



Terms and Conditions of the 10% p.a. Trading Tier 1 HKD time deposit reward with a doubled placement amount ("Trading Tier 1 Time Deposit Reward")

1. The Trading Tier 1 Time Deposit Reward is only applicable to a time deposit placed from 1st July 2023 to 30th September 2023 with placement amount up to HK\$20,000 for all eligible Trading Tier 1 Top Trader Club members.
2. To enjoy the Trading Tier 1 Time Deposit Reward, Top Trader Club members need to make at least 1 trade per month.
3. The 10% p.a. Interest rate is not guaranteed and may be subject to change as per prevailing market conditions.
4. The Trading Tier 1 Time Deposit Reward is only valid for a single (i.e. 1 time) deposit placement. It is applicable to both new and existing funds.
5. In the event of any dispute arising out of this Trading Tier 1 Time Deposit Reward, the decision of the Hongkong and Shanghai Banking Corporation Limited (the "Bank" or "HSBC") shall be final and conclusive.
6. 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.

HSBC Top Trader Club Conditions

1. In the event of any dispute arising out of the HSBC Top Trader Club ("Top Trader Club"), the decision of the Bank shall be final and conclusive.
2. This program is run by HSBC for the use of existing HSBC HK customers only. If you are not an existing HSBC HK customer, you are not eligible for Top Trader Club. If you sign up, you will be deemed to have confirmed you are an existing HSBC HK customer, and agreed to the Top Trader Club Conditions. Please visit HSBC website > Investing > HSBC Top Trader Club for the Top Trader Club Conditions.
3. By opting-in to the Top Trader Club, you have read, understood and agreed to (a) the Top Trader Brokerage Fee Schedule, which will supersede all other brokerage fee arrangements that may be available, and (b) the Top Trader Time Deposit Rewards. The Top Trader Brokerage Fee Schedule is included in the Top Trader Club Conditions.

Risk Disclosure

Making available to you any advertisements, marketing or promotional materials is part of our 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.

Depending on your monthly trading volume, you may prefer to remain in our standard pricing programme. For US stocks in particular, by opting-in to the HSBC Top Trader Club your current tariff of USD18 for your first 1,000 shares + USD0.015 for additional shares will be replaced with the HSBC Top Trader Club pricing.

The information contained in this material and the content have not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority in Hong Kong.