

**HSBC Premier Welcome Rewards - Promotional Terms and Conditions****General Terms and Conditions**

1. The promotional period is from 15 March 2017 to 15 May 2017, both dates inclusive (the "Promotional Period"), unless otherwise specified in the Specific Terms and Conditions below.
  2. The offers under this promotion (collectively the "Offers") are exclusive to customers of The Hongkong and Shanghai Banking Corporation Limited in the Hong Kong Special Administrative Region ("Hong Kong") (and its successors and assigns) (the "Bank") who fulfil all the following requirements ("Eligible Customers"):
    - (a) be aged 18 or above on 15 March 2017; AND
    - (b) not a citizen of the United States of America ("U.S."), a U.S. resident, and/or U.S. tax payer resident; AND
    - (c) successfully open (or, where applicable, convert an account to) an Integrated Account - HSBC Premier (the "Premier Account") with the Bank as the sole accountholder or as the principal accountholder (if a joint account) during the Promotional Period, and maintain the Premier Account for at least 12 months after the account opening or conversion.
  3. The Offers are not applicable to customers who are holding or have previously held a Premier Account (including sole accountholders and all joint accountholders) between 6 May 2016 and 14 March 2017, both dates inclusive.
  4. For a joint account, only the principal accountholder is entitled to the Offers and qualifies as Eligible Customer.
  5. Eligible Customers who terminate or convert their Premier Accounts to other types of accounts before receiving the Offers will be disqualified for the Offers.
  6. If customers terminate or convert their Premier Accounts to other types of accounts within 12 months after the Premier Account opening or conversion, the Offers awarded will be cancelled and the Bank reserves the right to debit the amount equivalent to the value of the Offers from any of their accounts without further notice.
  7. Eligible Customers who are entitled to any offer under this promotion and other offers under any concurrent promotions of the same nature run by the Bank in respect of opening (or, where applicable, converting an existing account to) a Premier Account, will only be entitled to receive ONE offer under one promotion that is of the highest value at the Bank's discretion.
  8. The dates and amounts appearing in the Bank's records will be conclusive as to the date on which the Premier Account was opened, terminated or converted and the amount of balances/the number of transactions carried out.
  9. Total Relationship Balance ("TRB") includes:
    - Hong Kong dollar/Renminbi/foreign currency deposits
    - Market value of the following investments: Local and Overseas Securities, Unit Trusts, Bonds, Certificates of Deposit, Equity-linked Investments, Structured Notes, Monthly Investment Plan (Stocks/Unit Trusts) and Wayfoong Statement Gold
    - Deposit amounts of Deposit Plus and Structured Investment Deposits
    - Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards)
    - Life insurance with savings or investment component\*
    - HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances which are administered by HSBC Life (International) Limited ("HSBC Life")
- \* For life insurance with savings or investment component:
- Investment-linked life insurance policies include the total cash value of the policies;
  - Other life insurance policies include the total cash value of the policies OR total premium paid less any annuity payments received (if applicable), whichever is higher.

To determine the overall TRB of an Eligible Customer, the applicable TRB of all personal sole account(s) and joint account(s) (where the same Eligible Customer is the principal accountholder) under the same name and identity document number of the Eligible Customer will be included in the calculation. There may be a time lag before the value of certain investment transactions (i.e. Initial Public Offering subscriptions for Securities, Bonds, Open-end Funds and Certificates of Deposits) and life insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB in the Bank's record.

10. For the purpose of this promotion, "Average Daily Total Relationship Balance" ("Average Daily TRB") refers

to average daily TRB in a full calendar month; “New Fund” refers to the net growth in the Eligible Customer’s Average Daily TRB, by comparing the Eligible Customer’s Average Daily TRB in the calendar month before the opening of (or, where applicable, conversion from an existing account to) a Premier account against his/her Average Daily TRB in the first/second/third calendar month (as the case may be) after the month of account opening/conversion, according to the Bank’s record.

11. Customers who are opening a new Integrated Account as a Premier Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes as set out in the Notice relating to the Personal Data (Privacy) Ordinance and that they will be subject to the Integrated Account Terms and Conditions upon joining Premier. Existing customers who are converting their existing Integrated Account to a Premier Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes as set out in the Notice relating to the Personal Data (Privacy) Ordinance or Notice to Customers relating to the Personal Data (Privacy) Ordinance, as applicable to them, and that they will continue to be subject to the Integrated Account Terms and Conditions upon upgrading to Premier. For details of Notice relating to the Personal Data (Privacy) Ordinance, please visit HSBC website [Select “Banking” -> “Important Notices” -> “Privacy and Security”]; for the Integrated Account Terms and Conditions, please refer to HSBC website – HSBC Premier – Your Personal Economy for details.
12. Unless otherwise specified below, Eligible Customers will receive Sogo Shopping Coupon(s) (the “Shopping Coupons”) as the relevant reward(s) under this promotion. The Shopping Coupons will be mailed on or before 30 November 2017 to the Eligible Customer’s correspondence address maintained in the Bank’s record at the time of offer fulfillment. Shopping Coupons are not replaceable in the event of any loss or damage, including without limitation in any lost in transit after being mailed out by the Bank. For any inquiries about Shopping Coupon(s) entitlement and fulfillment, customers may contact the Bank on or before 31 May 2018.
13. The Shopping Coupons are available while stock lasts. Use of the Shopping Coupons is subject to the terms and conditions stipulated by the supplying merchants. The Bank reserves the right to replace the Shopping Coupons with alternative gifts without prior notice. The Shopping Coupons (or any alternative gifts) offered under this promotion cannot be converted to cash. The Bank is not responsible for and shall have no liability in respect of the quality of products and services provided by the supplying merchants of the Shopping Coupons (or any alternative gifts).
14. Employees of the Bank are not eligible for the Offers.
15. The Offers are provided subject to the prevailing legal and regulatory requirements.
16. In the event of dispute arising of this promotion, the decision of the Bank shall be final and conclusive.
17. The Bank reserves the right to change these Promotional Terms and Conditions and to withdraw and/or terminate the Offers at any time at its discretion without prior notice. The Bank accepts no liability for any change, withdrawn and/or termination.
18. All remarks and footnotes stated in the promotional materials are intended to serve as part of these Promotional Terms and Conditions. If there is any discrepancy between the remarks and footnotes and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall apply and prevail.
19. No person other than the Eligible Customer 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.
20. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.
21. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
22. Each of the Bank and the Eligible Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Promotional Terms and Conditions may be enforced in the courts of any competent jurisdiction.

### **Specific Terms and Conditions**

#### **(A) Specific Terms and Conditions for New Fund Offer and Total Relationship Balance (TRB) Offer**

1. The New Fund Offer and the TRB Offer is applicable to both new to HSBC and existing customers.
2. Eligible Customer must fulfill all the requirements of (i) to (iii) below (as shown in Illustration 1a below) in order to enjoy the New Fund Offer and each Eligible Customer can only enjoy the New Fund Offer once under this promotion:

- (i) successfully opens/converts an account to a Premier Account as the sole accountholder or as the principal accountholder (if a joint account) during the Promotional Period; and
- (ii) places New fund of a specific amount as shown in the table below in such Premier Account on or before the last day of the first calendar month after the month of account opening/conversion and maintains the New Fund (as defined in Clause 10 of the General Terms and Conditions above) for the second and the third calendar months after the month of account opening/conversion. If the specified New Funds attained for the second and the third calendar months after the month of account opening/conversion are different, the New Fund Offer will be determined based on the lower amount of New Fund attained; and

Specified Amount of New Fund (in HKD or the equivalent in foreign currency)	Shopping Coupons entitled
HKD1,000,000 or above but less than HKD3,000,000	HKD1,000
HKD3,000,000 or above but less than HKD5,000,000	HKD2,000
HKD5,000,000 or above but less than HKD8,000,000	HKD3,000
HKD8,000,000 or above	HKD10,000

- (iii) has successfully opened and maintains a valid Premier investment account or has successfully registered for and maintains HSBC Personal Internet Banking as at the last day of the first calendar month after the month of account opening / conversion and has successfully logged in Personal Internet Banking at least once on or before such date.

Illustration Ia

Date of opening/converting to Premier Account	During 15-31 March 2017	During 1-30 April 2017	During 1-15 May 2017
Time at which the specified New Fund must be placed	Not later than 30 April 2017	Not later than 31 May 2017	Not later than 30 June 2017
Months on which the specified New Fund must be maintained	May & June 2017	June & July 2017	July & August 2017
Having successfully opened and maintains a valid Premier investment account or having successfully registered for/maintains and logged in HSBC Personal Internet Banking	As at 30 April 2017	As at 31 May 2017	As at 30 June 2017

3. Customers who cannot meet the New Fund Offer requirements mentioned in Clauses 2 (ii) and (iii) of this Part (A) of these Promotional Terms and Conditions above but can fulfill the requirement mentioned in Clause 2 (i) of this Part (A) of these Promotional Terms and Conditions above and maintain an Average Daily TRB of at least HKD1 million for the second and third calendar months after the month of account opening/conversion (as shown in Illustration Ib below) will receive the Shopping Coupons worth of HKD300 (the "TRB Offer"). Each Eligible Customer can only enjoy the TRB Offer once under this promotion. The TRB Offer cannot be enjoyed together with the New Fund Offer.

Illustration Ib

Date of opening/convertng to Premier Account	During 15-31 March 2017	During 1-30 April 2017	During 1-15 May 2017
Months on which the Average Daily TRB of at least HKD1 million must be maintained	May & June 2017	June & July 2017	July & August 2017

(B) Specific Terms and Conditions for Payroll Offer – HKD1,200 worth of Shopping Coupons (the “Payroll Offer”)

1. The Payroll Offer is applicable to both new to HSBC and existing customers.
2. To be eligible for HKD1,200 worth of Shopping Coupons under the Payroll Offer, an Eligible Customer must (i) successfully open/convert an account to a Premier account as the sole accountholder or as the principal accountholder (if a joint account) during the Promotional Period, and (ii) maintain an Average Daily TRB of at least HKD1 million in the second and third calendar months after the month of account opening/conversion, and (iii) have his/her monthly auto payroll service with the monthly deposit amount of at least HKD80,000 successfully set up and the first monthly amount automatically deposited in the newly opened / converted Premier Account on or before the last day of the second calendar month after the month of account opening/conversion, and (iv) maintain the monthly auto payroll service with the monthly deposit amount of at least HKD80,000 until the last day of the fourth calendar month after the month of account opening/conversion (as shown in Illustration II below).
3. An Eligible Customer will not be eligible for the Payroll Offer if he/she has auto payroll records with the Bank during the previous 6 months prior to the first deposit of his/her monthly payroll amount made and received by the Bank under this promotion.
4. In case of any dispute, the monthly auto payroll amount appearing in the Bank’s records shall be final and conclusive.
5. Each Eligible Customer can only enjoy the Payroll Offer once under this promotion.
6. An Eligible Customer must notify and arrange with his/her employer to have his/her monthly payroll automatically credited into his/her newly opened/converted Premier Account for a duration as stipulated in Clause 2 of this Part (B) of these Promotional Terms and Conditions above. Deposit of monthly payroll through remittance, local CHATS, standing instruction, cheque and cash will not be considered as “auto payroll” and will not be eligible for this Payroll Offer. The Bank reserves the final right to define the term “auto payroll”.

Illustration II

Date of opening/converting to Premier Account	During 15-31 March 2017	During 1-30 April 2017	During 1-15 May 2017
Months on which the Average Daily TRB of at least HKD1 million must be maintained	May & June 2017	June & July 2017	July & August 2017
Time at which the monthly auto payroll service with the monthly deposit amount of at least HKD80,000 must be successfully set up and the first monthly amount must be automatically deposited in the Premier Account	Not later than 31 May 2017	Not later than 30 June 2017	Not later than 31 July 2017
Months on which the monthly auto payroll service with the monthly deposit amount of at least HKD80,000 must be maintained	June & July 2017	July & August 2017	August & September 2017

(C) Specific Terms and Conditions for Wealth Management Product Take-up Offer (the “Take-Up Offer”):

1. The Take-up Offer is applicable to both new to HSBC and existing customers.
2. Eligible Customer must fulfill all the requirements of (i) to (iii) below (as shown in Illustration III below) in order to enjoy the Take-Up Offer:
  - (i) successfully opens/converts an account to a Premier Account as the sole accountholder or as the principal accountholder (if a joint account) during the Promotional Period; and
  - (ii) successfully takes up any product(s) under any of the below product categories of (a) to (e) including transfer-in or deposit of Unit Trusts into Premier investment account from a non-HSBC account with an accumulated amount as specified in the table below via a Premier investment account
  - (iii) eligible take-ups must be completed during the period from the date of account opening/conversion to the last day of the calendar month following the month of account opening/conversion (both dates inclusive) (“Take-up/Transfer-in Period”). For the transfer-in or deposit of Unit Trusts into Premier investment account from a non-HSBC account, the Take-up/ Transfer-in Period can be extended to the last day of the second calendar month following the month of account opening/conversion (both dates inclusive).

Accumulated Take-up amount of Eligible Wealth Management Products (in HKD or the equivalent in foreign currency)	Shopping Coupons entitled
HKD500,000 or above but less than HKD1,000,000	HKD300
HKD1,000,000 or above	HKD500

Eligible Wealth Management product categories:

- (a) Lump sum subscription of Unit Trusts including transfer-in or deposit into Premier investment account from a non-HSBC account (excluding Unit Trusts Monthly Investment Plans and switching of Unit Trusts);
- (b) Purchase of Bonds/Certificates of Deposit (excluding bonds in respect of initial public offering);

- (c) Subscription of Structured Investment Products;
- (d) Placement of Renminbi / foreign currency time deposit with New Fund†; and
- (e) Purchases of securities (all types of stocks).

† Please refer to Clause 10 of the General Terms and Conditions for the definition of "New Fund" .

- 3. Time deposit renewal and placement of time deposit with existing funds do not qualify for the Take-up Offer. Existing funds refer to funds (whichever currency they are in) that the customer currently maintains with the Bank.
- 4. Each Eligible Customer is only entitled to receive the Take-Up Offer once under this promotion.

#### Illustration III

Date of opening/converting to Premier Account	During 15-31 March 2017	During 1-30 April 2017	During 1-15 May 2017
Take-up / Transfer-in Period (from date of opening/converting to Premier Account)	Up to 30 April 2017 (up to 31 May 2017 for the transfer-in or deposit of Unit Trusts)	Up to 31 May 2017 (up to 30 June 2017 for the transfer-in or deposit of Unit Trusts)	Up to 30 June 2017 (up to 31 July 2017 for the transfer-in or deposit of Unit Trusts)

#### (D) Specific Terms and Conditions for Wealth Management Product Take-Up Bonus Offer - HKD10,000 worth of Shopping Coupons (the "WEM Bonus Offer"):

- 1. The WEM Bonus Offer is applicable to both new to HSBC and existing customers.
- 2. Eligible Customer must fulfill all the requirements of (i) to (iii) below in order to enjoy the WEM Bonus Offer:
  - (i) successfully open/convert an account to a Premier Account as the sole accountholder or as the principal accountholder (if a joint account) during the Promotional Period, and
  - (ii) successfully take up at least 3 products of different product categories under items (a) to (e) including transfer-in or deposit of Unit Trusts into Premier investment account from a non-HSBC account (as set out in Part (C) of these Promotional Terms and Conditions above) through a Premier investment account with a single transaction amount of at least HKD3,000,000 for each product category.
  - (iii) eligible take-ups must be completed during the period from the date of account opening/conversion to the last day of the calendar month following the month of account opening/conversion ("Take-up/Transfer-in Period") (as shown in Illustration III above). For the transfer-in or deposit of Unit Trusts into Premier investment account from a non-HSBC account, the Take-up/ Transfer-in period can be extended to the last day of the second calendar month following the month of the account opening/conversion (both dates inclusive).
- 3. Each Eligible Customer is only entitled to receive the WEM Bonus Offer once under this promotion.

#### (E) Specific Terms and Conditions for First 6-month Below Balance Fee Waiver (the "Fee Waiver Offer")

- 1. The Fee Waiver Offer is applicable to both new to HSBC and existing customers. Eligible Customers can enjoy the Fee Waiver Offer for the first 6 months after the month of opening (or, where applicable, converting an account to) a Premier Account with the Bank as the sole accountholder or as the principal accountholder (if a joint account) within the Promotional Period as illustrated in the example below:

Example

First 6-month Below Balance Fee Waiver	
Month of opening/converting to Premier Account	March 2017
Period of the Fee Waiver Offer	April 2017 - September 2017

2. Eligible Customers are subject to a monthly below balance fee of HKD380 after the Fee Waiver Offer ends if the average TRB for 3 consecutive months falls below HKD1 million as illustrated in the example below:

Example

Monthly below balance fee of HKD380	
Month of opening/converting to Premier Account	March 2017
Below balance fee will be charged for the month	October 2017 (if average TRB for 3 consecutive months from August to October 2017 falls below HKD1 million)

**Wealth Management Product Offer Terms and Conditions**

(I) Specific Terms and Conditions for Unit Trust initial charge discount for the first lump sum open-end funds subscription (the "Unit Trust Offer")

1. The promotional period commences on 1 January 2017 and ends on 31 December 2017, both dates inclusive ("the Promotional Period"). The Unit Trust Offer is applicable to any customer who successfully opens a new Integrated Account - HSBC Premier with The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (the "Bank") during the Promotional Period and a new HSBC Premier Investment Services Account except FundMax Account ("Eligible Investment Account for Unit Trust Offer") within six months after opening of the new Integrated Account - HSBC Premier (in any case, latest by 31 December 2017) and has not terminated or maintained any HSBC Investment Services Account or Unit Trusts Account within six months prior to opening of the Eligible Investment Account for Unit Trust Offer ("Eligible Customer for Unit Trust Offer").

2. The Unit Trust Offer is only applicable to the first lump-sum subscription order of open-end funds (excluding CapitALL funds) made by the Eligible Customer for Unit Trust Offer through HSBC Personal Internet Banking or at any branch of the Bank via the Eligible Investment Account for Unit Trust Offer ("First Lump-Sum Subscription Order"). 0.75% discount is applied to the initial charge if the First Lump-Sum Subscription Order is made within 1 month from the opening date of such investment account. 0.25% discount is applied to the initial charge if the First Lump-Sum Subscription Order is made in the second to the sixth month from the opening date of such investment account. In any case, the initial charge after discount is floored at 1.0%. The eligible period of the Unit Trust Offer will begin to take effect once the Eligible Investment Account for Unit Trust Offer is opened.

3. In addition to the Unit Trust Offer, Eligible Customers for Unit Trust Offer may also enjoy other prevailing open-end funds initial charge offer(s) applicable to the subscription order, including the prevailing Open-End Funds Preferential Initial Charge Offer, subject to the relevant Terms & Conditions of other prevailing offer(s). The Bank reserves the right to award only the offer deemed to be of the highest value to the Eligible Customer for Unit Trust Offer at the Bank's discretion.

4. Eligible Customers for Unit Trust Offer are required to fully settle the actual initial charge amount (prior to discount) at the time of subscription. The "offer amount" (which is the difference between the actual initial charge amount (prior to discount) and the initial charge amount payable pursuant to the Unit Trust Offer) will be credited to such customer's default settlement account in the settlement account currency within three months after the First Lump-Sum Subscription Order is made. Eligible Customers for Unit Trust Offer whose Eligible Investment Account for Unit Trust Offer or settlement account is closed at the time when the Bank credits the "offer amount" will not be entitled to the Unit Trust Offer.

5. The Unit Trust Offer is not applicable to subscriptions made under the Unit Trust Monthly Investment Plan.
6. All other fees/charges applicable to the relevant fund (including switching fees, redemption fees, management fees and other fees) will continue to apply.
7. The Bank may at its discretion alter any part of the Unit Trust Offer and any prevailing open-end funds preferential initial charge offer from time to time.
8. The Bank reserves the right to amend any of these terms and conditions at any time and the Unit Trust Offer may be suspended, withdrawn and/or terminated by the Bank at its discretion without prior notice.
9. No person other than the customer and the Bank (which includes its successors and assigns) 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.
10. In case of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
11. In case of discrepancies or inconsistencies between the English and the Chinese versions of these terms and conditions, the English version shall apply and prevail.
12. The terms and conditions of this promotion are subject to prevailing regulatory requirements.
13. These terms and conditions are governed by and shall be construed in accordance with the laws of the Hong Kong Special Administrative Region.

(II) Promotional Terms and Conditions for H.K. Stock, China A shares and U.S. Stock Trading Offers

**General Terms and Conditions**

1. The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) (the “Bank” or “HSBC”) reserves the right to change these Promotional Terms and Conditions at any time and the offers may be withdrawn or terminated by the Bank at its discretion without prior notice. The Bank accepts no liability for any such change, withdrawal and / or termination.
2. No person other than the eligible customer 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.
3. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
4. All remarks and footnotes stated in the promotional materials are intended to serve as part of these Promotional Terms and Conditions. If there is any discrepancy between the remarks and footnotes and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall apply and prevail.
5. The offers under this promotion are provided subject to the prevailing regulatory requirements.
6. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
7. The waived brokerage fees will be converted and paid in Hong Kong dollars at a prevailing exchange rate designated by the Bank from time to time.
8. Where there is any discrepancy or inconsistency between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.

**(A) Specific Terms and Conditions for Hong Kong Stocks Offer \$0 brokerage fee offer for Hong Kong Stocks purchases (the “Hong Kong Stocks Offer”)**

1. The Hong Kong Stocks Offer is effective from **1 January 2017 to 31 December 2017**, both dates inclusive (the “Hong Kong Stocks Offer Promotional Period”).



2. The Hong Kong Stocks Offer is applicable to customers who successfully open (a) a new **HSBC Premier** Investment Services Account / HSBC Premier Securities Margin Trading Service Account; or (b) a new **HSBC Advance** Investment Services Account / HSBC Advance Securities Margin Trading Service Account; or (c) a new **Personal Integrated Account\***- Investment Services Account/**Personal Integrated Account\*** - Securities Margin Trading Services Account; or (d) a new **Personal Investment Account**, as the **sole or principal** account holder during the Hong Kong Stocks Offer Promotional Period (the “Eligible Customers for Hong Kong Stocks Offer”) (each an “Eligible Investment Account for Hong Kong Stocks Offer”). Eligible Customers for Hong Kong Stocks Offer must **not** terminate or downgrade these accounts before the reimbursement date stated in Clause 6 of Section (A) below.
3. Any Eligible Customer for Hong Kong Stocks Offer who is currently holding or has terminated any HSBC investment account with account suffix 380, 381, 388 or 391-394 within six months prior to the specific dates listed in the below table will **not** be eligible for the Hong Kong Stocks Offer:

<u>Opening date of Eligible Investment Account for Hong Kong Stocks Offer</u>	<u>Six months prior to below specific dates</u>
1 January 2017 – 31 March 2017	1 January 2017
1 April 2017 – 30 June 2017	1 April 2017
1 July 2017 – 30 September 2017	1 July 2017
1 October 2017 – 31 December 2017	1 October 2017

4. The Hong Kong Stocks Offer is applicable to **buy transactions of Hong Kong Stocks** (excluding transactions made in respect of initial public offerings and Stocks Monthly Investment Plans) of Eligible Customers for Hong Kong Stocks Offer which are effected via **HSBC Personal Internet Banking** ([www.ebanking.hsbc.com.hk](http://www.ebanking.hsbc.com.hk)), **HSBC Stock Express** ([www.hsbc.com.hk/stockexpress](http://www.hsbc.com.hk/stockexpress)) or **HSBC Mobile Banking** through the Eligible Investment Account for Hong Kong Stocks Offer (a) **within 12 months** for existing members of Jade by HSBC Premier or (b) **within 3 months** for HSBC Premier / HSBC Advance / Personal Integrated Account / Personal Investment Account from the opening date of Eligible Investment Account for Hong Kong Stocks Offer (each as the “Eligible Period for Hong Kong Stocks Offer”) (the “Eligible Transactions for Hong Kong Stocks Offer”). Sell transactions of Hong Kong Stocks are not eligible for the Hong Kong Stocks Offer. The Hong Kong Stocks Offer is not applicable to transactions executed via **HSBC Manned Phonebanking Service** or **HSBC branches**.
5. Each Eligible Customer for Hong Kong Stocks Offer (with the same identity document and regardless of the number of Eligible Investment Accounts for Hong Kong Stocks Offer he/she opens during the Hong Kong Stocks Offer Promotional Period) will only enjoy the Hong Kong Stocks Offer for all Eligible Transactions for Hong Kong Stocks Offer until the total cumulative standard brokerage fee reaches (a) **HKD100,000** for each existing member of Jade by HSBC Premier, or (b) **HKD5,000** for HSBC Premier, or (c) **HKD2,500** for HSBC Advance / Personal Integrated Account / Personal Investment Account, whichever is the highest. All subsequent transactions will be subject to standard brokerage fees.

**Example (HSBC Premier Eligible Customer for Hong Kong Stocks Offer):**

An Eligible Customer for Hong Kong Stocks Offer who opens a new Integrated Account - HSBC Premier with an Eligible Investment Account for Hong Kong Stocks Offer on 3 October 2017 and conducts the following transactions:

Trading Date	Stock	(a) Transaction Type and amount	Eligible Transaction for Hong Kong Stocks Offer	Standard brokerage fee: = (a) x 0.25% (minimum HKD100)	Brokerage fee waived (maximum HKD5,000 per HSBC Premier Eligible Customer for Hong Kong Stocks Offer)
11 October 2017	Stock A	Buy HKD1,000,000	Yes	HKD2,500	HKD2,500
14 November 2017	Stock B	Sell HKD50,000	No	HKD125	n/a (not Eligible Transaction for Hong Kong Stocks Offer)
1 December 2017	Stock C	Buy HKD1,100,000	Yes	HKD2,750	HKD2,500 (subject to maximum cap of HKD5,000)
9 January 2018	Stock D	Buy HKD60,000	No	HKD150	n/a (not within Eligible Period for Hong Kong Stocks Offer)
<b>Total</b>				<b>HKD5,525</b>	<b>HKD5,000</b>

- The standard brokerage fees will be deducted upfront and the portion of waived brokerage fees will be reimbursed to the settlement account of Eligible Investment Account for Hong Kong Stocks Offer within 12 months after the Eligible Period for Hong Kong Stocks Offer.
- Other transaction fees / charges / levy still apply. These include, without limitation, deposit transaction charges (for purchase orders only), Securities and Futures Commission of Hong Kong transaction levy, investor compensation levy, Hong Kong Exchange and Clearing Limited trading fee and stamp duty.
- If an Eligible Customer for Hong Kong Stocks Offer is eligible for more than one concurrently running Hong Kong Stocks promotional offer, the customer will be entitled to one of the offers only, and the Bank reserves the right to award **only** the offer deemed to be of higher value to the Eligible Customers for Hong Kong Stocks Offer at the Bank's discretion.

**(B) Specific Terms and Conditions for China A Shares Offer**

**\$0 brokerage fee offer for China A shares purchases (the "China A Shares Offer")**

- The China A Shares Offer is effective from **1 January 2017 to 31 December 2017**, both dates inclusive (the "China A Shares Offer Promotional Period").
- The China A Shares Offer is only applicable to customers who successfully open (a) **HSBC Premier Investment Services Account**; or (b) **HSBC Advance Investment Services Account**; or (c) **Personal Integrated Account\*** - Investment Services Account, with account suffix 380 as the **sole or principal** account holder during the China A Shares Offer Promotional Period (the "Eligible Customers for China A Shares Offer") (the "Eligible Investment Account for China A Shares Offer"). Eligible Customers for China A Shares Offer must **not** terminate or downgrade these accounts before the reimbursement date stated in

Clause 6 of Section (B) below.

3. Any Eligible Customer for China A Shares Offer who is currently holding or has terminated any HSBC Integrated Investment Services with account suffix 380 within six months prior to the specific dates listed in the below table will **not** be eligible for the China A Shares Offer:

<u>Opening date of Eligible Investment Account for China A Shares Offer</u>	<u>Six months prior to below specific dates</u>
1 January 2017 – 31 March 2017	1 January 2017
1 April 2017 – 30 June 2017	1 April 2017
1 July 2017 – 30 September 2017	1 July 2017
1 October 2017 – 31 December 2017	1 October 2017

4. The China A Shares Offer is applicable to **buy transactions** of China A Shares of Eligible Customers for China A Shares Offer which are successfully effected via **HSBC Stock Express** ([www.hsbc.com.hk/stockexpress](http://www.hsbc.com.hk/stockexpress)), **HSBC Mobile Banking** or **HSBC Manned Phonebanking Service** (for HSBC Premier and HSBC Advance customers only) through the Eligible Investment Account for China A Shares Offer (a) **within 12 months** for existing members of Jade by HSBC Premier or (b) **within 3 months** for HSBC Premier / HSBC Advance / Personal Integrated Account from the opening date of Eligible Investment Account for China A Shares Offer (each as the "Eligible Period for China A Shares Offer") (the "Eligible Transactions for China A Shares Offer"). Sell transactions of China A Shares are not eligible for the China A Shares Offer.
5. Each Eligible Customer for China A Shares Offer (with the same identity document and regardless of the number of Eligible Investment Accounts for China A Shares Offer he/she opens during the China A Shares Offer Promotional Period) will only enjoy the China A Shares Offer for all Eligible Transactions for China A Shares Offer until the total cumulative standard brokerage fee reaches (a) **HKD100,000** for each existing member of Jade by HSBC Premier, or (b) **HKD5,000** for HSBC Premier, or (c) **HKD2,500** for HSBC Advance / Personal Integrated Account, whichever is the highest. All subsequent transactions will be subject to standard brokerage fees.

**Example (HSBC Premier Eligible Customer for China A Shares Offer):**

An Eligible Customer for China A Shares Offer who opens a new Integrated Account - HSBC Premier with an Eligible Investment Account for China A Shares Offer on 3 October 2017 and conducts the following transactions:

Trading Date	Stock	(a) Transaction Type and amount	Eligible Transaction for China A Shares Offer	Standard brokerage fee: = (a) x 0.25% (minimum RMB100)	Brokerage fee waived (maximum HKD5,000 per HSBC Premier Eligible Customer for China A Shares Offer)
11 October 2017	Stock A	Buy RMB1,000,000	Yes	RMB2,500 x 1.15 = HKD2,875	HKD2,875
14 November 2017	Stock B	Sell RMB50,000	No	RMB125 x 1.15 = HKD143.75	n/a (not Eligible Transaction for China A Shares Offer)
1 December 2017	Stock C	Buy RMB1,100,000	Yes	RMB2,750 x 1.15 = HKD3,162.5	HKD2,125 (subject to maximum cap of HKD5,000)
9 January 2018	Stock D	Buy RMB60,000	No	RMB150 x 1.15 = HKD172.5	n/a (not within Eligible Period for China A Shares Offer)
<b>Total</b>				<b>HKD6,353.75</b>	<b>HKD5,000</b>

Exchange rate of 1.15 is used for illustration purpose only. Please refer to Clause 6 of General Terms and Conditions for the exchange rate calculation.

- The standard brokerage fees will be deducted upfront and the portion of waived brokerage fees will be reimbursed to the settlement account of Eligible Investment Account for China A Shares Offer within 12 months after the Eligible Period for China A Shares Offer.
- Other transaction fees / charges / levy still apply. These include, without limitation, deposit transaction charges (for purchase orders only), stamp duty (collected for State of Administration of Taxation), handling fee (collected for Shanghai Stock Exchange/Shenzhen Stock Exchange), securities management fee (collected for China Securities Regulatory Commission) and transfer fee (collected for China Securities Depository and Clearing Corporation Limited).
- If an Eligible Customer for China A Shares Offer is eligible for more than one concurrently running China A Shares promotional offer, the Bank reserves the right to award **only** the offer deemed to be of higher value to the Eligible Customer for China A Shares Offer at the Bank's discretion.

**(C) Specific Terms and Conditions for U.S. Stocks Offer**

**\$0 brokerage fee offer for U.S. stocks purchases (the "U.S. Stocks Offer")**

- The U.S. Stocks Offer is effective from **1 January 2017 to 31 December 2017**, both dates inclusive (the "U.S. Stocks Offer Promotional Period").
- The U.S. Stocks Offer is only applicable to the **sole or principal** account holders of (a) **HSBC Premier Investment Services Account**; or (b) **HSBC Advance Investment Services Account**; or (c) **Personal Integrated Account\*** - Investment Services Account, with account suffix 380 who successfully activated

the U.S. stock trading service during the U.S. Stocks Offer Promotional Period (the "Eligible Customers for U.S. Stocks Offer") (the "Eligible Investment Account for U.S. Stocks Offer"). Eligible Customers for U.S. Stocks Offer must **not** terminate or downgrade these accounts before the reimbursement date stated in Clause 6 of Section (C) below.

- Any Eligible Customer for U.S. Stocks Offer who is currently holding or has terminated any HSBC Integrated Investment Services Account activated with the U.S. stock trading service within six months prior to the specific dates listed in the below table will **not** be eligible for the U.S. Stocks Offer:

<u>U.S. stock trading service activation date of Eligible Investment Account for U.S. Stocks Offer</u>	<u>Six months prior to below specific dates</u>
1 January 2017 – 31 March 2017	1 January 2017
1 April 2017 – 30 June 2017	1 April 2017
1 July 2017 – 30 September 2017	1 July 2017
1 October 2017 – 31 December 2017	1 October 2017

- The U.S. Stocks Offer is applicable to **buy transactions of U.S. stocks** which are successfully effected via **HSBC Stock Express** ([www.hsbc.com.hk/stockexpress](http://www.hsbc.com.hk/stockexpress)), **HSBC Mobile Banking** or **HSBC Manned Phonebanking Service** (for HSBC Premier and HSBC Advance customers only) through the Eligible Investment Account for U.S. Stocks Offer (a) **within 12 months** for existing members of Jade by HSBC Premier or (b) **within 3 months** for HSBC Premier / HSBC Advance / Personal Integrated Account from its U.S. stock trading service activation date (each as the "Eligible Period for U.S. Stocks Offer") (the "Eligible Transactions for U.S. Stocks Offer"). Sell transactions of U.S. stocks are not eligible for the U.S. Stocks Offer. The U.S. stock trading service activation date refers to either the creation date of W-8BEN Form or the creation date of NYSE Market Data Agreement, whichever is later, according to the Bank's record.
- Each Eligible Customer for U.S. Stocks Offer (with the same identity document and regardless of the number of the eligible accounts in which he/she activates the U.S. stock trading service during the U.S. Stocks Offer Promotional Period) will only enjoy the U.S. Stocks Offer for all Eligible Transactions for U.S. Stocks Offer until the total cumulative standard brokerage fee reaches (a) **HKD100,000** for each existing member of Jade by HSBC Premier (b) **HKD5,000** for HSBC Premier, or (c) **HKD2,500** for HSBC Advance / Personal Integrated Account, whichever is the highest. All subsequent transactions will be subject to standard brokerage fees.

**Example (HSBC Premier Eligible Customer for U.S. Stocks Offer):**

The Eligible Customer for U.S. Stocks Offer has successfully activated the U.S. stock trading service of an Eligible Investment Account for U.S. Stocks Offer on 3 October 2017 and conducts the following transactions:

Trading date	Transaction Channel	Transaction Type and no. of shares	Eligible Transaction for U.S. Stocks Offer	Standard brokerage fee Stock Express / Mobile Banking: USD18 for first 1,000 shares, and USD0.015 per additional share Manned Phonebanking: USD38 for first 1,000 shares, and USD0.015 per additional share	Brokerage fee waived (maximum HKD5,000 per HSBC Premier Eligible Customer for U.S. Stocks Offer)
11 October 2017	Stock Express	Buy 30,000 shares	Yes	US\$453 x 7.8 = HKD3,533.4	HKD3,533.4
14 November 2017	Manned Phonebanking	Buy 20,000 shares	Yes	US\$323 x 7.8 = HKD2,519.4	HKD1,466.6 (subject to maximum cap of HKD5,000)
1 December 2017	Stock Express	Sell 500 shares	No	US\$18 x 7.8 = HKD140.4	n/a (not Eligible Transaction for U.S. Stocks Offer)
9 January 2018	Mobile Banking	Buy 800 shares	No	US\$38 x 7.8 = HKD296.4	n/a (not within Eligible Period for U.S. Stocks Offer)
<b>Total</b>				<b>HKD6,489.6</b>	<b>HKD5,000</b>

Exchange rate of 7.8 is used for illustration purpose only. Please refer to Clause 6 of General Terms and Conditions for the exchange rate calculation.

6. The standard brokerage fees will be deducted upfront and the portion of waived brokerage fees will be reimbursed to the settlement account of Eligible Investment Account for U.S. Stocks Offer within 12 months after the Eligible Period for U.S. Stocks Offer.
7. Other transaction fees / charges / levy still apply. These include, without limitation, U.S. Securities and Exchange Commission (SEC) fee (for sell transactions only) and American Depository Receipt (ADR) fee.
8. If an Eligible Customer for U.S. Stocks Offer is eligible for more than one concurrently running U.S. stock promotional offer, the Bank reserves the right to award **only** the offer deemed to be of higher value to the Eligible Customer for U.S. Stocks Offer at the Bank's discretion.

\* “Personal Integrated Account” is also named as “SmartVantage”; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms / advices, internet banking platform etc.

For China A shares trading, please refer to the China Connect: Shanghai-Hong Kong and Shenzhen-Hong Kong Terms and Conditions for respective risk disclosure. These Terms and Conditions can also be found in in HSBC website.

(III) Special Terms and Conditions for Life Insurance Offer (the “Life Insurance Offer”)

**General Terms and Conditions**

**HSBC Premier Customers / HSBC Advance Customers who successfully enroll in the selected life insurance plans during the following promotional period can enjoy the following offers\*:**

**Applicable to the following policy attaining the designated Annualized Premium (ANP)**

**Promotional period: 1 January – 31 December 2017**

Life insurance plan	HSBC Premier Customers		HSBC Advance Customers	
	ANP Requirement	First-Year Premium Discount Offer / Premium Waiver	ANP Requirement	First-Year Premium Discount Offer / Premium Waiver
Income Goal Insurance Plan (ANNB) / EarlyIncome Annuity Plan(EIAP)	-	1.5%	-	1%
Goal Access Universal Life Plan (Education) (ULEP) / Goal Access Universal Life Plan (Protection) (ULPP)	-	1.5%	-	1%
Target Protection Plus (TPP) / Lifestyle Wealth Protection Plus (LWPP) / HSBC Comprehensive Critical Illness Protection Plan (CCIP)	-	1.5%	-	1%
Whole Life Protection Plan (WLPP) / Mortgage Protection Plan (MPP) / Privileged Term Protection Plan (STC)	-	1 month	-	0.5 months

\* Please refer to “General Terms and Conditions” and the specific product terms and conditions for details of the offers.

1. The promotional offers are only applicable to successful applications by HSBC Premier Customers (as defined below) and HSBC Advance Customers (as defined below) (collectively referred to as “HSBC Customers” below) in respect of a new purchase of Income Goal Insurance Plan, EarlyIncome Annuity Plan, Goal Access Universal Life Plan (Protection), Goal Access Universal Life Plan (Education), Lifestyle Wealth Protection Plus, Target Protection Plus, WholeLife Protection Plan, HSBC Comprehensive Critical Illness Protection Plan, Mortgage Protection Plan or Privileged Term Protection Plan **within the period of 1 Jan 2016 to 31 Dec 2017** (both dates inclusive) (“the Promotional Period”) with policy being issued within the period of 1 Jan 2017 to 28 Feb 2018 (both dates inclusive) shall at all times be subject to below Terms and Conditions.
2. If a customer who is entitled to receive the promotional offers under this promotion is also entitled to other offer(s) under another concurrent promotion run by 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”) in respect of the same type of designated product or service, such customer is only entitled to receive the offer of the highest value at the Bank’s discretion.
3. Offers under this promotion are not applicable to policies applied in company name.
4. The offers under this promotion are not exchangeable for cash and are not transferable.

5. **“HSBC Premier Customers”** are existing customers of Integrated Account - HSBC Premier with the Bank.
6. **“HSBC Advance Customers”** are existing customers of Integrated Account - HSBC Advance with the Bank.
7. HSBC Life (International) Limited (**“HSBC Life”**) reserves the right to accept or reject any applications for any plan based on the information provided by the policyholder and/or the life insured during the application.
8. For monetary disputes arising between HSBC and HSBC Customer out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with HSBC Customer; however, any dispute over the contractual terms of the product should be resolved between HSBC Life and HSBC Customer directly.
9. The Bank and HSBC Life reserve the right to change these Terms and Conditions at any time and the offers may be withdrawn and/or terminated by the Bank and HSBC Life at its discretion without prior notice to the customers. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
10. All offers under this promotion are provided subject to prevailing regulatory requirements.
11. No person other than the customer, the Bank (which includes its successors and assigns) and HSBC Life (which includes its successors and assigns) 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.
12. In the event of dispute, the decision of the Bank shall be final and conclusive.
13. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. These terms and conditions are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.
15. Each of the Bank, HSBC Life and Eligible Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

**Specific Terms and Conditions for Income Goal Insurance Plan (ANNB) / EarlyIncome Annuity Plan (EIAP) / Goal Access Universal Life Plan (Protection) (ULPP) / Goal Access Universal Life Plan (Education) (ULEP) / Lifestyle Wealth Protection Plus (LWPP) / Target Protection Plus (TPP) / HSBC Comprehensive Critical Illness Protection Plan (CCIP) - First-year Premium Discount Offer**

16. The 1.5% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of ANNB/EIAP/ULPP/ULEP/LWPP/TPP/CCIP from **“HSBC Premier Customers”** mentioned in Clause 5 (**“Premier ANNB/EIAP/ULPP/ULEP/LWPP/TPP/CCIP Policy”**).
17. The 1% First-year Premium Discount is only applicable to successful applications in respect of a new purchase of ANNB/EIAP/ULPP/ULEP/LWPP/TPP/CCIP from **“HSBC Advance Customers”** mentioned in Clause 6 (**“Advance ANNB/EIAP/ULPP/ULEP/LWPP/TPP/CCIP Policy”**).
18. For monthly payment of premium, customers are required to pay the first three months’ premium upfront with the discount deducted from the initial payment.
19. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
  - a. full annual premium X 0.985(for Premier ANNB/EIAP/ULPP/ULEP/LWPP/TPP/CCIP Policy) OR
  - b. full annual premium X 0.9900 (for Advance ANNB/EIAP/ULPP/ULEP/LWPP/TPP/CCIP Policy) OR
20. For single premium or payment, the premium discount provided will be calculated as:
  - c. full annual premium X 0.015(for Premier EIAP/LWPP/TPP Policy) OR
  - d. single premium X 0.005 (for Premier ANNB Policy) OR
  - e. single premium X 0.003(for Premier ULPP/ULEP/CCIP Policy) OR
  - f. full annual premium X 0.01 (for Advance EIAP/LWPP/TPP Policy) OR
  - g. single premium X 0.0034 (for Advance ANNB Policy) OR
  - h. single premium X 0.002 (for Advance ULPP/ULEP/CCIP Policy).

**Specific Terms and Conditions for Whole Life Protection Plan (WLPP) / Mortgage Protection Plan (MPP) / Privileged Term Protection Plan (STC) – First-year Premium Waiver**

21. The 1-month Premium Waiver is only applicable to successful applications in respect of a new purchase of WLPP/MPP/STC from **“HSBC Premier Customers”** mentioned in Clause 5 (Premier WLPP/MPP/STC policy).
22. The 0.5-month Premium Waiver is only applicable to successful applications in respect of a new purchase



- of WLPP/MPP/STC from “**HSBC Advance Customers**” mentioned in Clause 6 (Advance WLPP/MPP/STC policy).
23. For monthly payment of premium, customers are required to pay:
    - a. The first 2 months’ premium upfront in order to enjoy the third month’s premium waiver (for Premier WLPP/MPP/STC policy) OR
    - b. The first 2.5 months’ premium upfront in order to enjoy the half of the third month’s premium waiver (for Advance WLPP/MPP/STC policy).
  24. For premiums paid on an annual basis, the amount of premium payable in the first year will be calculated as:
    - c. full annual premium X 0.9167 (for Premier WLPP/MPP/STC Policy) OR
    - d. full annual premium X 0.9583 (for Advance WLPP/MPP/STC Policy).
  25. For single premium payment, the premium waiver provided will be calculated as:
    - e. full annual premium X 0.0833 (for Premier WLPP policy) OR
    - f. full annual premium X 0.0417 (for Advance WLPP).

The life insurance plans are underwritten by HSBC Life (International) Limited (“HSBC Life”), which is authorised and regulated by the Commissioner of Insurance of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Hongkong and Shanghai Banking Corporation Limited (“The Bank”) is registered in accordance with the Insurance Companies Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The above products are products of HSBC Life but not HSBC and they are intended only for sale in the Hong Kong SAR. For product details and related charges, please refer to the relevant brochures and policy provisions or contact our HSBC’s branch staff.

#### (IV) Special Terms and Conditions for General Insurance Offer (the “General Insurance Offer”)

1. The General Insurance Offer is applicable to all new and existing customers who have opened and maintained an Integrated Account – HSBC Premier and who have successfully applied for the relevant insurance product (“Eligible Customers for General Insurance Offer”) within the promotional period from 1 January 2017 to 31 December 2017 (both days inclusive, the “Promotional Period”).
2. The General Insurance Offer is provided by AXA General Insurance Hong Kong Limited (“AXA”).
3. For Eligible Customers for General Insurance Offer who are entitled to other prevailing promotional offer(s) for the same designated insurance product, HSBC and AXA reserve the right to provide only one offer to the Eligible Customer for General Insurance Offer at HSBC and AXA’s sole discretion.
4. Customers who have withdrawn or cancelled an application/a policy for designated insurance products within six months before the application for the same insurance product under the General Insurance Offer will not be entitled to this General Insurance Offer in respect of the relevant product(s). The date appearing in AXA’s records will be conclusive as to the date on which the application/policy of the relevant insurance product was filed, withdrawn or cancelled.
5. The General Insurance Offer is not exchangeable for cash and is not transferable
6. In case of dispute arising from the General Insurance Offer, the decision of HSBC and AXA shall be final and conclusive.
7. No person other than the customers, HSBC and AXA 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.
8. HSBC and AXA reserve the right to alter or terminate the General Insurance Offer (in whole or in part) or amend the relevant terms and conditions any time without prior notice.

9. Employees of HSBC are not eligible for this promotion.

10. The following additional Terms and Conditions apply to the respective designated insurance products specified under paragraph 1 above.

a) Specific Terms and Conditions for FirstCare/Cancer Care/Worldwide Elite Medical Plan – Product Discount

1. For successful application of FirstCare/Cancer Care/Worldwide Elite Medical Plan a family discount of 10% in respect of “family” enrolment to FirstCare/Cancer Care/Worldwide Elite Medical Plan will be offered to each policy successfully issued by AXA on or before 28 February 2018.
2. Family enrolment refers to any of the following combination: (i) self and spouse, (ii) self and parents, (iii) self and child(ren)\*, and (iv) self, spouse and child(ren)\*. To enjoy the FirstCare/Cancer Care/Worldwide Elite Medical Plan product discount for family enrolment during the Promotional Period, all members in the above-mentioned combination must apply as insured under the same new policy (except in the case of self and parents application). In the case of self and parent application, the applicant (self or parents) must provide the FirstCare/Cancer Care/Worldwide Elite Medical Plan membership number of his/her parent or daughter/son (daughter/son who does not fall in to child definition) respectively who maintains an in-force FirstCare/Cancer Care/Worldwide Elite Medical Plan policy at the point of a new application submitted by the applicant (self or parents) within the Promotional Period. The required FirstCare/Cancer Care/Worldwide Elite Medical Plan membership number must be provided correctly by the applicant so as to enjoy the FirstCare/Cancer Care/Worldwide Elite Medical Plan product.
3. This product discount is applicable to insurance policies applied through branch, phone and online channels except in the case of self and parent application which is applicable in branch and phone only.

\* “Child” shall mean any child of the Insured or the Policyholder who has attained the age of 15 days and is an unmarried person, and is financially solely dependent upon the Insured or the Policyholder and is under the age of 18 or up to the age of 23 for those who are registered as and are full time students at school, college or university.

The general insurance policies are underwritten by AXA General Insurance Hong Kong Limited (“AXA”), which is authorised and regulated by the Commissioner of Insurance of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your general insurance policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Companies Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

For product details and related charges, please refer to the relevant brochures and policy provisions or contact our HSBC’s branch staff.

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