










Compare all rewards (Existing HSBC One customers)

Wealth products/ rewards	Basic rewards (if your average total relationship balance is below HKD500,000 in previous 2 months)	Exclusive upgraded rewards ^{✦✦} (if you have reached an average total relationship balance of HKD500,000 or above in previous 2 months)
 Flash Friday Complete a minimum of 2 transactions of any one of the eligible activities during the month preceding the registration and enable push notifications via HSBC HK App	Giveaway of travel, entertainment, and health rewards on every second Friday of the month at 11:00am ¹ Rewards are on first-come, first-served basis	1-hour priority pass: get early access to start grabbing at 10:00am before everyone else ¹
 Savings Rate Existing HSBC One customers who (1) deposit new funds, then (2) set up auto-payroll, and (3) exchange foreign currencies can register to enjoy 3.175% p.a. bonus HKD savings rate for three months	-	Up to 3.175% p.a. bonus HKD savings rate ²
 HSBC Trade25 Join and complete eligible trades in any amount to get rewards	6 trades For an Apple Store Gift Card worth up to HKD1,000 ³	10 trades For an Apple Store Gift Card worth up to HKD1,400 ³
 Top Trader Club Sign up and complete eligible trade(s) to get rewards	Make your first trade For up to HKD200 cash reward ⁴	5 trades For up to HKD600 cash reward ⁴
 HSBC VHIS Flexi Plan Apply online for a discount on your first-year premium	30% off discount ⁵ Promo code: "MEDI30"	50% off discount ⁵ Promo code: "ONE50"
 HSBC Swift Guard Critical Illness Plan Apply online for a discount on your first-year premium	Up to 15% off discount ⁶ Promo code: "SAVE15"	60% off discount ⁶ Promo code: "ONE60" (applicable to 5-year premium payment period only)
 HSBC Family Protector Term Life Apply online for a discount on your first-year premium	8-month premium waiver ⁷ Promo code: "SAVE8M"	10-month premium waiver ⁷ Promo code: "ONE10M"
 Currency Exchange New currency exchange customer ⁸ who accumulate currency exchange transactions of HKD100,000 ⁹	-	HKD108 cash reward ¹⁰
 Personal Instalment Loan For a successful loan application with an approved amount of HKD100,000 or above	-	HKD500 cash rebate ¹¹

**Remarks:**

1. The promotional period for Flash Friday 🍷 Rewards for December is from 10:00 HKT to 16:59 HKT on 13 December 2024. [Terms and conditions](#) apply. This offer is applicable to holders of HSBC One account who have satisfied all the terms and conditions relating to this offer, including having completed a minimum of 2 transactions of any one of the eligible activities during the month preceding the registration and enabled push notifications via HSBC HK App.
2. The promotion is applicable to HSBC One customers who transfer-in new fund to the designated account(s) from 1 November 2024 to 28 February 2025 (both dates inclusive), and fulfil the conditions of this Hong Kong Dollar Special Savings Rate Offer. Eligible customers are entitled to extra Hong Kong Dollar Bonus Savings Rate of up to 3.175% p.a. on top of the standard HKD savings interest rate. As of 31 October 2024, the standard HKD savings interest rate (applicable to HKD Savings Account) is 0.625% p.a. ("Prevailing Rate"). Rates are for reference only and are not guaranteed. They may be subject to revision as per prevailing market conditions. Please refer to the Promotional Terms and Conditions. For the latest standard HKD savings interest rate, please visit HSBC website > Banking > Savings accounts > Find out more > Interest rates.
3. For details of the HSBC Trade25 basic rewards, please visit our HSBC Trade25 website. For the exclusive upgraded rewards, the promotional period is from 1 November 2024 to 31 December 2024 (both dates inclusive) while terms and conditions apply.
4. For details of the Top Trader Club basic rewards, please visit our HSBC Top Trader Club website. For the exclusive upgraded rewards, the promotional period is from 1 November 2024 to 31 December 2024 (both dates inclusive) while terms and conditions apply.
5. The promotional period for HSBC VHIS Flexi Plan basic rewards is from 1 October 2024 to 31 December 2024 (both dates inclusive). Terms and conditions apply. The promotional period for exclusive upgraded rewards is from 1 November 2024 to 31 December 2024 (both dates inclusive). Terms and conditions apply.
6. The promotional period for HSBC Swift Guard Critical Illness Plan basic rewards is from 1 October 2024 to 31 December 2024 (both dates inclusive). Terms and conditions apply. The promotional period for exclusive upgraded rewards is from 1 November 2024 to 31 December 2024 (both dates inclusive). Terms and conditions apply.
7. The promotional period for HSBC Family Protector Term Life basic rewards is from 1 October 2024 to 31 December 2024 (both dates inclusive). Terms and conditions apply. The promotional period for exclusive upgraded rewards is from 1 November 2024 to 31 December 2024 (both dates inclusive). Terms and conditions apply.
8. A new currency exchange customer is a customer who has not made any currency exchange transactions with HSBC from 1 May 2024 to 31 October 2024 (both dates inclusive).
9. Accumulate eligible currency exchange transactions of HKD100,000 (or its equivalent) via HSBC Personal Internet Banking / Mobile Banking, HSBC Mastercard® Debit Card or Branch / Phone banking.
10. The promotional period for Currency Exchange Rewards is from 1 November 2024 to 31 December 2024 (both dates inclusive). Terms and conditions apply.
11. The promotional period for Personal Instalment Loan Rewards is from 12 December 2024 to 8 April 2025 (both dates inclusive). Terms and conditions apply.

Important Risk and Risk Disclosure:**Stocks**

The Bank does not provide investment advice on stock trading. Stock trading services provided through any channel involve no solicitation of the sale or recommendation of, or advice on, any stocks from us. All transactions involving the purchase and sale of stocks that you enter into any channel are conducted on an execution-only basis and based on your own judgment; and are not in any way a confirmation or an endorsement from us that it is suitable for you.

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Investment involves risk. Notwithstanding the benefits of offer(s) mentioned herein, you should carefully consider the risks and features of any investment products (including but not limited to equities/exchange traded funds/exchange traded derivatives & structured products) or services mentioned herein to assess whether they are appropriate for you in view of your investment experience, objectives, financial resources and relevant circumstances. The price of investment products may move up or down. Losses may be incurred as well as profits made as a result of buying and selling investment products.

The information contained in this material and the content have not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authority in Hong Kong.

HSBC VHIS Flexi Plan

The HSBC VHIS Flexi Plan is a life insurance plan underwritten by HSBC Life (International) Limited ("HSBC Life") which is authorised and regulated by the Insurance Authority ("IA") to carry on long-term insurance business in the Hong Kong SAR. It is not a bank deposit or bank savings plan. Please refer to the product brochure for detailed features and the policy provisions for the detailed terms and conditions.

HSBC Life is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries. The Hongkong and Shanghai Banking Corporation Limited ('HSBC') is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an agency of HSBC Life for the distribution of life insurance products in the Hong Kong Special Administrative Region. This product is a product of HSBC Life but not HSBC and it is intended only for sale in the Hong Kong SAR. Your benefit is subject to the credit risk of HSBC Life. Your premiums paid will form part of HSBC Life's assets. You do not have any rights or ownership over any of those assets. Your recourse is against HSBC Life only.

HSBC Swift Guard Critical Illness Plan

The HSBC Swift Guard Critical Illness Plan is a premium refundable Critical Illness plan underwritten by HSBC Life (International) Limited ("HSBC Life") which is authorised and regulated by the Insurance Authority ("IA") to carry on long-term insurance business in the Hong Kong SAR. It is not a bank deposit or bank savings plan. Please refer to the product brochure for detailed features and the policy provisions for the detailed terms and conditions.

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agency of HSBC Life for the distribution of life insurance products in the Hong Kong Special Administrative Region. This product is a product of HSBC Life but not HSBC and it is intended only for sale in the Hong Kong SAR. If the policyholder discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid (and no return of premium paid during the 1st policy year). Your benefit is subject to the credit risk of HSBC Life. Your premiums paid will form part of HSBC Life's assets. You do not have any rights or ownership over any of those assets. Your recourse is against HSBC Life only.

HSBC Life is not liable for any loss, damage or costs which may arise from or relating to any information based on third-party sources educational content intended for reference only. HSBC Life does not guarantee the accuracy of any such information.

HSBC Family Protector

HSBC Family Protector is a term life insurance plan with no savings element underwritten by HSBC Life (International) Limited ("HSBC Life") which is authorised and regulated by the Insurance Authority ("IA") to carry on long-term insurance business in the Hong Kong SAR. The plan aims to fulfil your need for financial protection against mishaps such as death, and for health care needs to prepare for situations such as critical illness or hospitalisation. Neither this plan nor any of its additional benefits have any cash or surrender value. Unless you exercise your cancellation right within the cooling-off period, you will not be able to access any funds from your policy by terminating or surrendering it. You should seek source from other sources of liquid assets or cash to meet your present or future liquidity needs. It is not a bank deposit or bank savings plan. Please refer to the product brochure for detailed features and the policy provisions for the detailed terms and conditions.

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In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC and you out of the selling process or processing of the related transaction, HSBC is required to enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between HSBC Life and you directly.

Currency Exchange

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.

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