



Terms and Conditions for HSBC's Personal Tax Loan Promotion

When can you enjoy the offer

1. The promotional period for the offer is from 14 December 2023 to 30 January 2024.

What is the offer

2. You can enjoy cash rebate and RewardCash for your approved application of Personal Tax Loan ("Loan") during the promotional period.

How can you enjoy the offer

3. Successful Application Offer:

(a) If you submit a Loan application and the Loan is approved during the promotional period with a repayment period of 12 months to 24 months, you will be eligible for a HK\$400 cash rebate for an approved Loan amount of HK\$100,000 to less than HK\$300,000, or a HK\$800 cash rebate for an approved Loan amount of HK\$300,000 to less than HK\$1,000,000, or a HK\$1,500 cash rebate for an approved Loan amount of HK\$1,000,000 to less than HK\$1,500,000, or a HK\$2,500 cash rebate for an approved Loan amount of HK\$1,500,000 or above.

(b) If you hold an Eligible Credit Card and submit a Loan application and the Loan is approved during the promotional period with a repayment period of 12 months to 24 months, you will be eligible for a \$400 RewardCash for an approved Loan amount of HK\$100,000 to less than HK\$300,000, or a \$800 RewardCash for an approved Loan amount of HK\$300,000 to less than HK\$1,000,000, or a \$1,500 RewardCash for an approved Loan amount of HK\$1,000,000 to less than HK\$1,500,000, or a \$2,000 RewardCash for an approved Loan amount of HK\$1,500,000 or above.

4. Document Submission Offer:

If you submit the supporting document(s) required by us for a Loan application and a Loan of HK\$100,000 or above is approved during the promotional period, you will be eligible for a cash rebate of HK\$300. This offer is not applicable if we do not require submission of supporting document for the Loan application.

Read before you enjoy the offer

5. You are entitled to enjoy the offer(s) only once under this promotion.
6. The cash rebate will be credited to your Loan repayment account on or before 30 April 2024 (the "Offer Credit Date") without further notice. You have to ensure your Loan repayment accounts are still valid on the Offer Credit Date in order to enjoy the offer(s).
7. The RewardCash will be credited to you on or before the Offer Credit Date without further notice to your Eligible Credit Card account with the highest Net Spending Amount of Eligible Transactions maintained in our record during the promotional period. You have to ensure your Loan repayment accounts and Eligible Credit Card account are valid and in good standing during the promotional period and until the offer credit date in order to enjoy the offer(s).
8. If you cancel your Loan on or before the Offer Credit Date, you will not be eligible for the offer(s). You shall be required to return to us any cash rebate and RewardCash earned under the applicable promotional offer(s) in case of early repayment of the Loan.
9. Each of the primary cardholder and additional cardholders under the same Eligible Credit Card account can enjoy the offer using their own Eligible Credit Cards. If the cardholder is a combined additional credit cardholder, both the primary and the additional cardholders will be able to use the extra RewardCash credited to the credit card account of the combined additional card.
10. The extra RewardCash under this promotion will be awarded in addition to the basic RewardCash under the RewardCash Programme that we offer.
11. The terms and conditions of the Eligible Credit Card and RewardCash Programme will apply.
12. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
13. 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 extra RewardCash, or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
14. We can change or cancel the offer(s) or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer(s).
15. Our employees and the employees of other members of the HSBC Group are not eligible for this promotion.
16. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
17. We write the terms and conditions of the offer(s) under Hong Kong laws. 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.

What these terms mean

1. "Eligible Credit Card" means any Hong Kong Dollar personal primary, combined additional, separate additional credit cards or UnionPay Dual Currency Credit Cards (applicable to Hong Kong Dollar sub-account only) issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns). If you are holding an additional credit card only and do not hold any primary credit card, such additional card is not eligible for the offer.
2. "Net Spending Amount" means the final transaction amount charged to the Eligible Credit Card after all applicable discounts, reductions and use of vouchers/gift cards.

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

Terms and Conditions for HSBC's Personal Loan Promotion for New-to-Credit Card Customers

When can you enjoy the offer

1. The promotional period for the offer is from 14 December 2023 to 30 January 2024.

What is the offer

2. During the promotional period, if you:
 - (a) are a New-to-Credit Card Customer and successfully apply for any personal primary HSBC EveryMile Credit Card, HSBC Premier Mastercard®, HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Pulse UnionPay Dual Currency Diamond Credit Card, HSBC UnionPay Dual Currency Credit Card or HSBC Red Credit Card issued in Hong Kong and that Credit Card is approved; and
 - (b) submit a Personal Instalment Loan or Personal Tax Loan ("the Loan") application and the Loan is approved with a repayment period of 12 months or above and the approved Loan amount of HK\$100,000 or above, you can enjoy an extra \$288 RewardCash ("the offer").

How can you enjoy the offer

3. You can enjoy the offer if you:
 - (a) fulfil the requirements under Clause 2 above; and
 - (b) your Loan repayment accounts and Eligible Credit Card account are valid and in good standing during the promotional period and until the Offer Credit Date.
4. You cannot enjoy the offer if you:
 - (a) have cancelled any HSBC personal primary credit card on or after 1 March 2023; or
 - (b) are an additional card applicant; or
 - (c) cancel your Loan on or before the Offer Credit Date.
5. We will determine whether you are eligible for the offer based on our record. If you are qualified for the offer, we will credit RewardCash or before 30 April 2024 (the "Offer Credit Date") without further notice, to your credit card account.
6. If your Eligible Credit Card is cancelled within 13 months from its issuance or in case of early repayment of your Loan, we may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice.

Read before you enjoy the offer

7. Each Eligible Cardholder is entitled to the offer once during the promotional period.
8. The terms and conditions of the Eligible Credit Card, RewardCash Programme and all other applicable prevailing promotions offered by us will apply.
9. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
10. 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 extra RewardCash, or debit your credit card to take back any offer you have enjoyed, or cancel your credit card.
11. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
12. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
13. We write the terms and conditions of the offer under Hong Kong laws. 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.

What these terms mean

1. "Eligible Credit Card" refers to the personal primary HSBC EveryMile Credit Card, HSBC Premier Mastercard®, HSBC Visa Signature Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Pulse UnionPay Dual Currency Diamond Credit Card or HSBC UnionPay Dual Currency Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns that you applied within the promotional period, and that Credit Card has to be approved.
2. "Eligible Cardholder" means a New-to-Credit Card Customer who submits an application for the Eligible Credit Card with successful approval during the promotional period and fulfils the specified requirements mentioned above.
3. "New-to-Credit Card Customer" refers to customer without any approved personal primary credit card when we process the application for an Eligible Credit Card.

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

Terms and Conditions for FX x Personal Loan Offers

When can you enjoy the offers

1. FX x Personal Loan Offer - The promotional period is from 8 November 2023 to 30 January 2024 (both dates inclusive) only (the "promotional period").

What is the offer

FX x Personal Loan Offer

Eligible customers can enjoy **HKD288 cash rebate** for accumulated eligible FX transactions of HKD100,000 (or its equivalent), and submit a Personal Instalment Loan or Personal Tax Loan ("Loan") application and the loan is approved with loan amount HKD100,000 or above and with a repayment period of 12 months or above during promotional period.

FX x Personal Loan Offer can be used in conjunction with FX Welcome Offer, FX Digital Offer and HSBC Forex Club Offer.

FX x Personal Loan Offer cannot be used in conjunction with Foreign Exchange and Time Deposit Offer.

Terms and conditions apply. To borrow or not to borrow? Borrow only if you can repay!

How can you enjoy the offers

FX x Personal Loan Offer Terms and Conditions

1. **Who can enjoy the FX x Personal Loan Offer:** All Wealth and Personal Banking customers of HSBC Hong Kong are eligible for the Offer for eligible transactions during promotional period. (the "Eligible Customers").
Eligible Customer shall be the primary account holder, and maintains a valid account (integrated account / current account / saving account) during the Offer Period and at the time of fulfilment. For joint accounts, only the principal account holder is entitled to the FX Offers.
2. **FX x Personal Loan Offer:** Eligible customers can get HKD288 cash rebate for accumulated eligible FX transactions of HKD100,000 (or its equivalent), and submit a Personal Instalment Loan or Personal Tax Loan ("Loan") application and the loan is approved with loan amount HKD100,000 or above and with a repayment period of 12 months or above during promotional period.
In case the eligible exchange transaction does not involve HKD, the transaction amount will be converted into HKD equivalent based on the prevailing rate determined by the bank on the transaction day for the calculation of the rebate.
3. **Eligible FX Transaction:** The FX transaction is qualified for FX x Personal Loan Offer if it fulfils the below criteria ("Eligible Transaction"):
 - a. **Currencies:** Customers are entitled to cash rebate by performing FX transaction to convert into Designated Currency 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)	

- b. **Channels:** The exchange transaction must have been successfully executed by using the Eligible Customer's integrated account, saving account or current account during Offer Period via all channels
 - (i) **Internet Banking / Mobile Banking:**
Customers are entitled to cash rebate by performing FX transaction to convert into Designated Currency within their same name account using "Exchange Now" via HSBC Mobile Banking or "Real time currency exchange" via HSBC Internet Banking.
 - (ii) **Branch / Phonebanking:**
HSBC Premier Elite and HSBC Premier customers can enjoy the offer by converting currencies via HSBC branches or HSBC's 24 hour manned phonebanking services within their same name account at HSBC. Other customers can enjoy the offer by converting currencies via HSBC branches within their same name account at HSBC.

(iii) **HSBC Mastercard® Debit Card**

Exchange transactions conducted directly via HSBC Mastercard® Debit Card

- c. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, and Deposit Plus, are not counted as Eligible FX Transactions and hence not entitled to the Offer. Any foreign exchange occurred within the setting-up of a time deposit is not considered as Eligible FX Transaction.
4. **Frequency:** The transaction amount can be accumulated by one or more than one FX transaction(s) in promotional period. Each customer can enjoy the offer once during the promotion period.
 5. The discounted exchange rate may vary from time to time according to the market rates, currency fluctuations, customers' trading patterns and other factors. The Bank reserves the right to determine the discounted exchange rate of Eligible Transaction in the case of disputes.
 6. The Offer under this promotion is provided subject to the prevailing Terms and Conditions of Currency Exchange.
 7. **Fulfilment:** Cash rebate will be credited to customer account within 3 months after the Offer Period if the rebate criteria is fulfilled.
 8. If you cancel your Loan on or before the Offer Credit Date, you will not be eligible for the offer. You shall be required to return to us any cash rebate earned under the applicable promotional offer in case of early repayment of the Loan.
 9. The terms and conditions of Personal Loan Term Plan will apply.
 10. FX x Personal Loan Offer can be used in conjunction with FX Welcome Offer, FX Digital Offer and HSBC Forex Club Offer.
 11. **Other offers:** The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated the otherwise.

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.

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

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.