

“Jay Chou The Carnival World Tour 2025 Hong Kong” Promotional Terms and Conditions for HSBC Premier Elite Customer Referral Programme

1. The promotional period of the Customer Referral Programme (the “Programme”) is from **3 March to 30 April 2025**, both dates inclusive (the “Promotional Period”).
2. **The ticket of “Jay Chou The Carnival World Tour 2025 Hong Kong” (the “Event”) at Kai Tak Stadium, Hong Kong between 27-29 June, 7pm** (the “Referral Reward”) under the Programme is exclusive to existing HSBC Premier/ Premier Elite customers and new-to-Premier/ Premier Elite customers with any HSBC valid credit card (each a “Referrer” and collectively the “Referrers”) who are the sole or principal accountholders of an Integrated Account – HSBC Premier (each a “Premier Account”) of The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns, the “Bank”). Each Referrer must meet all of the following requirements to be eligible for the Referral Reward:
 - a. Aged 18 or above as of 3 March 2025;
 - b. Not a citizen/resident/tax payer resident of the United States of America;
 - c. Not opening a Premier account through remote journey while located in Mainland China;
 - d. Maintain a HSBC Premier account;
 - e. Either (i) an existing HSBC Premier Elite/ Premier customer who maintains a minimum of HKD1,000,000 Average Total Relationship Balance (“Average TRB”)* from Referee’s joining date to the fifth calendar month after the month of joining, or (ii) a new-to-Premier Elite/ Premier customer who successfully joins Premier Elite/ Premier during the promotional period, has placed new and maintained existing fund to fulfil a minimum of HKD1,000,000 TRB on or before the last day of the first calendar month after the month of joining Premier Elite/ Premier, and maintains a minimum of HKD1,000,000 Average TRB from Referee’s joining date to the fifth calendar month after the month of joining;
 - f. Has referred at least one individual (each a “Referee” and collectively the “Referees”) under the Programme and the Referee has fulfilled all the requirements set out in clause 3 below; and
 - g. Any other requirements specified by the Bank from time to time.

*“Average Total Relationship Balance” refers to average TRB in a full calendar month, excluding any MPF account balances.

3. Each Referee is required to satisfy all the following requirements:
 - a. Aged 18 or above as of 3 March 2025;
 - b. Not a citizen/resident/tax payer resident of the United States of America;
 - c. Not opening a Premier account through remote journey while located in Mainland China;
 - d. Has successfully joined HSBC Premier Elite (as defined below):
 - (i) A new to HSBC Premier Elite customer (“**New to HSBC Customer**”) who must NOT be a holder of any HSBC banking or investment accounts (whether as sole accountholder and a joint accountholder) in the past 9 months (both dates inclusive) prior to joining Premier Elite (excluding holder of any personal primary or additional credit card issued by the Bank and MPF accounts); or
 - (ii) A new HSBC Premier Elite customer by upgrade (“**Existing HSBC Customer**”) who has not previously held Premier Elite status (whether as sole accountholder and a joint accountholder) in the past 9 months (both dates inclusive) prior to joining Premier Elite.
 - e. In relation to the new Premier Elite status:
 - (i) Has successfully joined HSBC Premier Elite as the primary accountholder (either in sole name or joint name) during the Promotional Period;
 - (ii) In the case of New to HSBC Customer, has placed new and maintained existing fund to fulfil a minimum of HKD7,800,000 TRB on or before the last day of the first calendar month after the month of account opening or conversion, and maintain a minimum of HKD7,800,000 Average TRB from Referee’s joining date to the fifth calendar month after the month of account opening or conversion;
 - (iii) In the case of Existing HSBC Customer, has placed new fund of HKD3,000,000 on or before the last day of first calendar month after the month of account opening/conversion and maintain the new fund to the fifth calendar month after the month of account opening or conversion;
 - (iv) Has successfully opened and is maintaining a valid Premier investment account as at the last day of the first calendar month after the month of account opening or conversion; and



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- (v) Has successfully signed up and is maintaining HSBC Online Banking or Mobile Banking as at the last day of the first calendar month after the month of account opening or conversion and has logged on to HSBC Online Banking or Mobile Banking at least once on or before the last day of the first calendar month after the month of account opening or conversion.

4. Each Referrer can enjoy the Referral Reward for a maximum of 10 referrals under this Programme. A confirmation email for the Referral Reward will be sent to the Eligible customer's registered email account with the Bank by June 2025 if eligibility criteria is fulfilled. The Referral Reward with assigned date of Event will be distributed to the Eligible customer by Relationship Manager before the date of Event. Please refer to the table below for number of tickets of each successful referral:

| For each successful referral in below eligible customer categories | Referral Reward for Referrer |
|--|---|
| New to HSBC Customer | 4 complimentary tickets of the Event (worth HKD1,880 each + \$120 ticket service fee) |
| Existing HSBC Customer | 2 complimentary tickets of the Event (worth HKD1,880 each + \$120 ticket service fee) |

5. Eligible customer cannot participate in both this Programme AND the HSBC Premier Elite Customer Referral Programme that offer cash reward. The Referee must indicate which programme it wishes [the Referrer] to participate in, ie if all requisite conditions are satisfied, whether it wishes [for the Referrer] to claim the Referral Reward preference - cash reward or "Jay Chou The Carnival World Tour 2025 Hong Kong" Event ticket) and provide Referrer's contact number to Relationship Manager during promotional period for offer registration. Referrer's contact number provided by the Referee must be accurate and align with the Bank's record for fulfilment purposes. Please refer [here](#) for cash reward details.
6. Referral Reward is limited and, on a first-come-first-served basis, subject to customer eligibility. Referees are required to register the Referral Reward with Relationship Manager, please check with your Relationship Manager regarding the final allotment result.
7. Eligible Referrer must maintain a valid Premier account and maintain a minimum of HKD1,000,000 Average TRB" from Referee's joining date to the fifth calendar month after the month of joining, failing which the Eligible Referrer is liable to repay the Bank the equivalent value of the Referral Reward and the Eligible Referrer, by accepting the Referral Reward, authorizes the Bank to deduct from Eligible Referrer's account with the equivalent value of the Referral Reward.
8. Eligible Referee must maintain the Premier Elite status and maintain the new fund until the fifth calendar month after joining Premier Elite, failing which the Eligible Referrer is liable to repay the Bank the equivalent value of the Referral Reward and the Eligible Referrer, by accepting the Referral Reward, authorizes the Bank to deduct from Eligible Referrer's account with the equivalent value of the Referral Reward.
9. The organizer of the Event ("Organiser") reserves the right to change or reschedule the date of the Event and/or cancel the Event without prior notice. The Bank has no responsibility if the date of the prize event is changed, rescheduled, and/or cancelled. No compensation of whatsoever nature will be offered. For any disputes, enquires relating to the Event, please contact the Organiser for further details.
10. The seating arrangement of the Referral Reward is assigned randomly by the Organiser. Separate seats (including allocation of seats in odd numbers) may be provided. No seat and session selection are available. Additional terms and conditions of the Event ticket apply, please contact the Organiser for details.

Please refer to the table below for an illustration of the eligibility of Referrer and Referee set out above.

| | Referrer | | Referee | |
|--------------------------------|---|---|--|---|
| | Existing HSBC Premier Elite/ Premier customers | New to Premier Elite/ Premier customer | New to HSBC customer | Existing HSBC customer |
| 1 June 2024 – 28 February 2025 | - | | Has not previously held any HSBC banking or investment accounts whether as sole accountholder and a joint accountholder (excluding holder of any personal primary or additional credit card issued by the Bank and MPF accounts) | Has not previously held Premier Elite status |
| 3-31 March 2025 | Maintains a minimum Average TRB of HKD1,000,000 or above | | Has successfully joined Premier Elite / Premier as the primary accountholder (whether as sole accountholder and a joint accountholder) | Has successfully joined Premier Elite |
| By 30 April 2025 | | | Has placed new and maintained existing fund to fulfil a minimum of HKD1,000,000 TRB on or before the last day of first calendar month after joining | Has placed new and maintained existing fund to fulfil a minimum of HKD7,800,000 TRB on or before the last day of first calendar month after the month of account opening/conversion; and Opens a Premier investment account and logs on to HSBC Online Banking or Mobile Banking at least once by the last day of the first calendar month after the month of account opening/conversion |
| 1 May – 31 August 2025 | Maintains a minimum Average TRB of HKD1,000,000 or above and the Premier Account throughout the second, third, fourth | | Maintains a minimum Average TRB of HKD7,800,000 or above and Premier Elite status throughout the second, third, fourth and fifth | |

| | | |
|--------------|---|--|
| | and fifth calendar months after the month of account opening or conversion | calendar months after the month of account opening or conversion |
| By June 2025 | A redemption email for the Referral Reward will be sent to the Referrer's registered email account with the Bank if eligibility criteria is fulfilled | Eligible Referee must maintain the Premier Elite status until end of August 2025 for its Referrer to receive the welcome rewards of Acquisition Campaign |

11. The Referral Reward are valid only for the specified dates, times and seats.
12. The Referral Reward will be voided if altered or defaced.
13. All issued tickets cannot be changed, exchanged, cancelled, transferred, returned, or refunded. Ticket resale is strictly prohibited for the Event.
14. Each ticket admits one person only, regardless of age.
15. The Bank reserves the right to replace the Referral Reward with any alternative gift without prior notice.
16. HSBC is neither vendors nor providers of the Referral Reward, thus HSBC is not responsible for the prize or services provided or any changes or cancellation of the Referral Reward the by such vendors or providers.
17. Each Referee who has been successfully referred by one Referrer cannot be referred again (whether by the same Referrer or other Referrer(s)).
18. In the event that a customer is also entitled to other prevailing promotional offer(s) and/or privilege(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion. In case of any disputes, our decision shall be final and conclusive.
19. In the event that a Referee has failed to place new and maintain existing fund to fulfil a minimum of HKD7,800,000 TRB, but has reached a minimum of HKD1,000,000 TRB to the fifth calendar months after the month of account opening or conversion, the Bank may consider the referral as HSBC Premier Customer Referral. Please refer [here](#) for details. Each successful referral within the Promotion Period is only eligible for either the HSBC Premier Elite Customer Referral Programme or HSBC Premier Customer Referral Programme's Reward once only.
20. Where a Referee cancels Premier Elite status or converts a Premier Account to another type of Integrated Account before the time of the Referral Reward fulfillment, the Referrer will not be eligible for the Referral Reward.
21. Where a Referrer cancels Premier Elite status/ a Premier account or converts a Premier Account to another type of Integrated Account before the time of the Referral Reward fulfillment, the Referrer will not be eligible for the Referral Reward.
22. By providing the above information to the Bank, the Referrer and the Referee are accepting this Programme's terms and conditions.
23. Referrers cannot refer themselves as the Referee.



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24. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by the Bank, we may decide to grant you the promotion offer under only one of the promotions, unless otherwise specified.
25. The dates and amounts appearing in the Bank's record will be conclusive as to the date on which an account was opened, terminated or converted and the amount of balances.
26. The personal data collected by the Bank during the Registration will be handled in accordance with the Bank's privacy policy. Those personal data will only be used for verification purposes in respect of the Programme and will not be used to update the Bank's record or for other purposes.
27. All remarks and footnotes stated in the promotional materials are intended to serve as part of these terms and conditions. If there is any discrepancy between the remarks and footnotes and these terms and conditions, these terms and conditions shall apply and prevail.
28. The Bank reserves the right to revise these terms and conditions and/or suspend or terminate the Programme at any time without prior notice. The Bank accepts no liability for any such change, suspension or termination. The Bank reserves the sole right to approve or decline any account application and to determine whether any Referral Reward should be granted, and the Bank is not obligated to provide reasons for any declined application or unavailability of any Referral Reward.
29. In the event of a dispute arising out of this Programme, the decision of the Bank shall be final and conclusive.
30. The Programme and the Referral Reward are provided subject to the prevailing legal and regulatory requirements.
31. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
32. If there is any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.

Issued by The Hongkong and Shanghai Banking Corporation Limited



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滙豐卓越理財尊尚客戶推薦計劃之《周杰倫嘉年華世界巡迴演唱會2025香港站》推廣條款及細則

1. 此推廣優惠（「本推廣」）有效期為2025年3月3日至4月30日，包括首尾兩日（「推廣期」）。
2. 於2025年6月27日至6月29日啟德體育園主場館舉行的《周杰倫嘉年華世界巡迴演唱會2025香港站》（「活動」）之門票（「推薦獎賞」）只適用於香港上海滙豐銀行有限公司（及其繼承人及受讓人，「本行」）綜合理財戶口—滙豐卓越理財（「卓越理財戶口」）的個人或第一戶口持有人/滙豐卓越理財尊尚的現有客戶及新客戶（「推薦人」）及需持有任何有效的滙豐信用卡。每位推薦人須符合以下所有條件方可獲得推薦獎賞：
 - a. 於2025年3月3日或以前年滿18歲或以上；
 - b. 為非美國公民、非美國居民、非美國納稅人；
 - c. 不是於中國內地遙距開立滙豐卓越理財戶口；
 - d. 維持滙豐卓越理財戶口；
 - e. 於 (i) 被推薦客戶晉身成為滙豐卓越理財尊尚客戶之日期至晉升後第五個曆月維持平均全面理財總值（「平均全面理財總值」）*達港幣100萬元或以上的滙豐卓越理財尊尚/卓越理財現有客戶，或 (ii) 於推廣期內成功晉身成為滙豐卓越理財尊尚/卓越理財的新客戶，須於戶口開立或晉級月份的下一個曆月之最後一日或之前存入新增及維持資金達全面理財總值最少港幣100萬元，並於開立或晉級戶口後每月維持最少港幣100萬元平均全面理財總值至第五個曆月；
 - f. 成功推薦至少一位客戶（「被推薦客戶」）參加本推廣，而被推薦客戶符合下列第3條所有要求，及
 - g. 不時符合銀行其他指定條件。

*「平均全面理財總值」指於整個曆月的第一日起計至最後一日（包括首尾兩天）的平均全面理財總值，強積金戶口總值除外。

3. 每位被推薦客戶須符合以下所有條件：
 - a. 於2025年3月3日或以前年滿18歲或以上；
 - b. 為非美國公民、非美國居民、非美國納稅人；
 - c. 不是於中國內地遙距開立滙豐卓越理財戶口；
 - d. 晉身成為滙豐卓越理財尊尚新客戶（定義如下）：
 - (i) 全新滙豐卓越理財尊尚新客戶（「全新滙豐客戶」）：於晉身成為滙豐卓越理財尊尚新客戶之月份的前九個月（包括首尾兩天）期間不曾於滙豐持有任何理財/投資的個人或聯名戶口（不包括本行發出的個人信用卡基本卡或附屬卡及強積金戶口）的客戶；或
 - (ii) 晉級滙豐卓越理財尊尚新客戶（「現有滙豐客戶」）：於晉身成為滙豐卓越理財尊尚新客戶之月份的前九個月（包括首尾兩天）期間不曾持有滙豐卓越理財尊尚資格的客戶（不論是個人戶口或聯名戶口所有持有人）；
 - e. 至於晉身滙豐卓越理財尊尚的資格：
 - (i) 於推廣期內成功晉身成為滙豐卓越理財尊尚新客戶（作為個人戶口或聯名戶口第一持有人）；
 - (ii) 須於晉身成為滙豐卓越理財尊尚客戶月份的下一個曆月之最後一日或之前存入新增及維持資金達全面理財總值最少港幣780萬元，並於晉身成為滙豐卓越理財尊尚客戶後每月維持最少港幣780萬元平均全面理財總值至第五個曆月；



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- (iii) 現有滙豐客戶須於晉身滙豐卓越理財尊尚後首個曆月的最後一天之前存入最少港幣300萬元新資金，並維持至第五個曆月；
 - (iv) 於晉身成為滙豐卓越理財尊尚客戶月份的下一個曆月之最後一日已成功開立並維持有效的滙豐卓越理財投資戶口；及
 - (v) 於晉身成為滙豐卓越理財尊尚客戶月份的下一個曆月之最後一日已成功開立並維持個人網上理財或流動理財戶口，而且於晉身成為滙豐卓越理財尊尚客戶月份的下一個曆月之最後一日曾登入個人網上理財或流動理財。
4. 每位推薦人於本推廣最高可獲10個成功推薦獎賞。如符合推薦獎賞資格，獎賞確認詳情將於2025年6月前透過合資格客戶於本行註冊之電郵地址發送，已被分配指定演出日子的推薦獎賞將於演出日子前由卓越理財客戶經理交給合資格客戶。每個成功推薦的可獲門票數量如下表所列：

| 每成功推薦一位以下合資格客戶類別 | 推薦獎賞 |
|------------------|--|
| 全新滙豐客戶 | 免費活動門票4張（每張價值港幣1,880元，以及每張港幣120元門票手續費） |
| 現有滙豐客戶 | 免費活動門票2張（每張價值港幣1,880元，以及每張港幣120元門票手續費） |

5. 本推廣不能與滙豐卓越理財尊尚客戶推薦計劃現金獎賞同時進行。被推薦客戶須於推廣期內，向客戶經理表明選擇推薦獎賞為現金獎賞或《周杰倫嘉年華世界巡迴演唱會2025香港站》活動門票，以及提供推薦人的電話號以作登記。推薦人的電話號碼必須正確無誤，並與銀行紀錄一致，推薦人方可獲得推薦獎賞。現金獎賞之條款及細則請參閱[這裡](#)。
6. 推薦獎賞數量有限，先到先得，視乎客戶合資格情況。客戶必須於向客戶經理表明選擇推薦獎賞，有關最終門票分派結果詳情，請與您的滙豐卓越理財客戶經理查詢。
7. 合資格推薦人須維持有效滙豐卓越理財戶口，及維持平均全面理財總值達港幣100萬元或以上至被推薦客戶晉身成為滙豐卓越理財尊尚客戶之日期後的第五個曆月，如未能符合條件，本行保留權利於合資格推薦人的戶口扣除相等價值之推薦獎賞。合資格推薦人接受推薦獎賞即表示推薦人已授權本行於合資格推薦人的戶口扣除相等價值之推薦獎賞。
8. 合資格被推薦客戶須維持滙豐卓越理財尊尚客戶資格及維持新資金至第五個曆月，或本行保留權利於合資格推薦人的戶口扣除相等價值之推薦獎賞，如未能符合條件，本行保留權利於合資格推薦人的戶口扣除相等價值之推薦獎賞。合資格推薦人接受推薦獎賞即表示推薦人已授權本行於合資格推薦人的戶口扣除相等價值之推薦獎賞。
9. 活動之主辦單位（「主辦單位」）保留將獎品之活動改期舉行及/或取消之權利而不作另行通知。我們將不會就獎品之活動改期舉行及/或取消負任何責任，並不會作任何形式之賠償。如對有關推薦獎賞之活動詳情有任何爭議或查詢，請向主辦單位查詢。

10. 推薦獎賞的座位安排由主辦單位隨機分配。被安排之座位可能為 分隔座位（包括以單數方式分配座位），合資格客戶不能選擇座位及場次。推薦獎賞受其他條款及細則約束，詳情請向主辦單位查詢。

有關上文所列對於推薦人及被推薦客戶之要求，請參閱以下時序表以作說明用途。

| | 推薦人 | | 被推薦客戶 | |
|--|--|---|---|---|
| | 滙豐卓越理財/ 滙豐卓越理財尊尚 現有客戶 | 滙豐卓越理財/ 滙豐卓越理財尊尚 新客戶 | 「全新滙豐客戶」 | 「現有滙豐客戶」 |
| 2024 年 6 月 1 日 至 2025 年 2 月 28 日 | - | | 不曾於滙豐持有任何 理財／投資的個人或 聯名戶口(不包括本行 發出的個人信用卡基 本卡或附屬卡及強積 金戶口) | 不曾持有卓越理財尊尚 客戶的資格 |
| 2025 年 3 月 3 日至 31 日 | 晉身成為滙豐卓越 理財/ 滙豐卓越理 財尊尚客戶 | | 晉身成為滙豐卓越理財尊尚客戶 | |
| 於 2025 年 4 月 30 日 | 維持每月最少 港幣 100 萬元 平均全面理財總值 | 於晉身月份的下一 個曆月之最後一日 或之前存入新增及 維持資金達全面理 財總值最少港幣 100 萬元 | 並於晉身月份的下一 個曆月之最後一日或 之前存入新增及維持 資金達全面理財總值 最少港幣 780 萬元； 並 於晉身月份的下一個 曆月之最後一日開立 滙豐卓越理財投資戶 口並登入個人網上理 財或流動理財至少一 次 | 於晉身月份的下一個 曆月之最後一日或之前 存入新增資金最少港幣 300 萬元及維持全面理 財總值最少港幣 780 萬 元；並 於晉身月份的下一個曆 月之最後一日開立滙豐 卓越理財投資戶口並登 入個人網上理財或流動 理財至少一次 |
| 2025 年 5 月 1 日 至 8 月 31 日 | 於晉身後第二個、第三個、第四個及第 五個曆月每月維持最少港幣 100 萬元平 均全面理財總值並維持滙豐卓越理財戶 口及 | | 於晉身後第二個、第三個、第四個及第五個曆 月每月維持最少港幣 780 萬元平均全面理財總 值並維持滙豐卓越理財尊尚資格 | |
| 於 2025 年 6 月前 | 如符合推薦獎賞資格，獎賞換領詳情將 於 2025 年 6 月前透過合資格客戶於本行 | | 維持滙豐卓越理財尊尚客戶資格至 8 月底 合資格被推薦客戶方可獲享開戶迎新獎賞或晉 | |

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| | 註冊之電郵地址發送 | 級獎賞 |
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11. 門票只適用於指定日期、時間及座位。
12. 已更改或損毀的門票將失效。
13. 所發出的門票均不可更改、取消、轉讓，退回或退款。嚴禁任何門票轉售。
14. 每張門票只供一人進場，不論任何年齡亦須憑票入場。
15. 本行有權以任何其他推薦獎賞替代予得獎者而毋須另行通知。
16. 滙豐並非有關獎品之供應商，故此將不會就有關推薦獎賞或服務承擔任何責任。
17. 成功被推薦客戶不能重複被同一推薦人推薦或被其他推薦人推薦。
18. 如客戶同時合資格享有其他推廣獎賞或優惠，本行保留只提供其中一項或部份優惠之絕對權利。如有任何爭議，本行保留最終決定權。
19. 如被推薦客戶未能存入新增及維持資金達全面理財總值最少港幣780萬元，但達最少港幣100萬元並於晉身成為滙豐卓越理財尊尚客戶後每月維持最少港幣100萬元平均全面理財總值至第五個曆月，本行或會考慮該推薦為滙豐卓越理財客戶推薦，詳情請參閱[這裡](#)。每一個成功推薦於推廣期內只可享滙豐卓越理財尊尚客戶推薦或滙豐卓越理財客戶推薦獎賞一次。
20. 被推薦客戶若於推薦人獲得推薦優惠之前未能維持其卓越理財尊尚客戶之資格，或將其卓越理財尊尚客戶之資格轉為其他種類的綜合理財戶口，推薦人則不可獲享此推薦優惠。
21. 推薦人若於獲得推薦優惠之前未能維持其卓越理財尊尚/ 卓越理財客戶之資格，或將其卓越理財尊尚/ 卓越理財客戶之資格轉為其他種類的綜合理財戶口，推薦人則不可獲享此推薦優惠。
22. 提供以上資料給銀行即表示推薦人與被推薦客戶已接受此推廣的條款及細則。
23. 推薦人不能推薦自己成為被推薦客戶。
24. 若您同時享有我們其他推廣活動的優惠，我們可決定只向您提供其中一項推廣的推廣優惠，除非另有註明。
25. 開立、取消或轉換有關戶口的日期及結餘/ 交易金額以本行的記錄為準。

26. 所有個人資料會根據本行的私隱與保安守則下收集，本行將會用作本推廣的核實用途，不會用作更新本行之紀錄。
27. 所有於本宣傳單張詳述的註明及註腳均構成本推廣條款及細則的一部分。如果有任何的註明及註腳項目與本推廣條款及細則之間有差異，本文載列的條款及細則應適用。
28. 本行保留隨時更改所有條款及細則的權利。本行亦可能運用酌情權暫停或取消本推薦優惠而毋須事前通知。本行對於任何更改、暫停或取消及終止概不承擔任何責任。本行保留批核或拒絕任何戶口申請及決定應否授予任何推薦獎賞的唯一權利，而無須提供對任何拒絕申請或推薦獎賞不可用的理由。
29. 如有任何有關本推廣的爭議，本行保留一切最終決定權，並具約束力。
30. 本推廣及推薦優惠受法律及監管條例約束。
31. 以上推廣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。
32. 本條款及細則的中英文本如有歧義或不一致，概以英文本為準。

由香港上海滙豐銀行有限公司刊發

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Premier Elite