



## **Terms and Conditions of Stock Transfer-In / Deposit Offer with Preferential Time Deposit March to June 2024**

### **When is the Preferential Time Deposit Offer for Stock Transfer-In / Deposit (“Offer”) available**

1. The period of the Offer is from 20 March 2024 to 30 June 2024 (both dates inclusive) (“Offer Period”), subject to the terms and conditions herein.

### **Customer eligibility**

2. Selected HSBC customers (“Eligible Customers”) of The Hongkong and Shanghai Banking Corporation Limited in the Hong Kong Special Administrative Region (“Hong Kong”) (and its successors and assigns) (“HSBC” or the “Bank”) who have successfully transferred-in or deposited Hong Kong stocks into any HSBC Investment Services Accounts (“Eligible Accounts”) from a non-HSBC account outside the Bank<sup>1</sup> during the Offer Period. The Offer is not applicable to any transfer between any investment accounts within the Bank or any of its subsidiaries or affiliates, or any other member of the HSBC Group (with the exception of Hang Seng Bank and its subsidiaries or affiliates).
3. The Offer is only applicable to Eligible Customers who are the sole or principal account holders of any Eligible Accounts.

### **Conditions of the Offer**

4. Eligible Customers who have successfully transferred-in or deposited Hong Kong stocks during the Offer Period can enjoy preferential interest rates on 1/3-month HKD, USD time deposits in accordance with clauses 8 to 11 below. Hong Kong stocks exclude Stock Exchange of Hong Kong listed and traded structured products (such as Warrants/CBBC/Inline warrants). You will be informed of the latest respective interest rates by your relationship manager upon time deposit placement.
5. To enjoy the offer, Eligible Customers must not have transferred-out Hong Kong stocks to a HSBC account or a non-HSBC account outside the Bank from 1 January 2024 to the end of the Offer Period. Eligible Customers must not have physically withdrawn stocks to physical share certificate from 1 January 2024 to the end of the Offer Period.
6. The offered interest rates, and deposit period are subject to our discretion. Interest rates are indicative only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. Deposits in different tenors will have different preferential time deposit interest rates. We will confirm and advise you the applicable interest rate at the time when the time deposit is placed.
7. Other transaction fees / charges / levies still apply. These include, without limitation, brokerage fee, deposit transaction charges (for purchase orders only), Securities and Futures Commission of Hong Kong transaction levy, Accounting and Financial Reporting Council of Hong Kong transaction levy, investor compensation levy, Hong Kong Exchange and Clearing Limited trading fee and stamp

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<sup>1</sup> Non-HSBC account outside the Bank refers to any investment account that is not held with the Bank or any of its subsidiaries or affiliates, or any other member of the HSBC Group. Notwithstanding this, customers transferring from Hang Seng Bank and its subsidiaries or affiliates are eligible for this offer.

duty. For details, please visit HSBC website [Select “Investing” > “Stocks” > “Stock Trading”, “Learn more”].

### **How can you enjoy the Offer**

8. To enjoy the Offer, Eligible Customers must be selected HSBC customers who have:
  - a. Successfully transferred-in or deposited Hong Kong stocks (without changing the beneficial ownership) during the Offer Period; and
  - b. Successfully set up a time deposit within 14 calendar days upon the successful transfer-in or deposited Hong Kong stocks, and deposit amount matching the conditions of the Offer.
9. The minimum time deposit amount is HKD10,000 / USD2,000 and the total market value of the Hong Kong stocks transferred-in or deposited must be at least HKD20,000. The maximum time deposit amount is HKD10,000,000 / USD1,287,000. The market value of the transferred-in/deposited stocks is determined by the market closing price at the stock settlement date multiplying the number of shares/units of transferred-in/deposited stocks. Transactions in RMB and USD will be converted to HKD when calculating the market value of Stocks transferred-in or deposited using HSBC’s prevailing exchange rate at the time of execution.
10. The Eligible Customer may place multiple time deposits up to the maximum aggregated time deposit amount capped at 50% of the total market value of the Hong Kong stocks transferred-in or deposited during the Offer Period.
11. The time deposit placement must be completed through HSBC branches.

### **Read before you enjoy the Offer**

12. When Eligible Customers enjoy the Offer by setting up a time deposit in their joint account(s), HSBC may disclose such information to the other joint owner(s) of the account.
13. HSBC can change or cancel the Offer or amend the terms and conditions at any time without prior notice to you. Please check with HSBC staff for the latest details, availability and terms and conditions of the offer.
14. In case of any disputes arising out of this Offer, HSBC’s decision shall be final and conclusive. HSBC writes these terms and conditions of the Offer under Hong Kong laws.
15. In the event of discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, this English version shall prevail.
16. No person other than the Eligible Customers and HSBC 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.

**Risk Disclosure**  
**Securities Trading**

- Making available to you any advertisements, marketing or promotional materials is part of the Bank's ordinary course of securities dealing business. It shall not, by itself, constitute solicitation of the sale or recommendation of any investment products.
- The Bank does not provide investment advice. Investment involves risk. Notwithstanding the benefits of offer(s) mentioned herein, you should carefully consider the risks and features of any investment products (including but not limited to equities/exchange traded funds/exchange traded derivatives & structured products) or services mentioned herein to assess whether they are appropriate for you in view of your investment experience, objectives, financial resources and relevant circumstances. 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.

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.

This material has not been reviewed by the Securities and Futures Commission of Hong Kong.