



Promotional Terms and Conditions:

1. The promotional period of this programme (the “Programme”) is from 30 September 2018 to 31 October 2018 (both dates inclusive) (the “Promotional Period”). The Programme is offered 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”).
2. This Programme is exclusive to customers who are the sole or (if a joint account) principal account holders of any HSBC account (the “Applicable Account”) and fulfil all the following requirements (each, an “Eligible Customer” and, collectively, the “Eligible Customers”):
 - a) be aged 18 or above on 29 September 2018;
 - b) have a valid Hong Kong correspondence address under the Bank’s record; and
 - c) set the Applicable Account as the Faster Payment System (FPS) Default Bank Account via Personal Internet Banking or the HSBC Mobile Banking App and maintain such setting up until the time of Programme fulfillment.

Any person who does not fulfill the above criteria for the entirety of the Promotion Period will automatically be disqualified from participating in the Programme. Any person who acts in breach of applicable laws and regulations or who has an actual or potential conflict of interest will also be disqualified from participating in the Programme. No person can participate in the Programme if he/she has been involved in setting up or running this Programme.

3. During the Promotional Period, Eligible Customers will be entitled to receive **a total of HKD50 cashback** (“Cashback”) subject to and in accordance with the following:
 - i. Eligible Customers who fulfill the following criteria will be entitled to receive HKD30 Cashback: (A) set their Applicable Account as the FPS Default Bank Account and (B) receive three separate payments (each in the amount of HKD10/RMB10 or above) via FPS* into their Applicable Account from other HSBC/participating bank account(s) or payment service provider(s); and
 - ii. Eligible Customers who fulfill the following criteria will be entitled to receive an additional HKD20 Cashback: successfully make two separate payments (each in the amount of HKD10/RMB10 or above) to other HSBC/participating bank account(s) or payment service provider(s) via FPS* using the HSBC HK Mobile Banking app.

Note:

Cashback is limited to the first 60,000 Eligible Customers who successfully perform the required criteria described above, and shall be made available on a first-come-first served basis while supplies lasts.

*Eligible Customers are required to receive or send money (where applicable) by using a mobile phone number/ email address/ FPS Identifier/ or by scanning recipient’s QR code.

4. **Cashback will be credited to applicable Eligible Customers' Applicable Account that is set as FPS Default Bank Accounts on or before 31 December 2018 according to the Bank's record at the time of Programme fulfilment.**
5. Each Eligible Customer agrees that he/she shall enter the Programme at his/her own risk and shall be responsible for all risks of participating in the Programme. The Bank shall not be liable for any damages, losses, claims, costs or proceedings incurred or suffered by the Eligible Customers as a result of their participation.
6. An Eligible Customer's personal information in the Bank's record must be valid and up-to-date during the Promotional Period and at the time of Programme fulfilment in order to receive any Cashback.
7. The Bank has the sole and absolute discretion in determining a person's eligibility to participate in the Programme and receive Cashback. If the Bank discovers at any time, whether after or during the Promotional Period, that any person has failed to comply with these terms and conditions, the Bank is entitled to disqualify the person from participating in the Programme and receiving Cashback.
8. The Bank further reserves the right to exclude an Eligible Customer who violates these terms and conditions, tampers with the Programme, engages in abusive, deceit or fraudulent behavior in relation to the Programme or makes false representations or statements or violates applicable law or regulations. If an Eligible Customer is excluded, the Cashback may be subsequently revoked and reclaimed.
9. It is the Eligible Customers' 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 Cashback, and the Bank shall have no responsibility in respect thereof.
10. No person other than the Eligible Customers 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.
11. In the event of any dispute arising from the Programme, the decision of the Bank shall be final and conclusive.
12. The Bank reserves the right to change these terms and conditions (including the dates of the Promotional Period) and terminate the Programme at any time. The latest details of the Programme and the revised terms and conditions will be made available on the Programme's website www.hsbc.com.hk/fps.
13. If there is any conflict between the information contained in the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
14. The Programme and Cashback are provided subject to the prevailing regulatory requirements.
15. The Programme is held within Hong Kong. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong and each Eligible Customer submits to the exclusive jurisdiction of the courts of Hong Kong.
16. In the event of any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.

Issued by The Hongkong and Shanghai Banking Corporation Limited