



General Terms and Conditions of HSBC One – 2025 February Flash Friday Promotion (the “Flash Friday Promotion”)

The Programme

- Promotional Period:** 14 February 2025 (“Registration Date”), 10:00 HKT to 16:59 HKT (“Registration Window”)
- Prize and Quota Announcement:** The gift and quota for the month will be announced before the Flash event on our website: hsbc.com.hk/one

Eligibility

- A customer (“**Eligible Customer**”) must fulfil the following requirements in order to enjoy the Flash Friday Promotion:
 - holds an HSBC One account (“**Applicable Account**”) in the Hong Kong Special Administrative Region (“**Hong Kong**”) as the sole account holder or the principal account holder (if a joint account) at the date of the reward fulfilment ; and
 - maintains a valid e-mail address and mobile number in the Bank’s record as at the date of the reward fulfilment ; and
 - has successfully completed the Registration (as defined below) on the Registration Date of the month ; and
 - has completed a minimum of 2 onlineⁿ transactions of any one of the activities (a) – (p) listed in below in Table (1) via HSBC Online Banking, HSBC HK App, HSBC Reward+, PayMe or HSBC EasyInvest App in the previous month (the “**Applicable Period**”) based on Registration Date as shown in Illustration I below:

Illustration I

Registration Date	14 February, 2025 <u>10:00 HKT to 16:59 HKT</u>
Applicable Period (based on the Registration Date)	During 1-31 January, 2025

Table (1)

Item	Product/Service	Detailed requirement(s) for each eligible banking transaction/activity
a	Fund Transfer	<ul style="list-style-type: none">Transfer successfully to:<ul style="list-style-type: none">Third party account(s) with HSBC ; ORNon-HSBC account(s)
b	Bill payment	<ul style="list-style-type: none">Settle any bill successfully
c	Securities Trading	<ul style="list-style-type: none">Complete a buy or sell transaction made through any digital channels, including Hong Kong stocks[^], US stocks and China A stocks ; with the exception of transactions made in respect of initial public offerings and any trades placed via HSBC's Securities Margin Trading Service ; ORSet up a Stock Monthly Investment Plan successfully

d	Foreign Exchange	<ul style="list-style-type: none"> Buy or sell foreign currency/Renminbi using 24-Hour Currency Exchange Service[†]
e	Unit Trust	<ul style="list-style-type: none"> Make a Unit Trust subscription, switch or redemption order. The order or contribution must successfully be settled or executed in full during the Applicable Period ; OR Set up a Unit Trust Monthly Investment Plan successfully
f	FlexInvest	<ul style="list-style-type: none"> Make a subscription order through FlexInvest. The order or contribution must successfully be settled or executed in full during the Applicable Period
g	Investment Account	<ul style="list-style-type: none"> Open an investment account
h	Deposit Plus	<ul style="list-style-type: none"> Place a Deposit Plus order
i	Credit Cards	<ul style="list-style-type: none"> Make a minimum of 1 eligible purchase transactions[§] through QR Code Payment[#] with HSBC Reward+ with your eligible Credit Card[‡]
j	Time Deposit	<ul style="list-style-type: none"> Successful placement of HKD, USD, RMB and designated foreign currencies (excluding renewal of time deposit)
k	Risk Profiling Questionnaire	<ul style="list-style-type: none"> Complete Risk Profiling Questionnaire (only count once per annum)
l	PayMe [®]	<ul style="list-style-type: none"> Make any Top up transaction to PayMe via Credit Card or Bank Fund in ; OR Perform a successful payment to anyone using PayMe ; OR Perform a successful transaction at a PayMe Merchant to its PayMe for Business wallet
m	Gold Trading	<ul style="list-style-type: none"> Complete a HSBC Gold Token buy or sell transaction
n	Bonds and Certificates of Deposit	<ul style="list-style-type: none"> Make any Bond or Certificates of Deposit (CDs) subscription
o	Other HSBC Online Banking and Mobile App Banking Services	<ul style="list-style-type: none"> Make any cardless ATM Cash withdrawal ; OR Top up HSBC accounts via eDDA (electronic Direct Debit Authorisation) ; OR Set up any Auto-Pay[¶] or Standing Instruction

[†] The 24-Hour Currency Exchange Service (excluding USD/Combination Passbook Savings account) operates from Monday 5am to Saturday 4:59am and Saturday 8am to 4:30pm. For USD/Combination Passbook Savings accounts, the service operates from Monday to Friday 8am to 7pm and Saturday 8am to 4:30pm. Above service hours are not applicable on 1 January, 25 December, 12 midnight to 7:59am on 26 December and 2 January and when a Black Rainstorm Warning Signal or Typhoon No. 8 signal or above is hoisted.

[^] All securities listed on the Hong Kong Stock Exchange except for Stock Exchange of Hong Kong listed and traded structured products such as Warrants/CBBC/Inline warrants.

[§] "Eligible transactions" refer to any transactions conducted with an Eligible Credit Card during the Applicable Period and posted on our system during the offer fulfilment period, and shall be determined at our sole and absolute discretion. Finance, payments for instalment plans, bank charges (annual fees, finance charges, late charges) and all unposted/cancelled/refunded transactions will not be deemed as Eligible Transactions.

[#] "QR Code Payment" means the QR Code Payment function in Reward+ which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code.

[‡] "Eligible Credit Card" refers to any personal primary or HSBC Pulse UnionPay Dual Currency Diamond Credit Card (previously called the HSBC 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). If customer have more than one Eligible Credit Card under his/her name, we will include all Eligible Transactions across the various Eligible Credit Cards during the Applicable Period.

@ The mobile number registered for PayMe must match the same mobile number in the Bank's record for the Bank Account to include any PayMe transactions

[†] Only completed application(s) / transactions(s) submitted via the HSBC HK Mobile Banking App or HSBC Online Banking will be eligible. Application form(s) printed from HSBC Online Banking or the HSBC Website, application(s) completed or submitted via HSBC phone banking or other channels or application(s) with only supporting document(s) submitted through HSBC Online Banking or HSBC Mobile Banking are not eligible.

4. The Flash Friday Promotion is not applicable to:

(a) Eligible Customers who held an HSBC Premier Elite /HSBC Premier account (whether as sole accountholders or joint accountholders) in the past 9 months prior to the month of Registration as shown in Illustration II below, both dates inclusive ; or

Illustration II

Registration Date of the Month	14 February 2025
Holding an HSBC Premier Elite/ HSBC Premier in the past 9 months	1 May 2024 – 31 January 2025

(b) A citizen of the United States of America ('U.S. '), a U.S. resident, and / or U.S. tax payer resident.

5. **Bank's Record:** The dates and amount appearing in the Bank's record will be conclusive as to the date on which an Applicable Account was opened, terminated or converted and the amount of balances/number of transactions carried out.

What is the offer

6. Eligible Customer can get a chance to a designated prize ("**Prize**"), to be announced in accordance with clause 2 above.

How can you enjoy the offer

7. Eligible Customer must have completed registration ("**Registration**") of the month via the designated Registration link during the Registration Window to participate. The Registration link can be found on [hsbc.com.hk/one](https://www.hsbc.com.hk/one) .

8. **1-hour Priority Pass for selective customers:** Eligible Customer who maintain a rolling average Total Relationship Balance[^] HKD500,000.00 or above in previous 2 months* will enjoy a Priority Pass with 1-hour advance registration. The registration hour for customers are as follows:

Rolling average Total Relationship Balance of previous 2 months*	Registration Period
HKD500,000.00 or above	From 10:00 HKT to 16:59 HKT
Below HKD500,000.00	From 11:00 HKT to 16:59 HKT

*Customer can find their rolling average Total Relationship Balance in previous 2 months in the HSBC HK Mobile App > Your accounts > HKD Current, Swipe down on the oval marker to display more account details, the average 'Total Relationship Balance' for the past 2 months will be displayed in these details.

[^]For a detailed definition of Total Relationship Balance, please visit www.hsbc.com.hk/campaigns/tcr-rate/ .

9. The Prize will be given on a first-come-first-serve basis based on the Registration timestamp and is subject to eligibility and availability. The quota will be allocated based on the order of customer's Registration submission time as recorded in the Bank's system.

10. Registration that occurs before 10:00 HKT or after 16:59 HKT or on a non-Registration Date will NOT be counted.

11. The eligibility and success of any Registration will be determined based on the Bank's record. In case of any discrepancy between the Bank's record and the Eligible Customer's record, the Bank's record will prevail and be considered final and conclusive.

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12. In the event of multiple Registrations by the same Eligible Customer within a month, only the first Registration will be considered.
13. Each Eligible Customer can only enjoy one Flash Friday Promotion Prize.

Redemption

14. The Bank will notify the Eligible Customer who has been successfully allocated a Flash Friday Promotion quota ("**Winner**") with the redemption details by email or HSBC HK Mobile App Push Notification sent to the winner's email address or Push Notification in the Bank's record ("**Redemption Notification**") within 60 working days upon Registration.
15. If a winner cannot be reached due to incorrect or incomplete information provided or any uncontrollable factors, the Prize will be forfeited.
16. Redemption of the Flash Friday Promotion shall be subject to the terms and conditions on the redemption notification. If the winner fails to redeem the Prize before the expiry date stated in the redemption notification, the Prize will be forfeited automatically without prior notice. Under no circumstance shall any person have any claim or action whatsoever against the Bank relating to the Promotion.
17. Redemption notification is not replaceable in the event of any loss by the Winner.
18. By providing his/her personal data to the Bank, the Winner agrees that their personal information may be passed to Third Parties engaged by the Bank for the fulfilment of the Prize.
19. The offers and the products and/or services under the offers are subject to the Additional Terms and Conditions of the Bank as specified by the Bank, and also additional terms and conditions as specified by the Partners ("**Partner's Terms**"). In the event of any discrepancy or inconsistency between these General / Additional Terms and Conditions and the Partner's Terms, the latter shall apply and prevail. Eligible Customers should enquire the respective Partner and understand the details of the offer(s) before making reservation/ purchasing the relevant products and/or services. The Partners reserve the sole right to vary the Partner's Terms or refuse providing relevant products and/or services without notice to the Winner.
20. Prices and product/service/offer descriptions are provided by relevant Partners and are for reference only. Eligible Customers understand and accept that the Bank is not the supplier of such products/services/offers purchased and Eligible Customers should refer to the respective Partners for details. The Bank accepts no liability for the quality of products/services provided by the Partners. The Bank is not liable for any costs, losses or damages suffered by the Eligible Customers, product and/or service recipient and/or any third party arising from or in connection with the use of the Partners' products and/or services.
21. Winners must not store their Redemption Codes in a data retrieval system outside of the designated redemption website ; reproduce, copy, change or publish the Redemption Code in any form or by any means ; or misuse the Redemption Code. Any of the foregoing acts is a violation of the terms and conditions of the Redemption Code, which may result in the rejection or cancellation of the relevant Redemption Code. All consequences, losses and/or damages shall be borne by the winner.
22. For any enquiries about Flash Friday Promotion entitlement, customers should contact the Bank within 3 months of the Registration. Late enquiries will not be accepted.

Additional Terms & Conditions

23. The Prizes provided in Flash Friday Promotion are subject to the prevailing legal and regulatory requirements.
24. The Bank reserves the right to replace the Prize with alternative Prizes and/or alter the value of the Prize (or the alternative prizes for replacing the Prize) without prior notice.
25. Each Eligible Customer agrees that he/she shall enter the Registration at his/her own risk and shall be responsible for all risks of participating in the Registration. The Bank shall not be liable for any damages, losses, claims, costs or proceedings incurred or suffered by Eligible Customers as a result of their participation in the Registration and usage of the Prizes.

26. The Bank further reserves the right to exclude an Eligible Customer who violates these terms and conditions, tampers with the Registration, engages in abusive, deceit or fraudulent behaviour in relation to the Registration or makes false representations or statements or violates applicable law or regulations. The Prizes may be subsequently revoked and reclaimed.
27. 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 Prizes, and the Bank shall have no responsibility in respect thereof.
28. If the Bank reasonably believes that any Eligible Customer has been using or abetting others to use inappropriate method or committing fraud to interrupt operation and interfere any part of the Registration, causing technical problems, disorders, jeopardizing, damaging or affecting running of the Registration, its accuracy, fairness or smooth operation or the Bank detects any invalid or incomplete data entry at the back-end or front-end, the Bank reserves all right to disqualify him/her from participating in the Registration and claim for any damage and loss arising from or in connection with any of the above suffered by the Bank from him/her.
29. The Prizes (or any alternative gift) offered under this Flash Friday Promotion cannot be transferred to others and converted to cash.
30. No person other than the Eligible Customer who enjoys the Flash Friday Promotion in the promotion 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 Promotional Terms and Conditions.
31. In the event of a dispute, the decision of the Bank shall be final.
32. The Bank may change these Promotional Terms and Conditions and/or cancel the Flash Friday Promotion at any time. The latest details of this promotion and the revised terms and conditions will be made available on our website and/or communicated to customers by other means as soon as practicable.
33. We reserve the right to alter the Offer quota at sole discretion.
34. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
35. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.

Important Risk Warning

- Unit Trusts, Bonds, structured products (including Equity Linked Investments, Structured Notes, Deposit Plus, Structured Investment Deposits and Capital Protected Investment Deposits) are investment products. Together with Certificates of Deposit (CDs), they are NOT equivalent to time deposits. Some Unit Trusts and Structured Products may involve derivatives. The investment decision is yours but you should not invest unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- Structured Investment Deposits, Deposit Plus, Capital Protected Investment Deposits and CDs are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
- The price of products may move up or down and may become valueless. Losses may be incurred as well as profits made as a result of buying and selling the products.
- In the worst-case scenario, the value of the products may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
- Issuer's Risk – Bonds, CDs, structured products are subject to both the actual and perceived measures of credit worthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario, you might not be able to recover the principal and interest/coupon if the issuer defaults on the Bonds, CDs and Structured Products.
- Investors should not make investment decisions based on this material alone.
- Investment involves risks. Past performance of products is no guide to future performance. For details of the products, the related fees and charges and risk factors, please refer to the individual product materials and/or offering materials.
- RMB denominated products are subject to liquidity risk as there may be no regular trading and active secondary market for RMB Income Instruments. The bid and offer spread of the price of RMB Income Instruments may be large, so investors may incur significant trading and realisation costs and may suffer losses accordingly.

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- The value of the HSBC Gold Token reflects the value of gold and fluctuation in the price of the gold may materially adversely affect the value of the HSBC Gold Token. The price of the gold can be unpredictable, sudden and drastic, and may be affected by complex political and macroeconomic factors which include but are not limited to interest rates, inflation, economic growth, geopolitical tension and the sale of gold by investment vehicles tracking gold markets.
- Investment in HSBC Gold Token is not the same as acquiring a physical gold bar. As an investor, you will receive a fractional ownership of the Gold as defined in the Principal Brochure and Key Facts Statement. Investors will not be able to take physical delivery of Gold at any time. There is no market for the trading of the Tokens. Investors in general may only redeem their investment by selling the Tokens back to the Bank, at a price determined by the Bank, which includes Bank's margin.
- Your investments in the HSBC Gold Token are not principal protected. Your investments in this product may fall in value and therefore, your investments in the gold represented by HSBC Gold Tokens may suffer losses. In the worst-case scenario, you can lose your entire investment.
- HSBC Gold Token is not, and not equivalent to, a time deposit. For further details including the product features and risks involved, please refer to the HSBC Gold Token Key Facts Statement, Principal Brochure and other Product Documents.
- Investors can only trade the Gold represented by the HSBC Gold Token via the Bank, subject to the below:
 - (i) the price of the Gold represented by HSBC Gold Tokens is determined by the Bank according to the pricing mechanism of the Product;
 - (ii) any trading outside the Gold Trading Hours will be subject to a higher Bank Margin of 5% at maximum; and
 - (iii) suspension of dealing may be imposed by the Bank.
- Additional risks are disclosed in the "Risk Disclosure" section. Please refer to "Risk Disclosure" section for details.

Risk Disclosure

Unit Trusts

- In the worst case scenario, the value of the funds may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).
- Funds which are invested in certain markets and companies (e.g. emerging, commodity markets and smaller companies etc.) may also involve a higher degree of risk and are usually more sensitive to price movements.
- Credit Risk/Interest Rate Risk – a fund that invests in fixed income securities may fall in value if interest rates change, and is subject to the credit risk that issuers may not make payments on such securities. The price of the fund may have a high volatility due to investment in financial derivative instruments and may involve a greater degree of risk than conventional securities.
- Counterparty Risk – a fund will be exposed to credit risk on the counterparties with which it trades in relation to financial derivative instrument contracts that are not traded on a recognised exchange. Such instruments are not afforded the same protections as may apply to participants trading financial derivative instruments on organised exchanges, such as the performance guarantee of an exchange clearing house. A fund will be subject to the possibility of insolvency, bankruptcy or default of a counterparty with which a fund trades such instruments, which could result in substantial loss to a fund.

Deposit Plus (DPS)

- Deposit Plus is NOT equivalent to, nor should it be treated as a substitute for a time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- Derivatives risk – Deposit Plus is embedded with FX option(s). Option transactions involve risks, especially when selling an option. Although the premium received from selling an option is fixed, you may sustain a loss well in excess of such premium amount, and your loss could be substantial.
- Limited potential gain – The maximum potential gain is limited to the interest on the deposit.
- Maximum potential loss – Deposit Plus is not principal protected. You must be prepared to incur a loss as a result of depreciation in the value of the currency paid (if the deposit is converted to the linked currency at maturity). Such loss may offset the interest earned on the deposit and may even result in losses in the principal amount of the deposit.
- Not the same as buying the linked currency – Investing in Deposit Plus is not the same as buying the linked currency directly.

- Market risk – The net return of Deposit Plus will depend upon the exchange rate of the deposit currency against the linked currency prevailing at the deposit fixing time on the fixing date. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors.
- Liquidity risk – Deposit Plus is designed to be held until maturity. You do not have a right to request early termination of this product before maturity. Under special circumstances, the Bank has the right to accept your early redemption request at its sole discretion and on a case by case basis. The Bank will provide an indication of the redemption price upon such request.
- Credit risk of the Bank – Deposit Plus is not secured by any collateral. When you invest in this product, you will be relying on the Bank's creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your deposit amount.
- Currency risk – If the deposit currency and/or linked currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations.
- Risks relating to RMB – You should note that the value of RMB against other foreign currencies fluctuates and will be affected by, amongst other things, the PRC government's control (for example, the PRC government regulates conversion between RMB and foreign currencies), which may adversely affect your return under this product. In case you receive RMB as a Linked Currency at maturity and you choose to convert your maturity proceeds to other currencies, you may suffer loss in principal. This product will be denominated (if the Deposit Currency is RMB) and settled (when you receive RMB at maturity) in RMB deliverable in Hong Kong, which is different from that of RMB deliverables in mainland China.

Renminbi ("RMB") Product

- There may be exchange rate risks if you choose to convert payments made on RMB related products to your home currency.
- RMB products may suffer significant losses in liquidating the underlying investments if such investments do not have an active secondary market and their prices have large bid/offer spreads.
- In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies.
- RMB debt instruments are subject to interest rate fluctuations, which may adversely affect the return and performance of the RMB products.
- You could lose part or all of your principal if you choose to sell your RMB products prior to maturity.

Securities Trading

- Making available to you any advertisements, marketing or promotional materials is part of our Bank's ordinary course of securities dealing business. It shall not, by itself, constitute solicitation of the sale or recommendation of any investment products.
- 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.
- Please refer to HSBC's U.S. Stock Trading webpage for eligibility requirements and additional information related to trading US stocks.

China A Shares and Exchange Traded Funds

- Investment in China Connect Eligible Securities through Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect involves risks. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and relevant circumstances. The price of securities may move up or down. Losses may be incurred and profits may be made as a result of buying and selling securities.
- For further information, you should refer to the risk disclosures and other terms set out in the China Connect/Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect Terms and Conditions.

Gold Trading

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- The price of gold is volatile and customers should recognise that value of their investment may go down as well as up. HSBC Gold Token is not principal protected and has the possible loss of principal invested. It is also not insured by any government agency. HSBC Gold Token does not represent a deposit of money and provides no yield nor interest.
- There is no market for the trading of the Tokens. Investors in general may only redeem their investment by selling the Tokens back to the Bank.
- The information shown in the website is neither a recommendation, an offer, nor a solicitation for any investment product or service. Past performance is no guide to future performance. Investors should refer to the individual product explanatory memorandum or offering document for further details and risks involved.
- The Hongkong and Shanghai Banking Corporation Limited is the issuer and product arranger of HSBC Gold Token. The Securities and Futures Commission (the 'SFC') has authorised the issue of the Principal Brochure as part of the offering documents for HSBC Gold Token. The SFC does not take any responsibility for the contents of the offering documents and makes no representation as to its accuracy or completeness. The SFC's authorisation is not a recommendation or endorsement of HSBC Gold Token nor does it guarantee the commercial merits of HSBC Gold Token or its performance. It does not mean HSBC Gold Token is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

Bonds / CDs

- Bonds / CDs are mainly medium to long-term fixed income products, not for short-term speculation. You should be prepared to hold your bonds / CDs for the full tenor; you could lose part or all of your principal if you choose to sell the bond / CD prior to maturity.
- It is the issuer who pays interest and repays principal of bonds / CDs. If the issuer of your bond / CD defaults, you might not be able to receive back the interest and principal. You bear the credit risk of the issuer and have no recourse to HSBC unless HSBC is the issuer itself.
- Indicative prices of bonds / CDs are available, but prices will fluctuate with market changes. Factors affecting market price of bonds / CD include, and are not limited to, fluctuations in interest rates, credit spreads, and liquidity premiums. The fluctuation in yield generally has a greater effect on prices of longer tenor bonds / CDs. There is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling bonds / CDs.
- If you wish to sell bonds / CDs, HSBC may repurchase it based on the prevailing market price under normal market circumstances, but the selling price may differ from the original buying price due to changes in market conditions.
- There may be exchange rate risks if you choose to convert payments made on bonds / CDs to your home currency.
- The secondary market for bonds / CDs may not provide significant liquidity or may trade at prices based on the prevailing market conditions and may not be in line with the expectations of holders of bonds / CDs.
- If the bonds / CDs are redeemed early, you might not receive the same rates of return when you use the funds to purchase other products.

Currency Conversion

- 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 foreign currency and RMB, you may suffer loss in principal/investment.

The remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.

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. If you wish to receive solicitation or recommendations from us, please contact us and, where relevant, go through our suitability assessment before transacting.

The information in this document does not constitute a solicitation for making any deposit or investment in any products referred to herein. You should carefully consider whether any investment products or services mentioned

herein are appropriate for you in view of your investment experience, objectives, financial resources and circumstances. This material has not been reviewed by the Securities and Futures Commission of Hong Kong.

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

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