



Terms and Conditions for HSBC's Investment Financing Cash Rebate Promotion

When can you participate in the offer

1. For new Investment Financing ("IF") customers who activate IF with **HKD and/or USD loan account** on or after 1 January 2025 ("New IF Customers"), the participation period for the offer is from 1 January 2025 or the date on which the customer successfully draws down IF facility (whichever is later) to 30 June 2025.
2. For existing IF customers who activated IF facility with **HKD and/or USD loan account** before 1 January 2025 ("Existing IF Customers"), the participation period for the offer is from 1 January 2025 to 30 June 2025.

What is the offer and how can you enjoy it

3. The fulfilment period for the offer is from 1 January 2025 to 30 June 2025 ("Fulfilment Period") and is separated into 2 phases:

	<u>Fulfilment Period</u>
Phase 1	1 January 2025 to 31 March 2025
Phase 2	1 April 2025 to 30 June 2025

4. a. For new IF Customers:
If you activate your IF facility and make a successful loan drawdown from **1 January 2025 to 30 June 2025**, and maintain an average outstanding loan balance in your Investment Financing **HKD and/or USD loan account** during the Fulfilment Period, you will be eligible for a fixed rate of **0.75% p.a. cash rebate** from the average outstanding loan balance.

Formula:

Cash rebate for customer level loan = Average daily loan balance x **0.75%** x Number of days (during the specified phase of Fulfilment Period as set out in clause 3 above) / 360 days



Example for HKD and USD loan (full period of Fulfilment Period):

(Conversion rate is 1USD=7.8HKD)

		Average loan balance	(Workings: fixed rate of cash rebate X number of days during the specified phase of Fulfilment Period)	Cash rebate (\$HKD)
Phase 1	1 January – 31 March 2025	HKD2,000,000 & USD200,000	x 0.75% x 90/360 days	3,750 & 2,925*
Phase 2	1 April -30 June 2025	HKD3,000,000 & USD 300,000	x 0.75% x 91/360 days	5,687.5 & 4,436.25*
Total				16,798.75

*Remarks: The cash rebate from USD loan will be credited to your Investment Financing HKD loan account if you are holding an active one with us or your HKD Current account under your name if you do not have an active Investment Financing HKD loan account. We will use a fixed conversion rate of 1USD=7.8HKD.

Average outstanding loan balance is the average amount of daily outstanding loan balance of your loan account during the Fulfilment Period, or each of the specified phase of Fulfilment Period, whichever applicable.

b. For existing IF Customers:

Maintain an incremental average outstanding loan balance from **1 January 2025 to 30 June 2025**, in your Investment Financing **HKD and/or USD loan account** during the Fulfilment Period, you will be eligible for a fixed rate of **0.75% p.a. cash rebate** from the incremental average outstanding loan balance:

Formula:

Cash rebate for customer level loan = Average daily (Incremental) loan balance x **0.75%** x Number of days (during the phase of Fulfilment Period as set out in clause 3 above) / 360 days

Example for HKD and USD loan (full period of Fulfilment Period):

(Conversion rate is 1USD=7.8HKD)

		Average loan balance	Incremental average loan balance	(Workings: fixed rate of cash rebate X number of days during the specified phase of Fulfilment Period)	Cash rebate (\$HKD)
	29 November 2024	HKD 1,000,000 & USD 100,000			
Phase 1	1 January -31 March 2025	HKD 2,000,000 & USD 200,000	HKD1,000,000 & USD 100,000	x 0.75% x 90/360 days	1,875 & 1,462.5*
Phase 2	1 April - 30 June 2025	HKD 1,000,000 & USD 250,000	USD 150,000	x 0.75% x 91/360 days	2,218.13*
Total					5,555.63



*Remarks: The cash rebate from USD loan will be credited to your Investment Financing HKD loan account if you are holding an active one with us or your HKD Current account under your name if you do not have an active Investment Financing HKD loan account. We will use a fixed conversion rate of 1USD=7.8HKD.

Incremental average outstanding loan balance is the average amount of daily outstanding loan balance of your loan account from **1 January 2025 to 30 June 2025** minus the outstanding loan balance of the same loan account as of **29 November 2024**.



Read before you enjoy the offer

1. You are entitled to enjoy the offer only once under this promotion.
2. The cash rebate will be credited to your **IF HKD loan account if you have an active one** or your **HKD Current account under your name** on the following dates (the “Offer Credit Date”) in respect of each specified phase of Fulfillment Period without further notice:

	<u>Fulfillment Period</u>	<u>Offer Credit Date</u>
Phase 1	1 January 2025 to 31 March 2025	On or before 30 June 2025
Phase 2	1 April 2025 to 30 June 2025	On or before 30 September 2025

It is your sole responsibility to ensure your loan account is still valid on the Offer Credit Date in order to enjoy the offer.

3. If you cancel your IF facility on or before any one of the Offer Credit Dates, you will not be eligible for the cash rebate for the corresponding Fulfillment Period.
4. We can change or cancel the offer or amend the terms and conditions at any time without prior notice to you. Please check our website or with HSBC staff for the latest details, availability and terms and conditions of the offer.
5. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
6. The terms and conditions of the offer(s) are governed by Hong Kong laws.
7. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.
8. No person other than you 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.

To borrow or not to borrow? Borrow only if you can repay!