1,000

- (c) for Eligible Customers, the Eligible Transaction must be completed during the period from the date of the account opening/conversion to the last day of the next calendar month following the month of the account opening/conversion (both dates inclusive) (the "**Take-up Period**") as shown in Illustration I below:

Illustration I

Date of opening/conversion to an Applicable Account	During 28-30 November 2022	During 1-31 December 2022	During 1-31 January 2023	During 1-28 February 2023
Take-up Period (from date of opening/conversion to an Applicable Account)	Until 31 December 2022	Until 31 January 2023	Until 28 February 2023	Until 31 March 2023

4. Who cannot enjoy the Promotion?

- (a) Eligible Customers who held an HSBC Jade/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 II below, both dates inclusive;

Illustration II

Date of opening/conversion to an Applicable Account	During 28-30 November 2022	During 1-31 December 2022	During 1-31 January 2023	During 1-28 February 2023
Holding an HSBC Jade/HSBC Premier and/or HSBC One account in the past 9 months prior to the new Applicable Account opening month	28 February 2022 to 27 November 2022	1 March 2022 to 30 November 2022	1 April 2022 to 31 December 2022	1 May 2022 to 31 January 2023

- (b) An Eligible Customer who terminates the Applicable Account through which the designated transaction was conducted or converts such Applicable Account to an Integrated Account – HSBC Jade/HSBC Premier before receiving the benefits of the Offers;
- (c) An Eligible Customer has investment transactions of stock, Stock Monthly Investment Plan, FlexInvest, Unit Trusts or Unit Trust Monthly Investment Plan at the Bank in the past 12 months as shown as Illustration III below, both dates inclusive; or

Illustration III

Date of opening/conversion to an Applicable Account	During 28-30 November 2022	During 1-31 December 2022	During 1-31 January 2023	During 1-28 February 2023
Past 12 months investment transactions period	28 November 2021 to 27 November 2022	1 December 2021 to 30 November 2022	1 January 2022 to 31 December 2022	1 February 2022 to 31 January 2023

- (d) Employees of the Bank.

5. Provided that the conditions in Clause 2 and 3 are satisfied, an Eligible Customer is entitled to receive a HKD500 cash reward.
6. Each Eligible Customer can only enjoy the Investment Offer once.
7. **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 the amount of balances/number of transactions carried out.

8. **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.
9. **Cash Reward:** Unless otherwise specified below, Eligible Customers will receive a cash reward (the "**Cash Reward**") as the relevant reward(s) under this promotion subject to these Promotional Terms and Conditions. The Cash Reward will be credited to the Eligible Customer's Applicable Account (sole account or the joint account for which the Eligible Customer is the principal account holder) on or before 30 June 2023 if the terms of the Offer are met. For any enquiries about Cash Reward entitlement, customers should contact the Bank on or before 31 December 2023. Late enquiries will not be accepted.
10. **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.
11. The Offers are provided subject to the prevailing legal and regulatory requirements.
12. No person other than the customer who enjoys any Offer 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.
13. In the event of a dispute, the decision of the Bank shall be final.
14. The Bank may change these Promotional Terms and Conditions and/or cancel any Offer at any time. The latest details of this promotion and the revised terms and conditions will be made available on our website and/or communicated to customers by other means as soon as practicable.
15. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
16. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.

Risk Disclosure

Unit Trusts

- In the worst case scenario, the value of the funds may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
- Funds which are invested in certain markets and companies (eg emerging, commodity markets and smaller companies etc.) may also involve a higher degree of risk and are usually more sensitive to price movements.
- Credit Risk/Interest Rate Risk – a fund that invests in fixed income securities may fall in value if interest rates change, and is subject to the credit risk that issuers may not make payments on such securities. The price of the fund may have a high volatility due to investment in financial derivative instruments and may involve a greater degree of risk than in the case with conventional securities.
- Counterparty Risk – a fund will be exposed to credit risk on the counterparties with which it trades in relation to financial derivative instrument contracts that are not traded on a recognised exchange. Such instruments are not afforded the same protections as may apply to participants trading financial derivative instruments on organised exchanges, such as the performance guarantee of an exchange clearing house. A fund will be subject to the possibility of insolvency, bankruptcy or default of a counter party with which a fund trades such instruments, which could result in substantial loss to a fund.

Securities Trading

- The Bank does not provide investment advice. Investment involves risk. 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 relevant circumstances. The price of securities may move up or down. Losses may be incurred as well as profits made as a result of buying and selling securities. This document does not constitute an offer for the purchase or sale of any investment products.

- Please refer to HSBC's US Stock Trading webpage or contact your relationship manager for eligibility requirements and additional information related to trading US stocks.

China A Shares and Exchange Traded Funds

- Investment in China Connect Eligible Securities through Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect involves risks. 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 relevant circumstances. The price of securities may move up or down. Losses may be incurred and profits may be made as a result of buying and selling securities.
- For further information, you should refer to the risk disclosures and other terms set out in the China Connect/Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect Terms and Conditions.

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.

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. If you wish to receive solicitation or recommendation from us, please contact us and, where relevant, go through our suitability assessment before transacting.

The information in this document does not constitute a solicitation for making any deposit or investment in any products referred to herein. 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. This material has not been reviewed by the Securities and Futures Commission of Hong Kong.