



Please scroll down for English version.

外幣兌換優惠條款及細則

外幣兌換優惠推廣期：2025 年 7 月 1 日至 2025 年 9 月 30 日（包括首尾兩天）（「推廣期」）。

外幣兌換優惠詳情

外幣兌換抽獎：

於推廣期內，合資格客戶於推廣期內透過本行網頁或Reward+完成登記參加本推廣活動登記並完成以下指定交易可獲得相應抽獎機會，每位客戶可累積的抽獎機會總數沒有上限。得獎者可獲得「獎賞錢」，得獎者名額為5410份。合資格客戶每累積滿港幣10,000元（或其等值）以下指定合資格交易，可自動獲得1次抽獎機會：

1. (a) 兌換指定外幣 或 (b) 已執行的外匯限價買賣交易; 及/或
2. 以個人港元銀行戶口（涉及外幣兌換）使用「轉數快 x PromptPay 二維碼支付」進行支付，或為數字人民幣錢包增值; 及/或
3. 透過 HSBC HK App 或網上理財向海外戶口進行合資格環球付款（涉及外幣兌換）

如符合以上合資格交易滿港幣10,000元（或其等值），可額外從以下指定要求自動獲得合共最多4次抽獎機會（每項任務只計算1次）：

1. 凡於2025年1月1日至2025年6月30日沒有經本行兌換外幣的全新外幣兌換客戶經合資格途徑(a) 兌換指定外幣或(b) 已執行的外匯限價買賣交易;或
2. 推廣期內成功登記滙豐尊尚兌匯或推廣期前已加入滙豐尊尚兌匯;或
3. 推廣期內以手提電話號碼或電郵地址成功登記「轉數快」並將滙豐香港設定為「轉數快」的預設收款銀行，直至 2025 年 12 月 31 日或之前獲享優惠；或
4. 持有合資格扣賬卡及您的合資格扣賬卡在整個推廣期及於 2025 年 12 月 31 日或之前獲享優惠時仍然有效



外幣兌換抽獎條款及細則

1. 如何獲享優惠

受本條款及細則約束，您可獲享優惠，若您：

- a) 年滿 18 歲或以上；及
- b) 以個人身份參加（不接受以公司名義參加）；及
- c) 於推廣期內透過本行網頁 www.hsbc.com.hk/campaigns/fx-lucky-draw 或以合資格信用卡或獨立獎賞錢計劃賬號透過 Reward+ 成功完成登記參加本推廣活動（「登記」）；及
- d) 於推廣期內作合資格交易累積港幣不少於港幣 10,000 元（或其等值）；及
- e) 持有合資格信用卡及您的信用卡戶口在整個推廣期及於 2025 年 12 月 31 日或之前獲享優惠時仍然有效及信用狀況良好；或透過 Reward+ 參加獨立獎賞錢計劃及您的計劃賬號在整個推廣期及於 2025 年 12 月 31 日或之前獲享優惠時仍然有效及信用狀況良好

任何人於推廣期內未能符合上述要求均不可參加本抽獎活動。任何違反適用法律法規或存在實際或潛在利益衝突的人也將被取消參加本抽獎活動的資格。任何參與舉辦或營運本抽獎活動之人士，均不得參加本抽獎活動。（「合資格客戶」）

2. 於推廣期內，合資格客戶透過本行網頁或 Reward+ 完成登記參加本推廣活動登記並完成以下指定交易可獲得相應抽獎機會，每位客戶可累積的抽獎機會總數沒有上限。得獎者可獲得「獎賞錢」，得獎者名額為 5410 份。合資格客戶每累積滿港幣 10,000 元（或其等值）以下指定合資格交易，可自動獲得 1 次抽獎機會：

- i. 經合資格途徑：(a) 兌換指定外幣或 (b) 已執行的外匯限價買賣交易；及/或
- ii. 以個人港元銀行戶口（涉及外幣兌換）使用「轉數快 x PromptPay 二維碼支付」進行支付，或為數字人民幣錢包增值；及/或
- iii. 透過 HSBC HK App 或網上理財向海外戶口進行合資格環球付款（涉及外幣兌換）

如符合以上合資格交易滿港幣 10,000 元（或其等值），可額外從以下指定要求自動獲得合共最多 4 次抽獎機會（每項任務只計算 1 次）：

- i. 凡於 2025 年 1 月 1 日至 2025 年 6 月 30 日沒有經本行兌換外幣的全新外幣兌換客戶經合資格途徑 (a) 兌換指定外幣或 (b) 已執行的外匯限價買賣交易；或
- ii. 推廣期內成功登記滙豐尊尚兌匯或推廣期前已加入滙豐尊尚兌匯；或
- iii. 推廣期內以手提電話號碼或電郵地址成功登記「轉數快」並將滙豐香港設定為「轉數快」的預設收款銀行，直至 2025 年 12 月 31 日或之前獲享優惠；或
- iv. 持有合資格扣賬卡及您的合資格扣賬卡在整個推廣期及於 2025 年 12 月 31 日或之前仍然有效



計算總抽獎機會例子：

	客戶於推廣期內	總抽獎機會
例子一	透過本行網頁或 Reward+ 完成登記參加本推廣活動；及經滙豐網上理財 / 流動理財兌換外幣滿港幣 10,000 元 (或其等值)	1
例子二	透過本行網頁或 Reward+ 完成登記參加本推廣活動；及經滙豐流動理財兌換外幣滿港幣 5,000 元 (或其等值)；及累積已執行的外匯限價買賣交易滿 5,000 元 (或其等值)。	1
例子三	透過本行網頁或 Reward+ 完成登記參加本推廣活動；及經滙豐萬事達卡扣賬卡兌換外幣滿港幣 5,000 元 (或其等值)；及透過 HSBC HK App 向英國滙豐銀行的英鎊戶口進行港幣 5,000 元 (或其等值) 環球付款。	1
例子四	透過本行網頁或 Reward+ 完成登記參加本推廣活動；及為本行全新外幣兌換客戶並經滙豐網上理財 / 流動理財兌換指定外幣滿港幣 10,000 元 (或其等值)；及持有合資格扣賬卡；及成功登記滙豐尊尚兌匯或推廣期前已加入滙豐尊尚兌匯。	1 (累積滿港幣 10,000 元 (或其等值) 合資格交易) + 1 (全新外幣兌換客戶) + 1 (持有合資格扣賬卡) + 1 (成功登記滙豐尊尚兌匯) = 4
例子五	透過本行網頁或 Reward+ 完成登記參加本推廣活動；及經滙豐網上理財 / 流動理財兌換外幣滿港幣 10,000 元 (或其等值)；	1 (累積滿港幣 10,000 元 (或其等值) 合資格交易) + 1 (成功登記「轉數快」並將滙豐香港設

	及以手提電話號碼或電郵地址成功登記「轉數快」並將滙豐戶口設定為「轉數快」的預設收款戶口。	定為「轉數快」的預設收款銀行) = 2
--	--	---------------------

3. **合資格條件及途徑:** 交易須符合以下條件以享用優惠 (「合資格交易」) -

(i) **外幣:** (1) 兌換指定外幣或(2)外匯限價買賣交易必須是以下貨幣:

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)

(3) 使用「轉數快 x PromptPay 二維碼支付」進行交易，或為數字人民幣錢包增值。交易必須涉及由港元兌換成非港元的外幣兌換，沒有涉及外幣兌換之交易則不視為合資格交易。

(ii) **合資格交易途徑:** 合資格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) 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，或(3)使用「轉數快 x PromptPay 二維碼支付」進行交易，或為數字人民幣錢包增值，或(5) 向個人或第三方海外個人滙豐或非滙豐戶口進行環球付款。

滙豐 Mastercard® 扣賬卡:

Issued by The Hongkong and Shanghai Banking Corporation Limited



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:

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(2)設立外匯限價買賣。

- (iii) 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交易。
- (iv) 所有兌換交易涉及現鈔兌換、現金存入 / 提取之交易、高息投資存款或於外匯到價提示服務設立的提示指示均不會被視為合資格交易。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交易。
- (v) **合資格環球付款：**合資格客戶透過 HSBC HK App 或網上理財向個人或第三方海外個人滙豐或非滙豐戶口進行環球付款。交易必須涉及外幣兌換，沒有涉及外幣兌換之交易則不視為合資格交易。

4. 獎賞詳情及得獎通知：

在推廣期結束後，得獎者將由電腦隨機抽出。我們將會向得獎者送出總共 5410 份「獎賞錢」，包括：

	「獎賞錢」金額	得獎名額
頭獎	\$30,000「獎賞錢」	10
二獎	\$2,000「獎賞錢」	400
三獎	\$100「獎賞錢」	5,000

本行將在 2025 年 12 月 31 日或之前透過得獎客戶在本行登記的通訊方式通知相關得獎詳情。

- 5. 您只可獲得獎品一次。
- 6. 登記不限於交易前或之後進行。您只須於推廣期內進行優惠登記一次。成功登記參加本推廣活動並不代表我們已確認有關信用卡、獨立獎賞錢計劃、交易或持卡人符合獲得優惠及額外「獎賞錢」的資格。
- 7. **回贈方式：**我們將根據我們持有的登記及合資格交易紀錄，以計算您可獲享的「獎賞錢」。如您符合得獎資格，我們會於 2025 年 12 月 31 日或之前將「獎賞錢」自動誌入合資格信用卡戶口或獨立獎賞錢計劃賬號內。如您沒持有任何合資格信用卡，有關的「獎賞錢」將誌入您獨立獎賞錢計劃賬號。如您持有多於一張合資格信用卡，有關的「獎賞錢」將根據您於我們的紀錄以下列排序誌入合資格信用卡戶口內：

- i. 滙豐卓越理財信用卡



- ii. 滙豐 Pulse 銀聯雙幣鑽石信用卡
 - iii. 滙豐銀聯雙幣信用卡
 - iv. 滙豐 Red 信用卡
 - v. 滙豐 Visa Signature 信用卡
 - vi. 滙豐 easy 信用卡 / 白金 Visa 卡
 - vii. 滙豐滙財金卡
 - viii. 萬事達金卡
 - ix. 滙財卡
 - x. 萬事達卡
 - xi. 滙豐 Green 信用卡
 - xii. 滙豐 EveryMile 信用卡
 - xiii. HSBC Privé
8. 合資格信用卡、獨立獎賞錢計劃、「獎賞錢」計劃及 Reward+ 的條款及細則繼續適用。
9. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的信用卡或獨立獎賞錢計劃扣除您已獲享的額外「獎賞錢」及/或收回相關優惠之等值，或取消您的信用卡或獨立獎賞錢計劃。

獲享外幣兌換抽獎優惠前須注意事項：

- 1. 本抽獎活動主辦單位為香港的香港上海滙豐銀行有限公司（及其繼承人及受讓人）。
- 2. 抽獎機會次數將按我們持有的記錄而定。
- 3. 我們有權以任何其他獎品替代而毋須另行通知。
- 4. 本抽獎活動的獎品或其他替代獎品（如適用）不可兌換現金。
- 5. 對於您因參與本抽獎活動而產生或遭受的任何損害，損失，索賠，費用或訴訟，我們概不負責。
- 6. 您在我們的個人資料紀錄及其有關戶口必須在本推廣期及獲取有關本抽獎活動的獎品時仍然正確及有效，方合資格得獎。
- 7. 我們有唯一的絕對酌情權決定一個人是否有資格接受獎品。如果我們在任何時候發現，無論是在推廣期之後還是在推廣期內，任何人未能遵守這些條款和條件，我們有權取消其參與本計劃及收到本抽獎活動獎品的資格。
- 8. 如我們發現任何大抽獎參加者不遵守本條款及細則、涉及任何舞弊、濫用及 / 或欺詐成分、虛報資料或違反適用的法律或法規，我們有權取消其參加本推廣的資格。如果大抽獎參加者被取消資格，獎品可能會被撤銷和收回。
- 9. 得獎者有責任遵守任何有關授予獎品的稅收，關稅，徵稅或類似罰款的法律（自費），我們對此不承擔任何責任。

Issued by The Hongkong and Shanghai Banking Corporation Limited



10. 除有關客戶及我們以外，並無其他人士有權按《合約（第三者權益）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。
11. 如有任何有關本抽獎活動的爭議，我們保留一切最終決定權，並具約束力。
12. 我們隨時保留更改此條款及細則和本抽獎活動的權利，並擁有取消或終止本抽獎活動的最終決定權而毋須事前通知。我們對於任何更改、取消及終止概不承擔任何責任。
13. 如本宣傳品的內容與本抽獎活動條款及細則之間有差異，本文載列的條款及細則應適用。
14. 本抽獎活動受法律及監管條例約束。
15. 本抽獎活動只於香港特別行政區舉行。本條款及細則受香港特別行政區法律所管轄，所有參加者均受香港特別行政區法律及其司法機構所管轄。
16. 我們於是次活動中要求參加者所提供的個人資料，只用作聯絡參加者及領獎時核實身份之用，並會妥善保存及保密處理已收集之個人資料。如參加者拒絕提供有關資料，我們有權拒絕參加者參與是次抽獎活動。

詞彙定義

- 1) 「轉數快 x PromptPay 二維碼支付」讓您透過「轉數快」即時付款予支援此支付方式的泰國商戶。
- 2) 「合資格信用卡」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港發出的港幣個人基本卡及／或附屬卡（滙豐 iCAN 卡除外）及銀聯雙幣信用卡。
- 3) 「合資格扣賬卡」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港發出的任何滙豐環球私人銀行 Mastercard®扣賬卡、滙豐尚玉 Mastercard®扣賬卡或滙豐 Mastercard® 扣賬卡基本卡及附屬卡。
- 4) 「計劃賬號」指您在本計劃下的賬戶，包括用以賺取「獎賞錢」的計劃賬號編號。
- 5) 「Reward+」指滙豐 Reward+應用程式。
- 6) 「登記」指以合資格信用卡或獨立獎賞錢計劃賬號透過 Reward+成功進行登記。

借定唔借？還得到先好借！



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。

由香港上海滙豐銀行有限公司刊發



Terms and Conditions of FX offer

When can you enjoy the offer

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

What is the offer

Offer: Currency Exchange Lucky Draw

During the Offer Period, eligible customers who successfully completed the registration by submitting programme registration form or via the mobile application HSBC HK Reward+, and successfully completed the designated transactions can obtain corresponding lucky draw chances. There is not a cap in aggregate number of lucky draw chances an eligible customer can accumulate. Each winner will receive RewardCash. Number of winners is limited to 5410. Eligible customers can get **one lucky draw chance** automatically whenever he/she accumulates every HKD10,000 (or its equivalent) of the below eligible transactions:

1. (a) Currency exchange transaction or (b) executed FX Order Watch transaction via all channels; AND/OR
2. Make a transfer/ payment via FPS x PromptPay QR payment or top up e-CNY wallet by using personal HKD bank account (currency exchange involved); AND/OR
3. Eligible global payment to overseas account (currency exchange involved) via HSBC HK App or Online Banking

Eligible customers can get total of up to four additional lucky draw chances automatically whenever he/she completed below tasks (each task would only count once):

1. New currency exchange customers who have made no currency exchange transaction with HSBC during 1 Jan 2025 to 30 Jun 2025 performed a (a) currency exchange transaction or (b) executed FX Order Watch transaction via all channels with any amount; OR
2. Enrol to the HSBC Forex Club during the Offer Period or have already enrolled to the HSBC Forex Club before the Offer Period; OR
3. Register mobile number or email address with FPS and set HSBC HK as default receiving bank during the Offer Period until the offer fulfilment date by 31 December 2025; OR
4. Hold an eligible debit card and the eligible card is valid and in good standing during the Offer Period until the offer fulfilment date by 31 December 2025



Currency Exchange Lucky Draw terms and conditions

1. How can you enjoy the offers

Subject to these terms and conditions, you can enjoy the offer if you:

- a. are aged 18 or above; and
- b. are a natural person (e.g. companies are not eligible to enter); and
- c. submit programme registration form at www.hsbc.com.hk/campaigns/fx-lucky-draw or successfully completed the registration via the mobile application HSBC HK Reward+ during the Offer Period (Registration); and
- d. have accumulated eligible transactions of HKD10,000 (or its equivalent) or more during the Offer Period; and
- e. Holds an Eligible Credit Card and your credit card account is valid and in good standing during the Offer Period until the offer fulfilment date by 31 December 2025; or have enrolled to the Standalone RewardCash Programme through HSBC Reward+ and your programme profile is valid and in good standing during the Offer Period and until the offer fulfilment date by 31 December 2025;

Any person who does not fulfil the above criteria for the entirety during the Offer Period are not eligible to participate in the lucky draw. Any person who acts in breach of applicable laws and regulations or who has an actual or potential conflict of interest will also be disqualified from participating in the lucky draw. No person can participate in the lucky draw if he/she has been involved in setting up or running this lucky draw. ("Eligible Customers").

2. During the Offer Period, eligible customers who successfully completed the registration by submitting programme registration form or via the mobile application HSBC HK Reward+, and successfully completed the designated transactions can obtain corresponding lucky draw chances. There is not a cap in aggregate number of lucky draw chances an eligible customer can accumulate. Each winner will receive RewardCash. Number of winners is limited to 5410. Eligible customers can get one lucky draw chance automatically whenever he/she accumulates every HKD10,000 (or its equivalent) of the below eligible transactions:
 - i. (a) Currency exchange transaction or (b) executed FX Order Watch transaction via all channels;
AND/OR
 - ii. Make a transfer/ payment via FPS x PromptPay QR payment or top up e-CNY wallet by using personal HKD bank account (currency exchange involved); AND/OR
 - iii. Eligible global payment to overseas account (currency exchange involved) via HSBC HK App or Online Banking

Eligible customers can get total of up to four additional lucky draw chances automatically whenever he/she completed below tasks (each task would only count once):



- i. New currency exchange customers who have made no currency exchange transaction with HSBC during 1 Jan 2025 to 30 Jun 2025 performed a (a) currency exchange or (b) executed FX Order Watch transaction via all channels with any amount; OR
- ii. Enrol to the HSBC Forex Club during the Offer Period or have already enrolled to the HSBC Forex Club before the Offer Period; OR
- iii. Register mobile number or email address with FPS and set HSBC HK as default receiving bank during the Offer Period until the offer fulfilment date by 31 December 2025
- iv. Hold an eligible debit card and your eligible card is valid and in good standing during the Offer Period until the offer fulfilment date by 31 December 2025

Example of calculating total lucky draw chances:

	During the Offer Period, Customer has	The maximum number of total lucky draw chances
Example 1	submitted programme registration page or registered via Reward+; and accumulated currency exchange transaction of HKD10,000 (or its equivalent) via HSBC Personal Internet Banking / Mobile Banking	1
Example 2	submitted programme registration page or registered via Reward+; and accumulated currency exchange transaction and time deposit of HKD5,000 (or its equivalent); and accumulated executed FX Order Watch transaction of HKD5,000 (or its equivalent) via Mobile Banking	1
Example 3	submitted programme registration page or registered via Reward+; and accumulated currency exchange transaction of HKD5,000 (or its equivalent) via HSBC Mastercard® Debit Card; and made a global payment of HKD5,000 to GBP account in HSBC UK via HSBC HK App	1
Example 4	submitted programme registration page or registered via Reward+; and is a New currency exchange customer having accumulated eligible currency exchange transaction of HKD10,000 (or its equivalent) via HSBC Personal Internet Banking / Mobile Banking; and is a cardholder of HSBC Mastercard® Debit Card (Principal / Supplementary Card); and enrolled to the HSBC Forex Club	1 (accumulated HKD10,000 of eligible transactions) + 1 (New currency exchange customer) + 1 (HSBC Mastercard® Debit Card cardholder) + 1 (enrolled to the HSBC Forex Club) = 4

Example 5	submitted programme registration page or registered via Reward+; and accumulated currency exchange transaction of HKD10,000 (or its equivalent) via HSBC Personal Internet Banking / Mobile Banking ; and has registered his/her mobile number or email address with FPS and set HSBC HK as default receiving bank;	1 (accumulated HKD10,000 of eligible transactions) + 1 (registered FPS and set HSBC as default bank during offer period) = 2
-----------	---	--

3. **Eligible Transaction:** The transaction is qualified for the Offer if it fulfils the below criteria (“Eligible Transaction”)

- a. **Currencies:** Customers can enjoy the offer by performing (1) Designated Currency exchange transactions below or (2) FX Order Watch transaction 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)

(3) Make a transfer / payment via FPS x PromptPay QR payment or top up e-CNY wallet by using personal HKD bank account with currency exchange involved from HK Dollar (HKD) to Non-HKD. Transfer / payment without currency exchange involved is not considered as an Eligible Transaction.

- b. **Channels:** Eligible transaction must have been successfully executed by using the Eligible Customer's integrated account, savings account or current account during the Offer Period via all channels:

(i) Online Banking / Mobile Banking:

Customers can enjoy the offer by performing currency exchange transactions within their same name account using (1) “Exchange Now” (for conversion to Designated Currency) or (2) performing FX Order Watch transactions within their same name account using “Set 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 or (3) conducting transactions with FPS via Payment Connect or FPS x PromptPay QR payment, or top-up e-CNY wallet from HKD bank account.



(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:

Customers can enjoy the offer by (1) performing currency exchange transactions into Designated Currency, or (2) 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, Deposit Plus, are not counted as Eligible Transaction and hence not entitled to Offer. Setting up of a FX rate alert is not considered as an Eligible Transaction.
- e) **Eligible global payment:** Eligible customers make global payment to self-named or third-party overseas personal HSBC or non-HSBC with currency exchange involved. Payment without currency exchange involved is not considered as an Eligible Transaction.

4. Rewards details and notifications

Winners will be drawn randomly by computer at the end of Offer Period. Total of 5410 prizes will be given out to winners, including:

	Value of RewardCash	No. of Winner(s)
1 st prize	\$30,000 RewardCash	10
2 nd prize	\$2,000 RewardCash	400
3 rd prize	\$100 RewardCash	5,000

Notification about the reward will be sent to the winners via their HSBC registered contact information by 31st December 2025.

5. You can only be eligible for the prize once.
6. You can make a programme registration before or after / on or before the same day of completing the requirements. You only need to make the Offer Registration once during the Offer Period. Completion of the Offer Registration does not guarantee the eligibility of a card, programme profile, transaction(s) or a cardholder for the purposes of the offer and the calculation of extra RewardCash.
7. Fulfilment: We will calculate the RewardCash based on the records of the Eligible Transactions we hold. If you qualify for the offer, we will credit the RewardCash to your Eligible Credit Card account, or your Standalone RewardCash Programme profile by 31 December 2025. If you do not have any Eligible Credit Cards, the RewardCash will be credited to your Standalone RewardCash Programme profile. If you have more than one of the following Eligible Credit Cards, the RewardCash will be credited to the Eligible Credit Card account according to the following sequence maintained in our record:

Issued by The Hongkong and Shanghai Banking Corporation Limited



- i. HSBC Premier Mastercard®
 - ii. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
 - iii. HSBC UnionPay Dual Currency Credit Card
 - iv. HSBC Red Credit Card
 - v. HSBC Visa Signature Card
 - vi. HSBC easy Credit Card / Visa Platinum Card
 - vii. HSBC Visa Gold Card
 - viii. HSBC Mastercard Gold Card
 - ix. HSBC Visa Classic Card
 - x. HSBC Mastercard
 - xi. HSBC Green Card
 - xii. HSBC EveryMile Credit Card
 - xiii. HSBC Privé
8. These terms and conditions and other terms and conditions of the Eligible Credit Card, Standalone RewardCash Programme, RewardCash Programme and HSBC Reward+ will apply.
9. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we can deduct the RewardCash and/or debit your credit card or Standalone RewardCash Programme profile to take back any offer you have enjoyed, or cancel your credit card or programme profile.

Read before you enjoy the Currency Exchange Lucky Draw offer

1. The lucky draw is offered by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
2. The eligibility for the lucky draw chance is based on the records held with us.
3. We reserve the right to replace the prize with any alternative gift without prior notice.
4. The prize or alternative gift (where applicable) offered under this lucky draw cannot be converted to cash.
5. We shall not be liable for any damages, losses, claims, costs or proceedings incurred or suffered by you as a result of your participation of the lucky draw.
6. Your personal information in our records and your respective account must be valid and up-to-date during the Promotion Period and at the time of fulfilment in order to be entitled for the prize.
7. We have the sole and absolute discretion in determining a person's eligibility to receive the prize. If we discover at any time, whether after or during the Promotion Period, that any person has failed to comply with these terms and conditions, we are entitled to disqualify the person from participating in the lucky draw and receiving the prize.
8. We further reserve the right to exclude a lucky draw participant who violates these terms and conditions, tampers with the lucky draw, engages in abusive, deceit or fraudulent behaviour in relation to the lucky draw or makes false representations or statements or violates applicable law or regulations. If a lucky draw participant is excluded, the prize may be subsequently revoked and reclaimed.
9. It is the winners' responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost relating to the award of the prize, and we shall have no responsibility in respect thereof.
10. No person other than the lucky draw participant and us 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.
11. In the event of any dispute arising from the lucky draw, our decision shall be final and conclusive.
12. We reserve the right to change these terms and conditions and terminate the lucky draw at any time without prior notice. We accept no liability for any such change or termination.



13. If there is any conflict between the information contained in the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
14. The lucky draw is subject to the prevailing regulatory requirements.
15. The lucky draw is held within Hong Kong. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong and each lucky draw participants submits to the exclusive jurisdiction of the courts of Hong Kong.
16. Any personal data collected will be used to contact and verify the identity of the participants for prize redemption only and will be handled properly and kept confidential. We reserve the right to disqualify participants who refuse or fail to provide the relevant personal information.

What these terms mean

1. "FPS x PromptPay QR payment" allows you to make instant payments to supported merchants in Thailand via FPS.
2. "Eligible Credit Card" means any Hong Kong Dollar personal primary and/or additional credit cards (excluding HSBC iCAN Card) or UnionPay Dual Currency credit cards issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
3. "Eligible Debit Card" refers to any primary and supplementary HSBC Global Private Banking Mastercard® Debit Card, HSBC Jade Mastercard® Debit Card and HSBC Mastercard® Debit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).
4. "Programme Profile" means your Programme profile with designated profile number for earning Reward Cash under this profile.
5. "Reward+" means HSBC Reward+ mobile application.
6. "Registration" means the successful registration of an Eligible Credit Card or Standalone RewardCash Programme profile via the mobile application HSBC HK Reward+.

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



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 and each Eligible Customer submits to the exclusive jurisdiction of the courts of Hong Kong.
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.

Issued by The Hongkong and Shanghai Banking Corporation Limited