Terms and Conditions for 2022 HSBC HK App - Lite Mode Activation Campaign

Campaign period

The promotional period for the 2022 HSBC HK App - Lite Mode Activation Campaign (the "Campaign") is from 1 Nov 2022 to 31 Dec 2022 (both dates inclusive). (the "Promotional Period"). 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") reserves the right to change the Promotional Period at its discretion without prior notice. Please refer to the Bank website for more details.

Offer details

Offer 1 – New-to-HSBC HK App and New-to-PayMe App Reward

During the promotional period, if you are New-to-HSBC HK App or New-to-PayMe App, download the Apps and complete the below actions for the first time to receive the respective rewards:

Offer	Action(s)	Reward(s)	Number of awardees
New-to- HSBC HK App Reward	Successfully download, log on to HSBC HK App and switch to Lite Mode for the first time	HKD50 cash reward to your HSBC account; or HKD50 supermarket coupon (only available as an option if the actions are done via branch)	A maximum of forty- one thousand (41,000) rewards will be given out for the offer during the promotional period. (Rewards will be given out on first come first served basis.)
New-to- PayMe App Reward	Download PayMe and successfully register PayMe account (HKID verification required)	HKD50 PayMe Discount Voucher to your PayMe account	A maximum of forty- one thousand (41,000) rewards will be given out for the offer during the promotional period. (Rewards will be given out on first

	come, first served
	basis.)

Offer 2 – HSBC HK App "Daily Log On Grand Lucky Draw"

Eligible customers who log on to HSBC HK App and switch to Lite Mode during the promotional period will receive ONE (1) lucky draw chance per day, The lucky draw chances* will be accumulated and used in the by the end of each month. Winners will each receive a HKD5,000 supermarket coupon. A total of sixty (60) prizes will be given out for the promotional period.

*The maximum number of accumulated lucky draw chances for November 2022 will be thirty (30), and for December 2022 will be thirty-one (31).

How to enjoy the offer

The offers under this Campaign are exclusive to personal customers who are the sole or principal accountholders of any HSBC accounts (the "Applicable Accounts") (the "Customers") and fulfill the following requirements (the "Eligible Customers"):

- a) Be aged 60 or above on or before 31 Dec 2022; and
- b) Meet the requirements listed below for respective offers.

Offer(s)	Requirement(s)
New-to-HSBC HK App Reward	 Hold an HSBC account and in good standing during promotional period and the offer fulfilment period; and Have a valid email address under the Bank's record.
New-to-PayMe App Reward	Have a valid PayMe Wallet during promotional period and the offer fulfilment period.
HSBC HK App "Daily Log On Grand Lucky Draw"	 Hold an HSBC account and in good standing during promotional period and the offer fulfilment period; and Have a valid Hong Kong Local correspondence address under the Bank's record.

Read before you enjoy the offer

- 1. No registration is needed to enjoy the offer.
- 2. About New-to-HSBC HK App Reward
- a) The reward will be credited to the Applicable Account on or before 28 February 2023 according to the Bank's record at the time of cash reward fulfilment. You will be notified by email after the fulfilment has been completed.
- b) If the branch you visit has no HKD50 supermarket coupons in stock, you will be rewarded with HKD50 cash reward to your HSBC Account on or before 28 February 2023.
- 3. About New-to-PayMe Reward
- a) The PayMe Discount Voucher will be automatically applied on the first Eligible Transaction of any consumption of HKD 50 or above at any PayMe merchant.
- b) The PayMe Discount Voucher is valid from 1 Nov 2022 to 31 Oct 2024.
- c) The PayMe wallet benefiting from the PayMe Discount Voucher must NOT be suspended or terminated.
- d) Customer can only consume one PayMe Discount Voucher for each Eligible Transaction. For the avoidance of doubt, where a customer holds multiple vouchers that may be applied towards an Eligible Transaction, the Voucher with the earliest expiry date will be the Voucher that is automatically applied on an Eligible Transaction.
- e) The PayMe Discount Voucher may be transferred by the Eligible User to another PayMe user via the Share function on the PayMe app. Once shared with another PayMe user, the Bank shall have NO liability in this respect.
- f) In case of a refund (full or partial) initiated by customer or merchant after the transaction at which a PayMe Discount Voucher is consumed, the Bank retains the right to withdraw the Voucher or debit the amount credited to a PayMe wallet from the Voucher.
- 4. About HSBC HK App "Daily Log On Grand Lucky Draw"
- a) A Day will be defined as the local time of the Hong Kong Special Administrative Region (GMT +8) from 00:00 to 23:59.
- b) Eligible Customer who performs a successful login to HSBC HK App for each calendar day will be entitled to one (1) entry for the Lucky Draw. Eligible Customers will only be counted for their login once a Day by their first (1st) successful login.

- c) Lucky Draw entries gained will not be carried forward to the next Months. Each Eligible Customer can only be rewarded once in the Promotional Period.
- d) The redemption letter will be sent according to the winner's email address or Hong Kong local correspondence address according to Bank's record at the time of fulfillment on or before 28 February 2022;
- e) Each winner who receives the redemption letter is required to redeem the Prize according to the instructions stated in the redemption letter, otherwise the Prize will be deemed to be forfeited;
- f) The Bank reserves the right to replace the Prize with any alternative gift without prior notice;
- g) The Prize (or any alternative gift) offered cannot be converted to cash;
- h) Use of the Prize (or any alternative gift) is subject to the supplier's terms and conditions applicable thereto. The Bank is not responsible for the and shall have no liability in respect of the quality of goods and services provided by the suppliers of the Prize (or any alternative gift) in this lucky draw;
- 5. An Eligible Customer's personal information in the Bank's record must be valid and up-to-date during the Promotional Period and at the time of fulfilment in order to be entitled for the Prize.
- 6. Eligible Customers can enjoy both New-to-HSBC HK App Reward Offers, New-to-PayMe Reward and HSBC HK App Daily Log On Grand Lucky Draw if they fulfil the requirements of both offers respectively.
- 7. You cannot use the offer together with any other offer (unless otherwise specified).
- 8. Eligible Customers who are entitled to more than one 'new HSBC HK App User Offers' will receive only one offer of the highest value.
- 9. The Bank has the sole and absolute discretion in determining a Customer's eligibility to receive the Offer(s). If the Bank discovers at any time, whether after or during the Promotional Period, that any Customer has submitted false or misleading information or failed to comply with these terms and conditions, the Bank is entitled to disqualify the Customer from participating in the Campaign and receiving the Offer(s).
- 10. In the event of any dispute arising from the Campaign and/ or any Offer(s), the decision of the Bank shall be final and conclusive.
- 11. The Bank reserves the right to exclude user who violates these terms and conditions, tampers with the Campaign, engages in abusive, deceitful or fraudulent behavior in relation to the Campaign or make false representations or statements or violates applicable law or regulations. If a user is excluded, any offer may be subsequently revoked and reclaimed.

- 12. The Bank reserves the right to change these terms and conditions and terminate the Campaign at any time without prior notice. Please refer to the Bank website for the offer details. The Bank accepts no liability for any such change or termination.
- 13. The Supermarket Coupon / PayMe Discount Voucher cannot be exchanged for cash/service, other products or discounts. The offers are not transferable.
- 14. The Campaign is offered subject to the prevailing regulatory requirements. The Campaign 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 Eligible User submits to the exclusive jurisdiction of the courts of Hong Kong.
- 15. It is the Eligible User's responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost in relation to the receiving of the relevant PayMe Discount Voucher, and the Bank shall have NO responsibility in respect thereof.
- 16. 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.

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