

Please scroll down for English version.

外幣兌換優惠 – 兩重獎賞

由即日起 2019 年 8 月 31 日，特選客戶可以銀行成本價* 以港幣兌換任何金額之歐元、日圓、美元及人民幣。

優惠期內首 10,000 名透過外幣提款機提取外幣的合資格客戶可以獲得港幣 50 元現金回贈。

*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

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7月2日至2019年8月31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兩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> 以銀行成本價買入外幣優惠（「成本價優惠」）

1. **獎賞：**合資格客戶可於推廣期內以銀行成本價以港幣兌換任何金額之歐元、日圓、美元及人民幣。
2. **合資格交易：**交易須符合以下條件以享用成本價優惠（「合資格交易」）-
 1. **貨幣：**外幣兌換交易必須是由港元兌換至以下的指定貨幣：歐元、日圓、美元及人民幣。

2. **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：

- i) 滙豐流動理財*（只適用於滙豐流動理財內的「24小時貨幣兌換」。請參閱附錄I）
- 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II）
- iii) 滙豐香港分行
- iv) 滙豐專人接聽電話理財服務

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

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、自動電話理財服務，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。

- 3. **交易金額及次數**：於推廣期內，合資格客戶可作任何金額的兌換並享多於一次成本價優惠。
- 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，此成本價優惠不可與其他外幣兌換推廣優惠或其他優惠同時使用。

<獎賞二> 外幣提款機提款享港幣 50 元現金回贈（「現金回贈」）

- 1. **獎賞**：首10,000名透過外幣提款機提取外幣現鈔的合資格客戶可以獲得港幣50元現金回贈。
- 2. **獎賞條件**：首10,000名合資格客戶須符合以下條件以獲得現金回贈（「獎賞條件」）-

- 1. 合資格客戶於推廣期內必需透過滙豐流動理財、滙豐網上理財、滙豐香港分行或滙豐專人接聽電話理財服務進行不少於一次外幣兌換交易#。
- 2. 外幣現鈔提款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）透過於香港的滙豐外幣提款機完成。外幣提款機的地址可於滙豐網頁參閱：
www.hsbc.com.hk/fxatm。

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。

- 3. **交易金額及次數**：於推廣期內，合資格客戶可作任何金額的外幣提款但只可享一次現金回贈。名額只限首10,000合資格客戶，先到先得。



4. 回贈方式：

- a. 如符合以上獎賞條件，港幣 50 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

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。

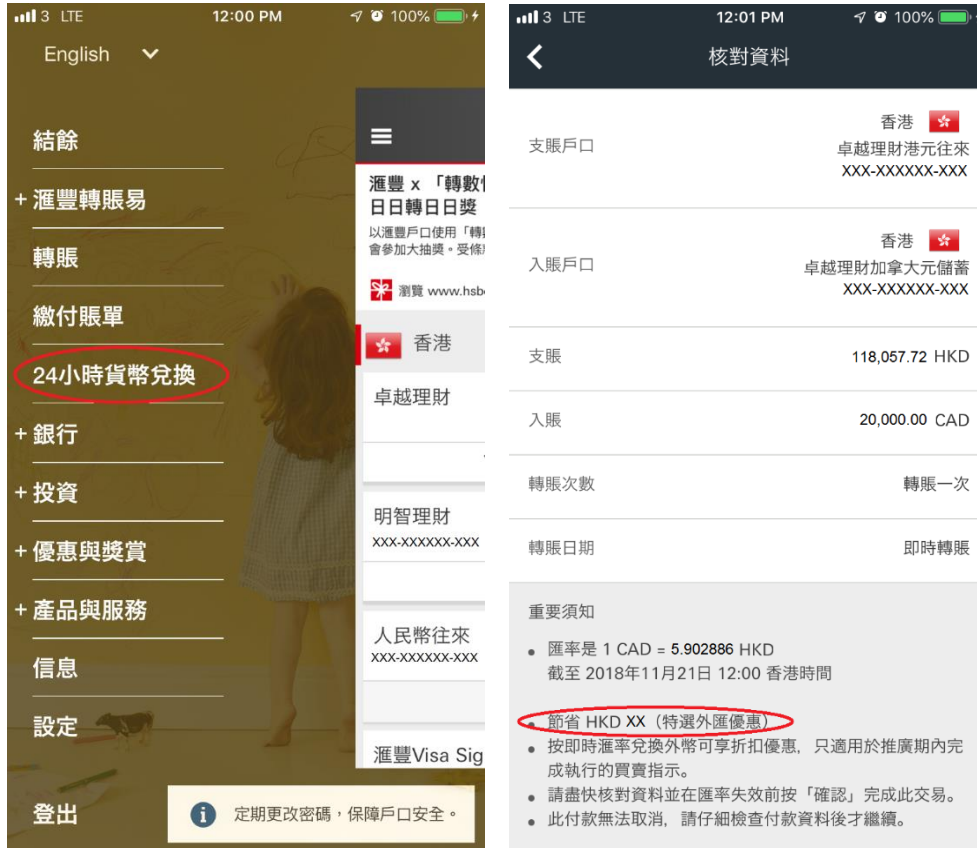
向您提供的有關產品或服務的任何廣告、市場推廣或宣傳物料、市場資料或其他資料，其本身不會構成任何產品或服務的招攬銷售或建議。

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

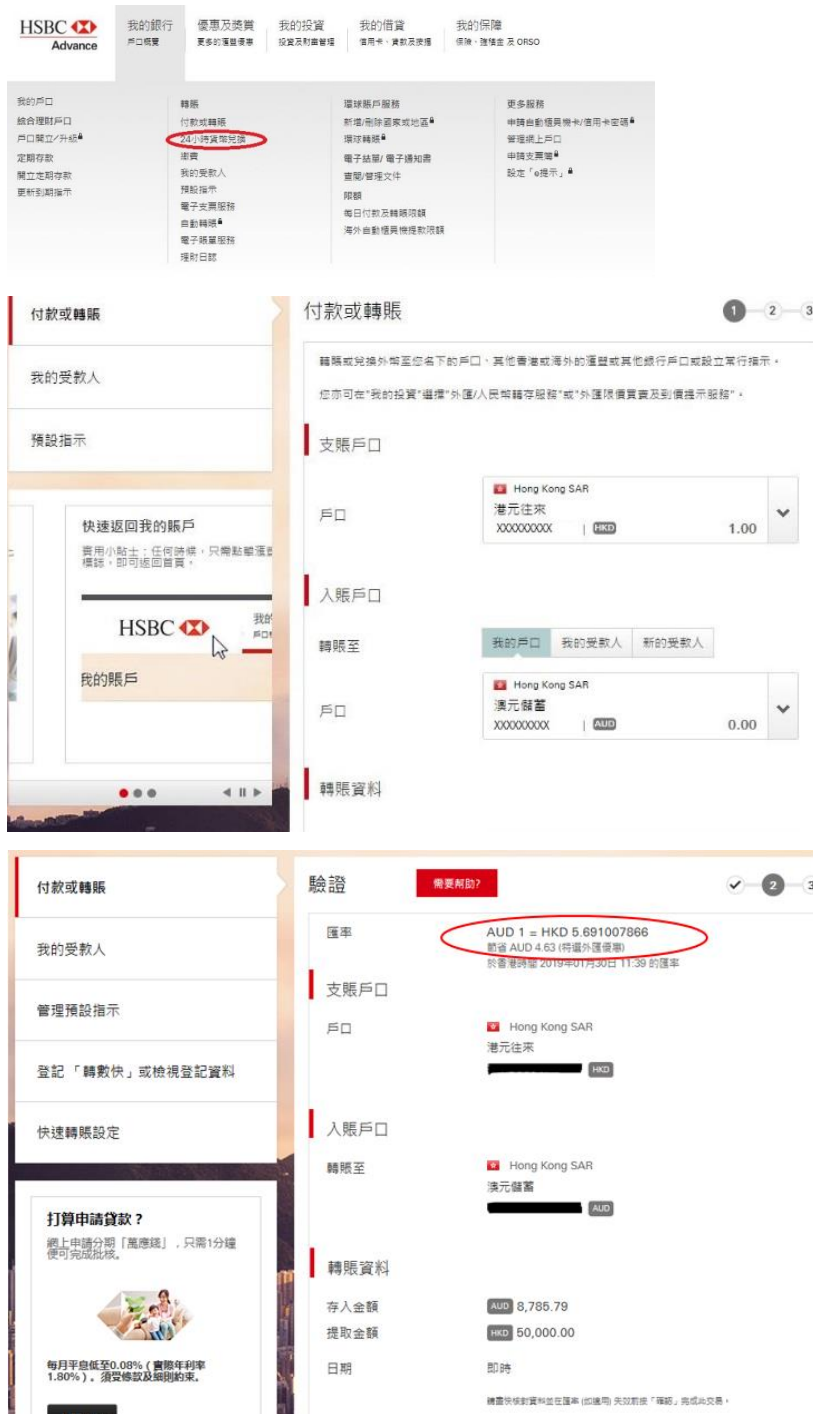
Issued by The Hongkong and Shanghai Banking Corporation Limited

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，該交易才可享受此優惠。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，該交易才可享受此優惠。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

FX Travel Offer (“FX Offer”) – Double Rewards:

From now until 31 August 2019, selected customers can purchase EUR, JPY, USD and RMB from HKD at Bank’s Cost Price*.

The first 10,000 selected customers to perform cash withdrawal via Foreign Currency ATM during offer period can receive \$50 cash rebate.

* 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

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:** 2 July 2019 to 31 August 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.
4. The FX Offer consists of two 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 – Purchase foreign currencies at Bank’s cost price (“Cost Price Offer”)

1. **Reward:** Eligible Customers can purchase EUR, JPY, USD and RMB from HKD at Bank’s Cost Price during the Offer Period.
2. **Eligible Transaction:** The transaction is qualified for the Cost Price 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: Euro ("EUR"), Japanese Yen ("JPY"), US Dollar ("USD") or Renminbi ("RMB").
- b. **Execution:** The exchange transaction must have been successfully executed by using the Eligible Customer's integrated account (HSBC Premier, HSBC Advance or Personal Integrated Account) during Offer Period via:
 - i) HSBC Mobile Banking* (only applicable for "24-hour Currency Exchange" under HSBC Mobile Banking. Please refer to Appendix I for illustration)
 - ii) HSBC Internet Banking* (only applicable for "24-hour currency exchange" under "Move Money" in the new HSBC Internet Banking page. Please refer to Appendix II for illustration)
 - iii) HSBC branches in Hong Kong
 - iv) HSBC Manned Phonebanking

*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.

Exchange transactions conducted via FX Order Watch Trading Services, HSBC's Global Transfer service, Automated Phonebanking 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.

3. **Transaction amount and frequency:** Eligible Customers can enjoy the Cost Price Offer at any transaction amount and more than once during the Offer Period.
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 Cost Price Offer cannot be used in conjunction with other foreign currency exchange promotional or concurrent offers, unless stated the otherwise.

Reward B – HK\$50 cash rebate for Foreign Currency ATM withdrawal ("Cash Reward")

1. **Reward:** The first 10,000 Eligible Customers who successfully withdraw foreign currencies from HSBC Foreign Currency Automated Teller Machine (ATM) in Hong Kong during the Offer Period can enjoy HK\$50 cash rebate.
2. **Reward Criteria:** The first 10,000 Eligible Customers to qualified for the Cash Reward must fulfil the below criteria ("**Reward Criteria**") –



1. Eligible Customers must conduct at least one Foreign Exchange transaction[#] via HSBC Mobile banking, HSBC Internet Banking, HSBC branches or HSBC Phonebanking during Offer Period.
2. The foreign currency cash withdrawal must have been successfully executed by using the Eligible Customer's integrated account (HSBC Premier, HSBC Advance or Personal Integrated Account) during Offer Period via any HSBC Foreign Currency ATMs in Hong Kong. The locations of Foreign Currency ATMs can be found in HSBC public website: www.hsbc.com.hk/fxatm.

[#]Foreign 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 Cash Reward.

3. **Transaction amount and frequency:** Eligible Customers can enjoy the Cash Reward at any withdraw amount and just once during the Offer Period. A maximum of 10,000 customers can receive this reward on a first-come-first-served basis.
4. **Fulfilment:**
 - a. HK\$50 will be credited to customer account within 3 months after the Offer Period if the above Reward 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

Risk disclosure

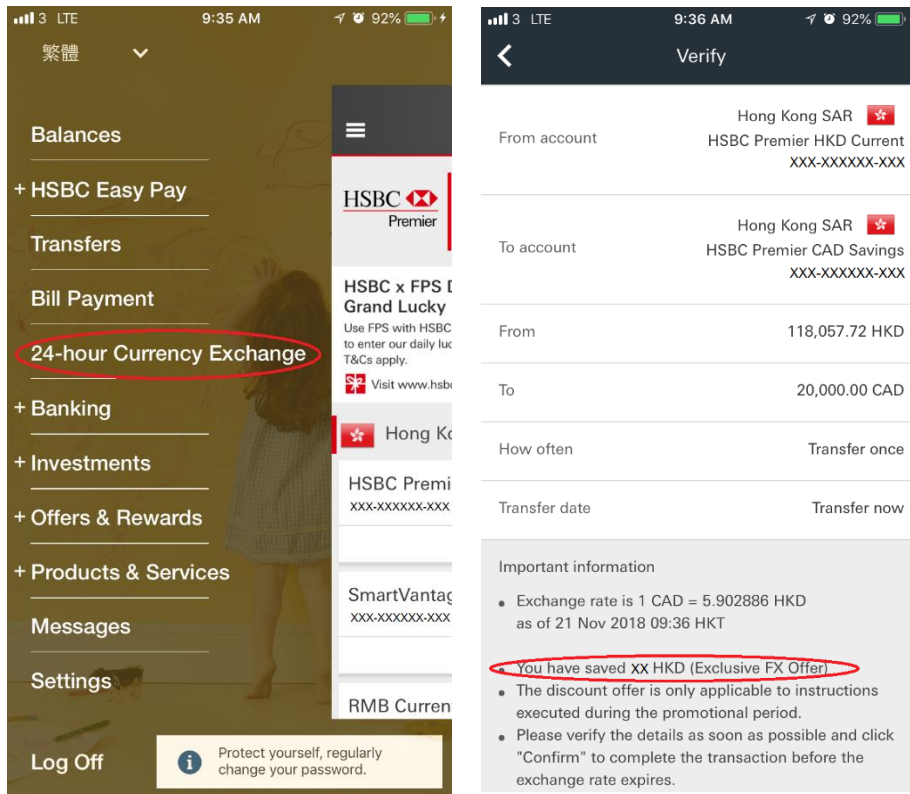
Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made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

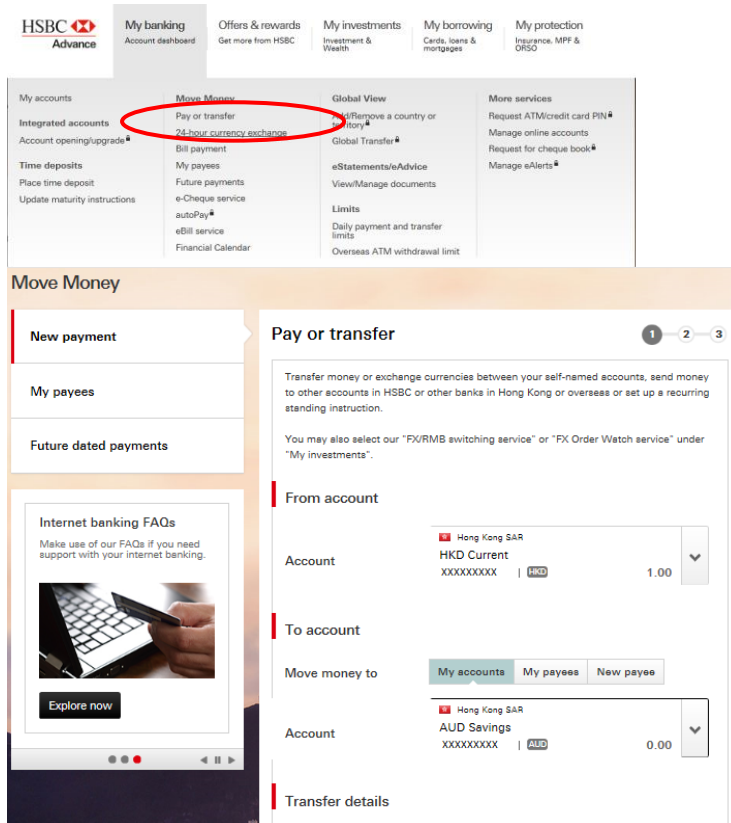
Issued by The Hongkong and Shanghai Banking Corporation Limited

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

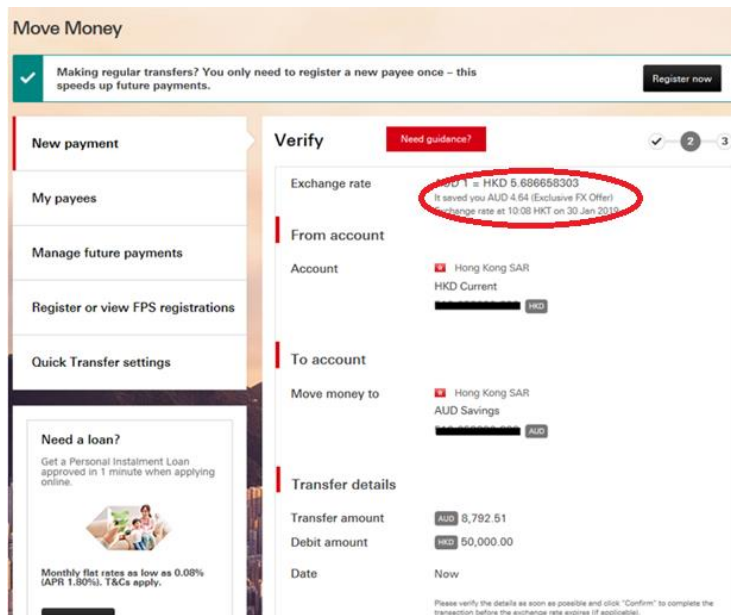


Note: The amount saved by customers pursuant to the Offer must be shown on the screen at the time of the transaction and confirmed on the verification page in order for a transaction to qualify for the Offer. The screenshot above is for illustration only.

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. At the top, there are navigation tabs: My banking (Account dashboard), Offers & rewards (Get more from HSBC), My investments (Investment & Wealth), My borrowing (Cards, loans & mortgages), and My protection (Insurance, MPF & ORSO). Below these is a grid of service categories. The 'Move Money' category is highlighted, and within it, the '24-hour currency exchange' option is circled in red. Below the navigation is the 'Move Money' section with a sidebar on the left containing 'New payment', 'My payees', and 'Future dated payments'. The main content area is titled 'Pay or transfer' and includes a step indicator (1-2-3). It contains a description of the service, a 'From account' dropdown (selected: Hong Kong SAR HKD Current), a 'To account' dropdown (selected: Hong Kong SAR AUD Savings), and a 'Transfer details' section.



The screenshot shows the 'Verify' step of the 'Move Money' process. A green banner at the top states: 'Making regular transfers? You only need to register a new payee once - this speeds up future payments. Register now.' The sidebar on the left includes 'New payment', 'My payees', 'Manage future payments', 'Register or view FPS registrations', and 'Quick Transfer settings'. The main content area is titled 'Verify' and includes a 'Need guidance?' link and a step indicator (1-2-3). It displays the 'Exchange rate' as 'AUD 1 = HKD 5.686658303' with a note: 'It saved you AUD 4.64 (Exclusive FX Offer) Exchange rate at 10:08 HKT on 30 Jan 2011'. Below this, the 'From account' is 'Hong Kong SAR HKD Current' and the 'To account' is 'Hong Kong SAR AUD Savings'. The 'Transfer details' section shows a 'Transfer amount' of 'AUD 5,792.51' and a 'Debit amount' of 'HKD 50,000.00'. A 'Date' field is set to 'Now'. A small note at the bottom says: '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.