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外幣兌換及海外轉賬優惠 – 3 重獎賞 (「外幣兌換優惠」):

由 2019 年 4 月 24 日至 2019 年 6 月 30 日 (「推廣期」)，合資格客戶每次兌換達港幣 20,000 元或以上等值的外幣或作任何海外轉賬，即可自動參加大抽獎一次以贏取 Apple 電子產品 (共 10 份)。參加抽獎次數不限。

合資格客戶於推廣期內兌換達港幣 20,000 元或以上等值外幣，可獲回贈海外轉賬本地手續費一次；累積兌換滿港幣 200,000 元或以上等值外幣，更可獲港幣 300 元現金回贈。

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

1. **誰可享用此外幣兌換優惠：**只適用於獲滙豐推廣短訊、電郵、滙豐網上理財及/或滙豐職員通知之特選客戶 (「合資格客戶」)。
2. **推廣期：**有效期為2019年4月24日至2019年6月30日 (包括首尾兩天) (「推廣期」)。
3. 合資格客戶須為基本戶口持有人，及於推廣期和存入回贈時持有有效戶口 (綜合理財戶口/獨立儲蓄戶口/獨立往來戶口)。
4. 此外幣兌換優惠當中的三個獎賞可以同時享用。客戶不可與其他外幣兌換推廣優惠、外幣兌換折扣或其他優惠同時使用。

<獎賞一> Apple產品大抽獎 (「大抽獎」)

1. **獎賞：**合資格客戶於推廣期內 (1) 每次兌換港幣20,000元或以上等值的外幣或 (2) 作任何海外轉賬，即可自動參加大抽獎一次。參加次數不限。
2. **獎品：**抽獎獎品為10份 Apple電子產品，將由電腦隨機抽出得獎者：

獎品	數量
13 吋 MacBook Pro : 2.3GHz 雙核心 i5 處理器, 256GB - 太空灰色	1
13 吋 MacBook Pro : 2.3GHz 雙核心 i5 處理器, 256GB - 銀色	1
iPhone XS Max 256GB 太空灰色	1
iPhone XS Max 256GB 金色	1
Apple Watch Series 4 GPS + 流動網絡, 44 毫米太空灰鋁金屬錶殼配黑色運動錶帶	2
12.9 吋 iPad Pro Wi-Fi + 流動網絡 256GB - 太空灰色	2
iPad mini Wi-Fi + 流動網絡 256GB - 太空灰色	2

3. **執行：**外幣兌換交易及海外轉賬 (匯出海外之電匯) 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：

交易途徑	外幣兌換交易	海外轉賬 (匯出海外之電匯)
i) 任何滙豐分行	✓	✓
ii) 滙豐網上理財 (只適用於滙豐網上理財新介面「轉賬」內的「24小時貨幣兌換」。請參閱附錄I)	✓	✓
iii) 滙豐流動理財	✓	不適用
iv) 滙豐電話理財 (互動話音系統 (IVRS) 除外)	✓	不適用

所有外幣兌換交易：經外匯限價買賣服務、滙豐環球轉賬服務、涉及現鈔兌換、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，均不符合資格享用此優惠。

海外轉賬：經滙豐環球轉賬服務之轉賬、匯出至香港其他金融機構的本地電匯、經任何滙豐海外辦事處或分行處理的之轉賬、由本地或海外金融機構匯入的電匯、港元或外幣的支票或匯票，均不符合資格享有此優惠。

4. **次數：**每位合資格客戶於推廣期內可享無限次數參與大抽獎，中獎次數不限。
5. **換領方法：**獎品換領信將於2019年9月30日或之前由本行以郵遞形式寄往合資格客戶。郵寄地址將根據履行優惠時客戶於本行紀錄的本地通訊地址為準。換領詳情包括換領方法、換領中心地址及換領限期將列於信內。如獎品換領信或獎品遭遺失或損毀，包括於郵寄途中遺失，本行將不會補發予客戶。
6. 獎品不能轉換為現金，本行保留以其他禮品取代獎品之權利而不作另行通知。
7. Apple 並未參與此促銷，亦非此促銷之贊助商。

<獎賞二> 外幣兌換隨後之海外轉賬 - 手續費回贈

1. **獎賞**：合資格客戶於推廣期內兌換港幣20,000元或以上等值之外幣(單次交易計算)，隨後作海外轉賬，可獲回贈海外轉賬之本地手續費一次。
2. 海外轉賬沒有最低金額限制。
3. **執行**：海外轉賬的合資格途徑及不能計算的交易，請參閱以上獎賞一 第三項「執行」部分。
4. **次數**：每位合資格客戶於推廣期內只可享有此本地手續費回贈一次。
5. **回贈方式**：
 - a. 本地手續費會於交易時被扣取。如符合以上獎賞條件，同等值之金額會於推廣期後三個月內存入合資格客戶的戶口。匯出電匯之本地手續費如下：
 - i. 透過滙豐網上理財設立 – 每次港幣65元
 - ii. 透過分行設立 – 每次港幣200元 (卓越理財) / 220元 (運籌理財) / 每次港幣240元 (個人綜合理財戶口 / 其他)本行將不會回贈其他於執行匯出電匯所衍生的費用。
 - b. 如客戶於推廣期內分別透過分行和滙豐網上理財作出海外轉賬並符合以上獎賞條件，客戶將會收到透過分行所設立的匯出電匯的本地手續費回贈。
 - c. 如客戶持有本行多個戶口，本行將依照以下優先次序選擇戶口存入現金回贈：
 - i. 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
 - ii. 獨立儲蓄戶口
 - iii. 獨立往來戶口

<獎賞三> 外幣兌換以享港幣300元現金回贈

1. **獎賞**：合資格客戶於推廣期內累積兌換滿港幣200,000元或以上等值之外幣，可獲港幣300元現金回贈。
2. **執行**：外幣兌換交易的合資格途徑及不能計算的交易，請參閱以上獎賞一第三項「執行」部分。
3. **次數**：於推廣期內，合資格客戶可以一次或多於一次的交易以累積滿港幣200,000元或等值之外幣兌換金額。每位客戶只可享一次港幣300元現金回贈。
4. **回贈方式**：
 - a. 如符合以上獎賞條件，港幣300元的現金回贈將會於推廣期後三個月內存入合資格客戶的戶口。
 - b. 如客戶持有本行多個戶口，本行將依照以下優先次序選擇戶口存入現金回贈：
 - i. 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
 - ii. 獨立儲蓄戶口
 - iii. 獨立往來戶口



例子一：

一名合資格客戶於推廣期內作出一次兌換20,000港元成英鎊之交易，隨後設立了海外轉賬指示以轉賬英鎊到英國。客人可享兩個大抽獎機會及一次港幣65元的海外轉賬之本地手續費回贈。

例子二：

一名合資格客戶於推廣期內分別作出兌換 50,000 英鎊至澳元及 200,000 港元至澳元之交易，隨後設立了兩項海外轉賬指示以轉賬澳元到澳洲。客人可享四個大抽獎機會，一次港幣 65 元的海外轉賬之本地手續費回贈及一次港幣 300 元現金回贈。

風險聲明

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 – 滙豐網上理財新介面「轉賬」內的「24小時幣兌換」截圖



The screenshot displays the HSBC online banking navigation menu. The '我的銀行' (My Bank) section is expanded, showing various services. The '轉賬' (Transfer) option is selected, and the '24小時貨幣兌換' (24-hour currency conversion) option is circled in red. Below the navigation menu, the '付款或轉賬' (Payments and Transfers) page is visible, showing options for '我的受款人' (My Beneficiaries) and '預設指示' (Default Instructions). The main content area shows the '支賬戶口' (Source Account) and '入賬戶口' (Destination Account) sections. The '支賬戶口' section shows a dropdown menu for 'Hong Kong SAR' with '港元往來' (Hong Kong Dollar Current) selected. The '入賬戶口' section shows a dropdown menu for 'Hong Kong SAR' with '澳元儲蓄' (Australian Dollar Savings) selected. The '轉賬資料' (Transfer Details) section is partially visible at the bottom.

注意：以上截圖只供參考

FX and Overseas Transfer Offers – Triple Rewards (“FX Offer”):

From 24 April 2019 to 30 June 2019 (the “Offer Period”), eligible customer can enjoy a lucky draw chance on Apple electronic products (10 prizes in total) upon completing a FX transaction equivalent to HKD20,000 or above, or performing any overseas transfer. Each customer can enroll the lucky draw for unlimited times.

If the FX transaction reaches HKD20,000 or above during the Offer Period, customers can enjoy a local handling charge waiver for one subsequent overseas transfer;

If the accumulated FX transaction(s) reach HKD200,000, customers can also receive a HKD300 cash rebate.

Terms and conditions apply.

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 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

1. **Who can enjoy the FX Offer:** Only selected customers who have received the promotional message from HSBC via SMS, email, HSBC Internet Banking and/or from HSBC staff member are eligible for the Offer (the “**Eligible Customers**”).
2. **Offer period:** 24 April 2019 to 30 June 2019 (both dates inclusive) only (the “Offer Period”).
3. Eligible Customer shall be the primary account holder, and maintains a valid account (integrated account / current account / saving account) during the Offer Period and at the time of fulfilment.
4. The FX Offer consists of three rewards which can be enjoyed concurrently. The FX Offer cannot be used with other foreign currency exchange promotional offers, pricing discount or concurrent offers.

Reward A – Lucky Draw on Apple Products (“Lucky Draw”)

- Reward:** Eligible customer can enjoy one lucky draw chance automatically upon (1) completing single foreign currencies exchange transaction equivalent to HKD20,000 or above or (2) performing any overseas transfer during the Offer Period. Each customer can enroll the lucky draw for unlimited times.
- Prize:** A total of 10 Lucky Draw prizes are available below which will be drawn randomly by the computer -

Prize	No of Rewards
13-inch MacBook Pro: 2.3GHz dual-core i5, 256GB - Space Grey	1
13-inch MacBook Pro: 2.3GHz dual-core i5, 256GB - Silver	1
iPhone XS Max 256GB Space Grey	1
iPhone XS Max 256GB Gold	1
Apple Watch Series 4 GPS + Cellular, 44mm Space Grey Aluminium Case with Black Sport Band	2
12.9-inch iPad Pro Wi-Fi + Cellular 256GB - Space Grey	2
iPad mini Wi-Fi + Cellular 256GB - Space Grey	2

- Execution:** The FX transaction and overseas transfers (outward telegraphic transfers to overseas) must have been successfully executed respectively by using the Eligible Customer's integrated account (HSBC Premier, HSBC Advance or Personal Integrated Account) via one of the below channels:

Channel	FX Transactions	Overseas Transfers (outward telegraphic transfers)
i) HSBC's branches	✓	✓
ii) HSBC Internet Banking (<u>only</u> applicable for “24-hour currency exchange” under “Move Money” in the new HSBC Internet Banking page. Please refer to <i>Appendix I</i> for illustration)	✓	✓
iii) HSBC Mobile Banking	✓	Not Applicable
iv) HSBC's manned phonebanking (exclude Interactive Voice Response System (“IVRS”))	✓	Not Applicable

FX 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.

Overseas transfers via HSBC's Global Transfer service, local telegraphic transfers to other financial institutions in Hong Kong, remittance transactions made in any HSBC's offices or branches outside Hong Kong, inward telegraphic transfers from other local or overseas financial institution and cheques or demand drafts paid in Hong Kong Dollar or foreign currencies **do not qualify** for the Offer.

- Frequency:** Eligible Customer can enroll the Lucky Draw for unlimited times in the Offer Period. No limitation is set on the maximum no of prizes that a customer can get.
- Fulfilment:** The prize redemption letter will be mailed out by the Bank on or before 30 September 2019 to Hong Kong correspondence address of each Lucky Draw winners based on the Bank's record at the time of offer fulfillment. Redemption details, including the redemption method, redemption centre address and deadline will be set out in the redemption letter. The redemption letter and prizes are not replaceable in the event of any loss or damage, including without limitation if they get lost in transit after being mailed out by the Bank.



6. The prize offered under this reward cannot be converted to cash. The Bank reserves the right to replace the prize with any alternative gift without prior notice.
7. Apple is not a participant in or sponsor of this promotion.

Reward B – Rebate on handling charge for Overseas Transfer subsequent to FX transactions

1. **Reward:** Eligible Customers can enjoy a rebate on local handling charge of one subsequent overseas transfer performed upon completing single foreign currencies exchange transaction equivalent to HKD20,000 or above during the Offer Period.
2. No requirement is set on the minimum transfer amount.
3. **Execution:** Please refer to point 3 'Execution' under Reward A for the eligible channels for Overseas Transfers and transactions that are not qualified for the Offer.
4. **Frequency:** Each customer is eligible for the rebate on local handling charge **once** only in the Offer Period.
5. **Fulfilment:**
 - a. The local handling charge is collected at upfront transaction(s) and an equivalent amount will be rebated to customer account within 3 months after the Offer Period if reward C criteria is fulfilled. The local handling charge for outward Telegraphic Transfers is in below amount for reference:
 - i. Performed via HSBC Internet Banking – HKD65 each; OR
 - ii. Performed at branch – HKD200 (Premier) / HKD220 (Advance) / HKD240 (/ Personal Integrated Account / Others) eachOther fees or charges incurred in performing outward telegraphic transfers will not be rebated.
 - b. If customers perform oversea transfers via branch and Internet Banking respectively and fulfill the reward criteria in the Offer Period, he / she shall be entitled to the rebate for oversea transfers performed at branch.
 - c. If Eligible Customer holds more than one type of accounts with the Bank, the Cash Reward will be credited to one of such accounts based on the following priority:
 - i. Integrated account – HSBC Premier, HSBC Advance or Personal Integrated Account
 - ii. Standalone savings account
 - iii. Standalone current account

Reward C – Exclusive HKD300 cash reward for FX Transactions

1. **Reward:** Eligible customer can enjoy HKD300 cash rebate upon completing accumulated foreign currency exchange transaction(s) equivalent to HKD200,000 or above during the Offer Period.
2. **Execution:** Please refer to the above 'Reward A' section (point 3 'Execution') for the eligible channels for FX Transactions and transactions that are not qualified for the Offer.
3. **Frequency:** The transaction amount equivalent to HKD200,000 can be accumulated by one or more than one FX transaction(s) in the Offer Period. Each Customer can enjoy HKD300 cash reward **once** only in the Offer Period.
4. **Fulfilment:**
 - a. HK\$300 will be credited to customer account within 3 months after the Offer Period if the reward B criteria is fulfilled.
 - b. If the Eligible Customer holds more than one type of accounts with the Bank, the Cash Reward will be credited to one of such accounts based on the following priority:
 - i. Integrated account – HSBC Premier, HSBC Advance or Personal Integrated Account
 - ii. Standalone savings account
 - iii. Standalone current account



Example 1

An Eligible Customer completes one FX Offer Exchange Transaction to convert HKD50,000 to GBP, and then place the overseas transfer instructions via Internet Banking to remit GBP to the UK in the Offer Period. Customer can be entitled to two Lucky Draw chances and one rebate of local handling charge of overseas transfer at HKD65.

Example 2

An Eligible Customer completes two FX Offer Exchange Transactions to convert GBP50,000 to AUD, and convert HKD200,000 to AUD respectively, and then places two overseas transfer instructions via Internet Banking to remit the AUD to Australia in the Offer Period. Customer can be entitled to four Lucky Draw chances, one rebate of local handling charge of overseas transfer at HKD65 and one HKD300 cash reward.

Risk disclosure

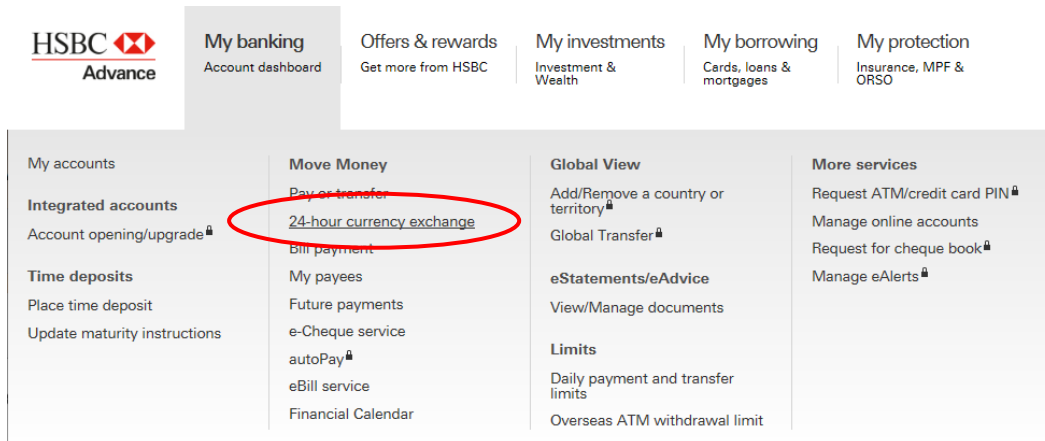
Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made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

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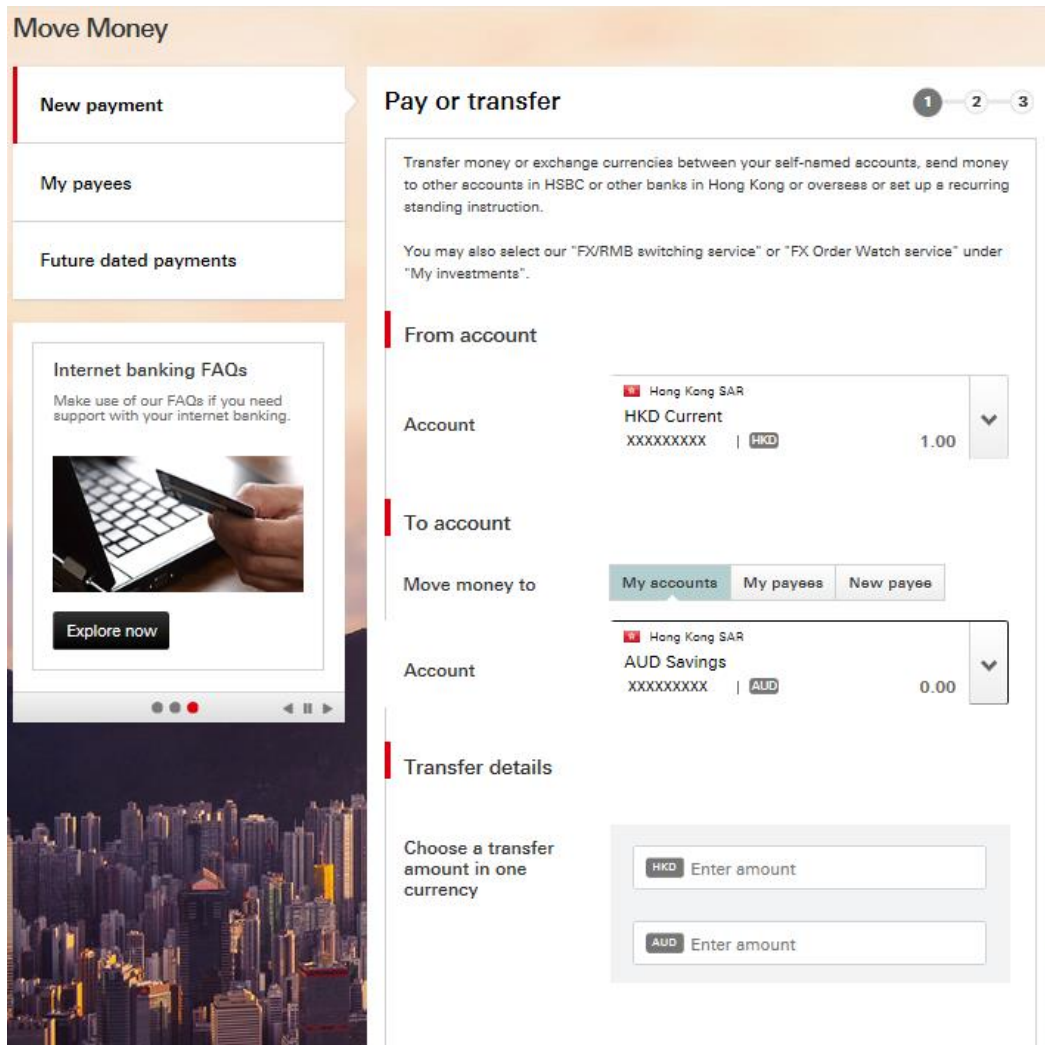
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Appendix I – Illustration of “24-hour currency exchange” under “Move Money” in new HSBC Internet Banking page



The screenshot shows the HSBC Internet Banking navigation menu. The 'My banking' section is highlighted, and the 'Move Money' option is selected. The '24-hour currency exchange' link is circled in red.

- HSBC Advance
- My banking (Account dashboard)
 - Move Money
 - Pay or transfer
 - 24-hour currency exchange**
 - Bill payment
 - My payees
 - Future payments
 - e-Cheque service
 - autoPay
 - eBill service
 - Financial Calendar
 - Offers & rewards (Get more from HSBC)
 - My investments (Investment & Wealth)
 - My borrowing (Cards, loans & mortgages)
 - My protection (Insurance, MPF & ORSO)
- My accounts
- Integrated accounts
 - Account opening/upgrade
- Time deposits
 - Place time deposit
 - Update maturity instructions
- Global View
 - Add/Remove a country or territory
 - Global Transfer
 - eStatements/eAdvice
 - View/Manage documents
 - Limits
 - Daily payment and transfer limits
 - Overseas ATM withdrawal limit
- More services
 - Request ATM/credit card PIN
 - Manage online accounts
 - Request for cheque book
 - Manage eAlerts



The screenshot shows the 'Move Money' interface. The 'Pay or transfer' section is active, showing a step-by-step process. The 'From account' is set to 'Hong Kong SAR HKD Current' and the 'To account' is set to 'Hong Kong SAR AUD Savings'. The 'Transfer details' section shows input fields for the transfer amount in HKD and AUD.

Move Money

Pay or transfer (1 2 3)

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 XXXXXXXX | HKD 1.00

To account

Move money to: My accounts | My payees | New payee

Account: Hong Kong SAR AUD Savings XXXXXXXX | AUD 0.00

Transfer details

Choose a transfer amount in one currency

HKD Enter amount

AUD Enter amount

Note: The screenshot above is for illustration only.