

Please scroll down for English version.

特選優惠 – 以銀行成本價買入外幣

由2019年01月09日至2019年04月12日，合資格客戶*可以銀行成本價*以港幣兌換任何金額之指定貨幣。9種指定貨幣包括澳元、加拿大元、英鎊、歐元、新西蘭元、日圓、新加坡元、美元及人民幣。

#關於合資格客戶定義,請參考條款及細則第二點

*銀行成本價指不包含本行一般交易利潤之匯率，而運作成本的溢價則不會被豁免。

受條款及細則約束。

一般條款及細則

1. 香港上海滙豐銀行（及其繼承人及受讓人）（「本行」或「滙豐」）保留隨時更改條款及細則的權利。本行亦可能運用酌情權取消此優惠而毋須事前通知。
2. 除有關合資格客戶（如下所定義）及本行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
3. 是次推廣活動如有任何爭議，本行將保留最終決定權。
4. 本條款及細則的中英文版本如有歧義，概以英文版本為準。
5. 此優惠均受有關的監管條例約束。
6. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。

推廣優惠條款及細則

以銀行成本價買入外幣優惠（「外幣兌換優惠」）

1. **推廣期**：有效期為2019年01月09日至2019年04月12日（包括首尾兩天）（「推廣期」）。
2. **誰可享用此外幣兌換優惠**：

合資格客戶包括：

新客戶	組別 A: 推廣期期間成功開立綜合理財戶口
現有客戶	組別 B: <u>沒有</u> 在 2018 年 07 月 08 日或之後在滙豐做任何外幣兌換
	組別 C: 在 2018 年 07 月 08 日或之後 <u>只透過滙豐分行或 24 小時專人接聽電話理財服務</u> 做外幣兌換

3. **合資格交易**：交易須符合以下條件以享用外幣兌換優惠（「合資格交易」）-

- a. **貨幣**：外幣兌換交易必須是由港元兌換至以下的指定貨幣：澳元、加拿大元、英鎊、歐元、新西蘭元、日圓、新加坡元、美元及人民幣。
- b. **執行**：外幣兌換交易必須經合資格客戶名下綜合理財戶口（滙豐卓越理財、滙豐運籌理財或個人綜合理財戶口）透過以下途徑完成：

合資格客戶	交易金額	交易次數	合資格交易途徑
組別 A	任何交易金額	沒有上限	滙豐分行
組別 B	任何交易金額	沒有上限	滙豐流動理財* 網上理財新介面**
組別 C	港元 30,000 或以下	沒有上限	滙豐流動理財* 網上理財新介面**

*進行外幣兌換交易時，優惠金額必須顯示於交易確認介面，該交易才可享有此優惠。

#優惠只適用於滙豐網上理財新介面「轉賬」內的「24小時幣兌換」。請參閱附錄II

所有兌換交易涉及外匯限價買賣服務、滙豐環球轉賬服務、現鈔兌換、現金存入/提取之交易、匯出/入之轉賬，及經任何滙豐海外辦事處或分行處理的外幣兌換交易及海外轉賬交易均不合資格享用此優惠。

4. **銀行成本價**：銀行成本價指不包含本行一般交易利潤之匯率，而運作成本的溢價則不會被豁免。當客戶進行合資格交易時，匯率會自動調整至銀行成本價。
5. 銀行成本價會隨時按市場利率、貨幣浮動、客戶交易模式或其他原因而改變。如有任何爭議，本行保留合資格交易中銀行成本價的決定權。
6. 當客戶進行合資格交易時，他/她確認並同意交易中顯示的匯率為銀行成本價。本行不會於交易後作出任何回贈。
7. 除特別標明，此外幣兌換優惠不可與其他外幣兌換推廣優惠或其他優惠同時使用。

風險披露：

貨幣兌換風險 – 外幣和人民幣存款的價值需承受因匯率波動而產生的風險。倘若你選擇將外幣和人民幣存款兌換為其他貨幣時的匯率較當初兌換外幣和人民幣時的匯率為差，則可能會因而蒙受本金損失。

向您提供的有關產品或服務的任何廣告、市場推廣或宣傳物料、市場資料或其他資料，其本身不會構成任何產品或服務的招攬銷售或建議。

本文所載資料並不構成招攬或建議任何人作存款，或購買或出售或投資任何產品的要約。

由香港上海滙豐銀行有限公司刊發

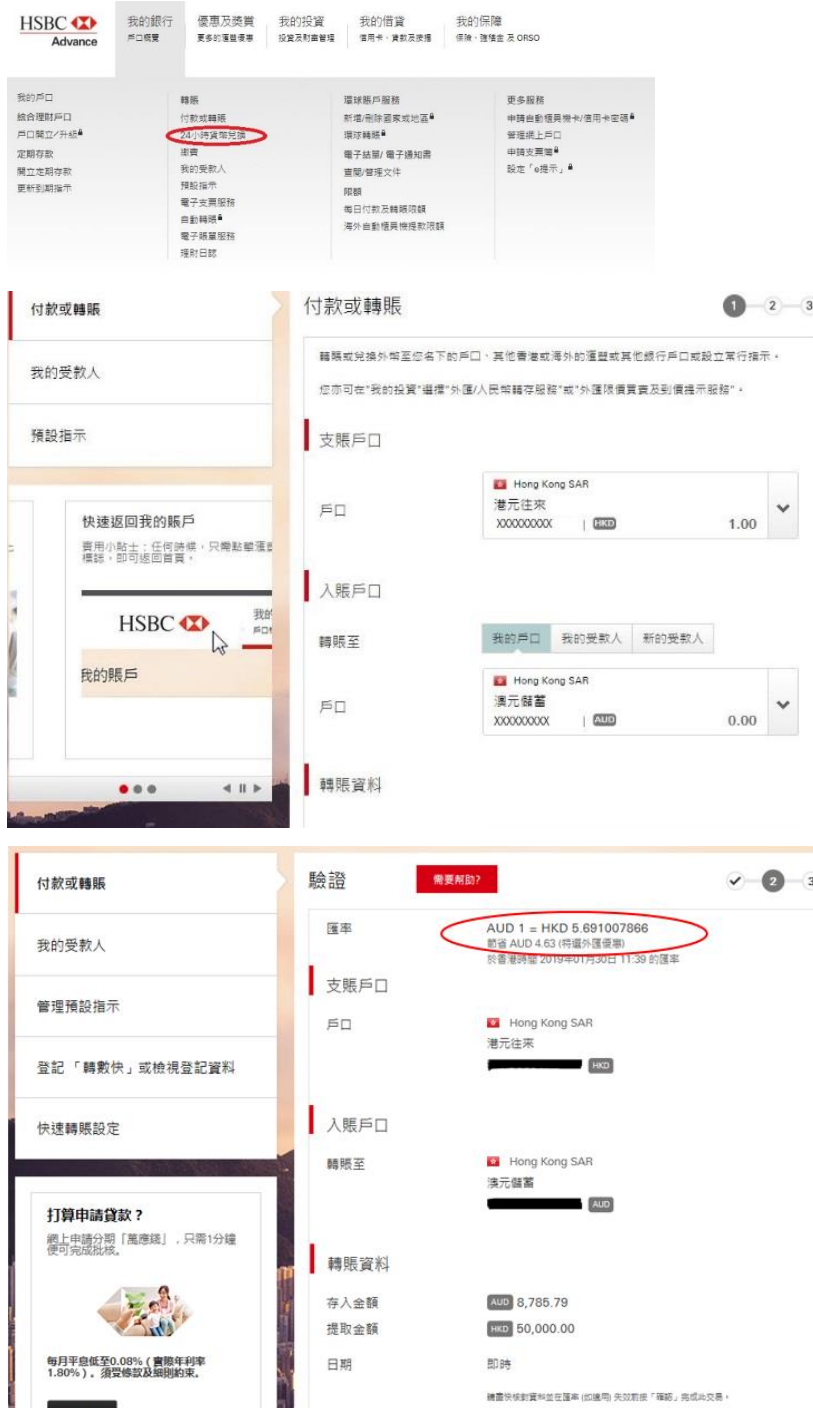
Issued by The Hongkong and Shanghai Banking Corporation Limited

附錄 I – 滙豐流動理財內的「24小時貨幣兌換」截圖



注意：進行外幣兌換交易時，優惠金額必須顯示於交易確認介面，該交易才可享有此優惠。此優惠不適用於舊版滙豐網上理財介面。以上截圖只供參考

附錄 II – 滙豐網上理財新介面「轉賬」內的「24小時幣兌換」截圖



注意：進行外幣兌換交易時，優惠金額必須顯示於交易確認介面，該交易才可享有此優惠。此優惠不適用於舊版滙豐網上理財介面。以上截圖只供參考



Special Offer – Purchase foreign currencies at Bank’s cost price

From 9 January 2019 to 12 April 2019, eligible customers# can purchase any of the selected foreign currencies from HKD at Bank’s Cost Price*. The 9 selected currencies include AUD, CAD, GBP, EUR, NZD, JPY, SGD, USD and CNY.

For definition on eligible customers, please refer to point 2 of Promotional terms & conditions below

* Bank’s Cost Price refers to the exchange rate without sales margin normally charged in the transaction by the Bank. Other mark-up applied in the exchange rate for operational reasons is not waived.

Terms and conditions apply.

General terms and conditions

1. The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (the “Bank” or “HSBC”) reserves the right to change these terms and conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice.
2. No person other than the Eligible Customer (as defined below) 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.
3. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
4. Where there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.
5. The offer under this promotion is provided subject to the prevailing regulatory requirements.
6. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

Promotional terms and conditions

Purchase foreign currencies at Bank’s cost price (the “FX Offer”)

1. **Offer Period:** 9 January 2019 to 12 April 2019, both dates inclusive (the “Offer Period”).
2. **Who can enjoy the FX Offer:**
Customers falling into either one of the groups below are eligible to the offer -

New Customers	Group A: New customers who open HSBC Integrated accounts during the Offer Period
Existing Customers	Group B: Customers who have <u>not</u> conducted any FX transaction via any transaction channels of the Banks on or after 8 July 2018
	Group C: Customers who have conducted FX transaction <u>only via</u> HSBC’s branches or HSBC’s manned phonebanking on or after 8 July 2018

3. **Eligible Transaction:** The transaction is qualified for the FX Offer if it fulfils the below criteria (“Eligible Transaction”) –

- a. **Currencies:** The transaction must be a currency exchange from Hong Kong dollars ("HKD") to any one of the following designated foreign currencies: Australian Dollar ("AUD"), Canadian Dollar ("CAD"), Pound Sterling ("GBP"), Euro ("EUR"), New Zealand Dollar ("NZD"), Japanese Yen ("JPY"), Singapore Dollar ("SGD"), US Dollar ("USD") or Renminbi ("RMB").
- b. **Execution:** The transaction must have been successfully executed by using the Eligible Customer's integrated account (HSBC Premier, HSBC Advance or Personal Integrated Account)

Eligible Customers	Transaction Amount	Transaction Frequency	Eligible Channel for FX Offer
Group A	Any transaction amount	Unlimited	HSBC's Branches
Group B	Any transaction amount	Unlimited	HSBC Mobile Banking* HSBC Internet Banking*#
Group C	HKD 30,000 or below	Unlimited	HSBC Mobile Banking* HSBC Internet Banking*#

*The amount saved by customers pursuant to the Offer must be shown on the screen at the time of the transaction and confirmed on the verification page in order for a transaction to qualify for the Offer.

#The Offer is only applicable for “24-hour currency exchange” under “Move Money” in the new HSBC Internet Banking page. Please refer to Appendix II

Exchange transactions conducted via FX Order Watch Trading Services, HSBC's Global Transfer service, notes exchange, cash deposit, notes withdrawal, outward/inward remittance, or exchange transactions made with any HSBC's offices or branches outside Hong Kong do not qualify for the Offer.

4. **Bank's Cost Price:** Bank's Cost Price refers to the exchange rate of a transaction without sales margin normally charged by the Bank. Other mark-up applied in the exchange rate for operational reasons is not waived. When customer performs the Eligible Transaction, the Bank's Cost Price will be automatically applied as the exchange rate upfront.
5. The Bank's Cost Price vary from time to time according to the market rates, currency fluctuations, customers' trading patterns and other factors. The Bank reserves the right to determine the Bank's Cost Price of Eligible Transaction in the case of disputes.
6. As customer performs the Eligible Transaction, he/she confirms and agrees on the spot exchange rate displayed in the transaction as Bank's Cost Price. The Bank will not perform any subsequent rebate after the transaction.
7. The FX Offer cannot be used in conjunction with other foreign currency exchange promotional or concurrent offers, unless stated the otherwise.

Risk disclosure

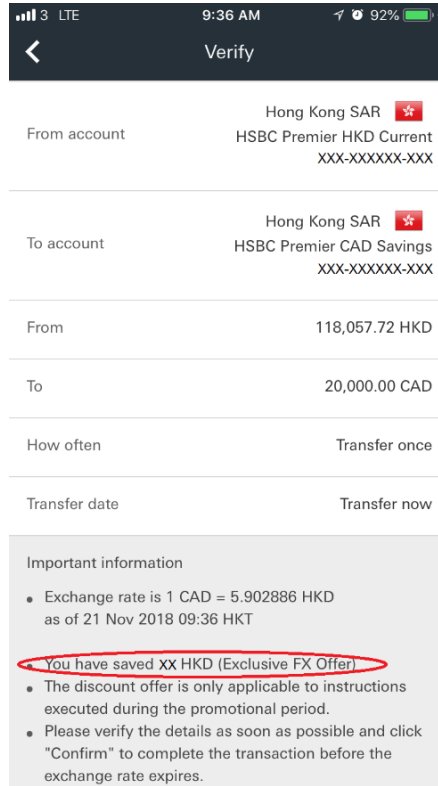
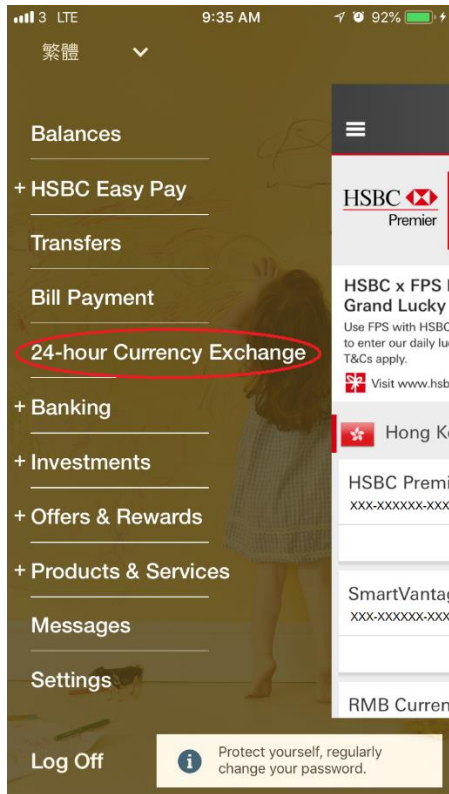
Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.

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.

The information in this material does not constitute a solicitation or recommendation for making any deposit or an offer for the purchase or sale or investment in any products.

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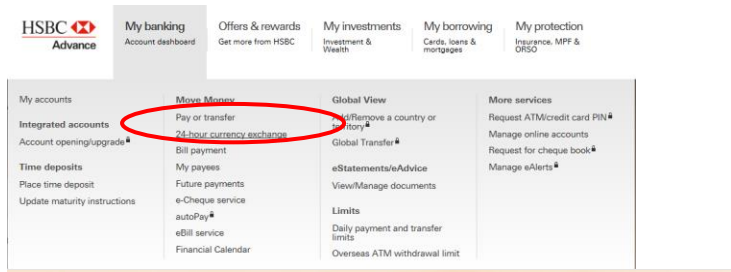
Appendix I – Illustration of “24-hour under HSBC Mobile Banking



Currency Exchange”

Note: The amount saved by customers pursuant to the Offer must be shown on the screen at the time of the transaction and confirmed on the verification page in order for a transaction to qualify for the Offer. The screenshot above is for illustration only.

Appendix II – Illustration of “24-hour currency exchange” under “Move Money” in new HSBC Internet Banking page



The screenshot shows the HSBC Internet Banking interface. The navigation menu includes 'My banking', 'Offers & rewards', 'My investments', 'My borrowing', and 'My protection'. Under 'My banking', the 'Move Money' option is highlighted with a red circle. Below the navigation menu, the 'Move Money' section is displayed, featuring a 'Pay or transfer' form. The form includes fields for 'From account' (Hong Kong SAR HKD Current) and 'To account' (Hong Kong SAR AUD Savings). The 'Transfer details' section shows a transfer amount of AUD 8,792.51 and a debit amount of HKD 50,000.00.

Move Money

Pay or transfer

Transfer money or exchange currencies between your self-named accounts, send money to other accounts in HSBC or other banks in Hong Kong or overseas or set up a recurring standing instruction.

You may also select our "FX/RMB switching service" or "FX Order Watch service" under "My investments".

From account

Account: Hong Kong SAR HKD Current

To account

Account: Hong Kong SAR AUD Savings

Transfer details

Transfer amount: AUD 8,792.51

Debit amount: HKD 50,000.00

Date: Now

Please verify the details as soon as possible and click "Confirm" to complete the transaction before the exchange rate expires (if applicable).

Move Money

Making regular transfers? You only need to register a new payee once - this speeds up future payments. [Register now](#)

Verify

Exchange rate: 1 AUD = HKD 5.68668303
 It saved you AUD 4.64 (Exclusive FX Offer)
 Exchange rate at 10:08 HKT on 30 Jun 2019

From account

Account: Hong Kong SAR HKD Current

To account

Account: Hong Kong SAR AUD Savings

Transfer details

Transfer amount: AUD 8,792.51

Debit amount: HKD 50,000.00

Date: Now

Please verify the details as soon as possible and click "Confirm" to complete the transaction before the exchange rate expires (if applicable).

Note: The amount saved by customers pursuant to the Offer must be shown on the screen at the time of the transaction and confirmed on the verification page in order for a transaction to qualify for the Offer. The screenshot above is for illustration only.