



Terms and Conditions for HSBC's Personal Loan x HSBC One 2.0 Promotion

When can you enjoy the offer

1. The promotional period for the offer is from 12 December 2024 to 8 April 2025.

What is the offer

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

How can you enjoy the offer

3. Personal Loan x HSBC One 2.0 Limited-Time Offer:
 - (a) If you hold an HSBC One account ("Applicable Account") as the sole or principal account holder (if a joint account) during the Promotional Period with The Hongkong and Shanghai Banking Corporation Limited (the "Bank" or "HSBC" in Hong Kong Special Administrative Region ("Hong Kong")); and
 - (b) submit a Loan application and the Loan is approved during the promotional period with Loan amount of HK\$100,000 or above; and
 - (c) maintain an average total relationship balance of HK\$500,000 or above in the past 2 months* from the date you apply for the loan, you will be eligible for an additional cash rebate of HK\$500.

*Customer can find their rolling average Total Relationship Balance in previous 2 months in the HSBC HK Mobile Banking App ("HSBC HK App") > Your accounts > HKD Current, scroll down before the transaction history and view the 2 months average.

Read before you enjoy the offer

4. You are entitled to enjoy the offer(s) only once under this promotion.
5. The cash rebate will be credited to your Loan repayment account within 5 calendar months from your loan drawdown date without further notice. You have to ensure your Loan repayment accounts are still valid in order to enjoy the offer(s).
6. If you cancel your Loan on or before our rebate fulfillment, no rebate will be offered. You shall be required to return to us any cash rebate earned under the applicable promotional offer(s) in case of early repayment of the Loan.
7. 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).
8. Our employees and the employees of other members of the HSBC Group are not eligible for this promotion.
9. In case of any dispute arising out of this promotion, our decision shall be final and conclusive.
10. These terms and conditions shall be governed and construed in accordance with the laws of Hong Kong. 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.

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