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外幣兌換優惠條款及細則

外幣兌換優惠推廣期

1. 優惠一：2025 年 4 月 1 日至 2025 年 6 月 30 日（包括首尾兩天）（「推廣期」）。

外幣兌換優惠詳情

外幣兌換迎新獎賞優惠

優惠一：

於推廣期內，合資格客戶兌換指定外幣累積每滿港幣50,000元(或其等值)之合資格外幣交易，可享港幣80元的現金獎賞。最高可獲港幣160元的現金獎賞。

受條款及細則約束。



外幣兌換優惠條款及細則

優惠一條款及細則

- 1) **誰可享用此優惠**：凡於 2024 年 4 月 1 日至 2025 年 3 月 31 日沒有經本行兌換任何外幣的全新外幣兌換客戶均可享用優惠一（「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**：於推廣期內，合資格客戶兌換指定外幣累積每滿港幣 50,000 元 (或其等值) 之合資格外幣交易 (定義如下)，可享港幣 80 元的現金獎賞。每位合資格客戶最高可獲港幣 160 元的現金獎賞。若合資格外幣交易不涉及港元，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累計合資格外幣交易。
- 3) **合資格外幣交易**：交易須符合以下條件以享用優惠一（「合資格外幣交易」） -
 - a. **外幣**：外幣兌換交易必須是兌換以下指定外幣：

兌換由	兌換成指定外幣
所有可以在本行兌換外幣	澳元 (AUD)
	加拿大元 (CAD)
	瑞士法郎 (CHF)
	歐羅 (EUR)
	英鎊 (GBP)
	港元 (HKD)
	日圓 (JPY)
	紐西蘭元 (NZD)
	人民幣 (RMB)
	新加坡元 (SGD)
	泰銖 (THB)
	美元 (USD)

- b. **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：



合資格客戶須(1)透過滙豐網上理財的「實時貨幣兌換」或滙豐流動理財的「立即兌換」(兌換指定外幣)於自己同名戶口內兌換外幣，或(2)滙豐網上理財的「外匯限價買賣及到價提示」或滙豐流動理財外匯限價指示之下的「設定您的目標價」設立外匯限價買賣。

滙豐 Mastercard®扣賬卡:

經滙豐 Mastercard®扣賬卡扣賬時產生的指定外幣兌換(本地或海外)

分行 / 電話理財服務:

合資格客戶可透過滙豐分行或 24 小時專人接聽電話理財服務於自己同名戶口內兌換指定外幣或設立外匯限價買賣。

- c. 外匯限價買賣交易狀況必須是已執行(指示狀況狀況必須為「已執行」)，才能被視為合資格合資格外幣交易。外匯限價買賣指示的設立日期、執行日須於推廣期內。若外匯限價買賣交易狀況是現行、處理中、已到期、已取消或未能執行(指示狀況狀況為「現行」、「處理中」、「已到期」、「已取消」或「未能執行」)，則不視為合資格合資格外幣交易。
 - d. 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、滙豐環球轉賬服務或高息投資存款，均不會被視為合資格外幣兌換交易。所有於開立定期存款當中所涉及的外幣兌換交易亦不會被視為合資格外幣兌換交易。所有於外匯到價提示服務設立的提示指示均不視為合資格合資格外幣交易。
- 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累積合資格外幣兌換交易金額。每位合資格客戶最高可獲港幣 160 元的現金獎賞。
 - 5) 匯率會隨時按市場利率、外幣浮動、客戶交易模式或其他原因而改變。如有任何爭議，本行保留合資格外幣交易中匯率的決定權。
 - 6) 此優惠均受有關的綜合理財戶口條款及細則約束。
 - 7) **回贈方式：**如達到現金回贈要求，現金獎賞將會於推廣期後三個月內轉入客戶賬戶。
 - 8) 本優惠可與滙豐尊尚兌匯同時使用。
 - 9) 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

1. 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。
2. 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。
3. 是次推廣活動如有任何爭議，本行將保留最終決定權。
4. 本條款及細則的中英文版本如有歧義，概以英文版本為準。
5. 此優惠均受有關的監管條例約束。
6. 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。
7. 如您並非身處香港，我們或未獲授權於您身處或居住的國家或地區，經本網站向您提供產品及服務。

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。



Terms and Conditions of FX offers

When can you enjoy the offer

1. Offer 1 – The offer period is from 1 April 2025 to 30 June 2025, both dates inclusive (the “Offer Period”).

What is the offer

New-to FX Offer

Offer 1:

Eligible customers can get **HKD 80 cash reward** for every accumulated eligible currency exchange transaction of HKD 50,000 (or its equivalent), **up to HKD 160 cash reward** during Offer Period.

Terms and conditions apply.



How can you enjoy the offers

Offer 1 terms and conditions

1. **Who can enjoy Offer 1:** New currency exchange customers who have not made any currency exchange transaction with HSBC during 1 April 2024 to 31 March 2025 are eligible for Offer 1 (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 offer.

2. **Offer 1:** Eligible customers can get HKD 80 cash reward for every accumulated Eligible Currency Exchange Transactions (as defined below) of HKD 50,000 (or its equivalent), up to HKD 160 cash reward per customer during Offer Period.

In case the Eligible Currency 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 amount of accumulated Eligible Currency Exchange Transaction.

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

- a. **Currencies:** Customers can enjoy the offer by performing Designated Currency exchange transactions below:

Currency Exchange from	Currency exchange to (“Designated Currency”)
All currencies acceptable by HSBC for currency exchange	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)	

- 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) Online Banking / Mobile Banking:

Eligible Customers can enjoy the offer by: (1) performing currency exchange transactions within their same name account using “Exchange Now” (for conversion to Designated Currency) via HSBC Mobile Banking or “Real time currency exchange” via HSBC Online Banking; or (2) performing FX Order Watch transactions within their same name account using “Set

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your target rate” under FX Order Watch (for conversion to Designated Currency) via HSBC Mobile Banking or “FX order watch and rate alerts” via HSBC Online Banking.

(ii) HSBC Mastercard® Debit Card

Currency exchange transactions to Designated Currency conducted directly via HSBC Mastercard® Debit Card (whether conducted locally or overseas)

(iii) Branch / Phonebanking:

Eligible Customers can enjoy the offer by performing currency exchange transactions or setting up FX Order Watch Transaction into Designated Currency via HSBC branches or HSBC’s 24 hour manned phonebanking services within their same name account at HSBC.

- c. The FX Order Watch transaction has to be processed (order status shown as “Processed”), for it to be considered as an Eligible Currency Exchange Transaction. The date of setting up the FX Order Watch transaction, and the processed date of the transaction should be within the Offer Period. If the transaction is active, in process, cancelled, expired by expiry date, or rejected (order status shown as “Active”, “In Process”, “Cancelled”, “Expired” or “Rejected”), it is not considered as an Eligible Currency Exchange Transaction.
 - d. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, and Deposit Plus, are not counted as Eligible Currency Exchange Transactions and hence not entitled to the offer. Any currency exchange occurred within the setting-up of a time deposit is not considered as Eligible Currency Exchange Transactions. Setting up of a FX rate alert is not considered as an Eligible Currency Exchange Transaction.
4. **Frequency:** The transaction amount can be accumulated by one or more than one currency exchange transaction(s) in the Offer Period. Eligible Customers is entitled to maximum of HKD 160 cash reward during the Offer Period.
 5. The exchange rate may vary from time to time according to the market rates, currency fluctuations, customers’ trading patterns and other factors. The Bank reserves the right to determine the exchange rate of Eligible Currency Exchange Transaction in case of disputes.
 6. The Offer under this promotion is provided subject to the prevailing Integrated Account Terms and Conditions.
 7. **Fulfilment:** Cash reward will be credited to customer’s account within 3 months after the end of the Offer Period if the cash reward criteria are fulfilled.
 8. The Offer can be used in conjunction with HSBC Forex Club.
 9. **Other offers:** The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated otherwise.



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.
7. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services available through this website in the country or region you are located or resident in.

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.

The information in this material does not constitute a solicitation or recommendation for making any deposit or an offer for the purchase or sale or investment in any products.

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