



Promotional Terms and Conditions for Extra Welcome Rewards - HKD100 worth of Shopping Coupons ("the Offer")

1. The programme (the "Programme") is from **1 July 2017 to 30 September 2017**, both dates inclusive (the "Promotional Period") and shall at all times be subject to these promotional terms and conditions ("Terms and Conditions").
2. The Offer (as defined in Clause 5 below) under this Programme is exclusive to personal customers who are the sole or principal accountholders (if a joint account) of an Integrated Account – HSBC Advance (the "Advance Account") of The Hongkong and Shanghai Banking Corporation Limited in the Hong Kong Special Administrative Region ("Hong Kong") (and its successors and assigns) (the "Bank" or "HSBC") as of 30 September 2017 and fulfil all the following requirements (the "Eligible Customers"):
 - a. be aged 18 or above on 1 July 2017; AND
 - b. not a citizen/resident/tax payer resident of the United States of America (U.S.); AND
 - c. must be a New HSBC Customer (as defined in in Clause 3 below) who successfully open an Advance Account with the Bank as sole accountholder or as the principal accountholder (if a joint account) during the Promotional Period; AND
 - d. not previously hold an Advance Account and / or an Integrated Account – HSBC Premier (whether as sole accountholder or joint accountholder) at any time during the period between 1 October 2016 and 30 June 2017, both dates inclusive; AND
 - e. successfully complete the registration form under the section of "Welcome Rewards" at the website www.hsbc.com.hk/weadvance during the Promotional Period.
3. "New HSBC Customer" is an Eligible Customer who must not be a holder of any one of the following account/products at any time during the period from 1 June 2017 to the date when he/she opens an Advance Account:
 - a. sole or joint name account with the Bank (excluding holder of any personal primary or additional credit card issued by the Bank, MPF accounts and safe deposit lease accounts); or
 - b. any insurance plans applied through the Bank (except Single Trip TravelSurance).For the avoidance of doubt, any person who is only a holder of any personal primary or additional credit card issued by the Bank, MPF accounts of the Bank, safe deposit lease accounts of the Bank or insurance plan of Single Trip TravelSurance applied through the Bank will not be deemed as an existing HSBC customer for the purpose of this promotion.
4. Eligible Customers who terminate the Advance Account or convert such Advance Account to other types of Integrated Account before the time of offer fulfilment will be disqualified for the Offer.
5. Provided that the conditions in Clause 2 above are satisfied, an Eligible Customer is entitled to receive **HKD100 worth of Wellcome supermarket coupons (the "Shopping Coupons") as the offer under this Programme**. Each Eligible Customer can only enjoy the Offer once under this promotion.
6. **The Shopping Coupons will be mailed on or before 31 March 2018 to the Eligible Customer's correspondence address according to the Bank's record at the time of**

offer fulfilment. 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.

7. The Shopping Coupons are available while stock lasts. Use of the Shopping Coupons is subject to the terms and conditions stipulated by the supplying merchant. The Bank reserves the right to replace the Shopping Coupons with any alternative gifts without prior notice. The Shopping Coupons (or any alternative gifts) offered under the Programme 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 supplier of the Shopping Coupons (or any alternative gifts) in this Programme.
8. Employees of the Bank are not eligible for the Offer.
9. 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 Terms and Conditions.
10. In the event of a dispute arising out of the Programme, the decision of the Bank shall be final and conclusive.
11. The Bank reserves the right to change these Terms and Conditions at any time and the Programme may be terminated by the Bank at its discretion at any time without prior notice. The Bank accepts no liability for any such change or termination.
12. If there is any discrepancy between the promotional materials and these Terms and Conditions, these Terms and Conditions shall apply and prevail.
13. The Programme and the Offer are provided subject to the prevailing regulatory requirements.
14. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
15. If there is any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall apply and prevail.