



HSBC HK App 2020 "All-in-one" Lucky Draw Offer Promotional Terms and Conditions:

1. The promotional period of the HSBC HK App 2020 "All-in-one" Lucky Draw (the "Lucky Draw") is from 6 March to 31 May 2020 (both dates inclusive) (the "Promotional Period"). The Lucky Draw 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. The Lucky Draw 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 5 March 2020;
 - b. Have a valid Hong Kong local correspondence address under the Bank's record; and
 - c. Maintain the Applicable Account, Personal Internet Banking service and HSBC HK App at the time of offer fulfilment.

Any person who does not fulfil the above criteria for the entirety of the Promotional Period will automatically be disqualified from participating in the Lucky Draw. 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 Lucky Draw. No person can participate in the Lucky Draw if he/she has been involved in setting up or running this Lucky Draw.

3. During the Promotional Period, Eligible Customers can get one (1) Lucky Draw entry by completing both of the following actions in each designated phase ("Phase") as listed below:
 - a. logging on to the HSBC HK App once within each Phase; and
 - b. performing any one of the below designated instructions / transactions for each log on in Clause 3(a).

Phases:

Phase 1	6 March 2020 – 31 March 2020
Phase 2	1 April 2020 – 30 April 2020
Phase 3	1 May 2020 – 31 May 2020

Designated transactions / instructions:

- Activate Mobile Security Key
- Enable Push Notification
- Pay with FPS to friends / bills / merchants for HKD10 / RMB10 or above (any transaction between two HSBC or other bank account(s) held by the same person in sole or joint names, any payment made using account number and scheduled payments will not be regarded as designated transactions)
- Make bill payments
- Make transfers
- Perform currency exchange
- Apply for Credit Card / Travel Insurance
- View eStatement and eAdvice
- Perform HSBC Global Transfer
- Make transaction in FlexInvest



An Eligible Customer who fulfils the criteria as listed under Clause 3 will be entitled to enter the Lucky Draw automatically to win HKTVmall e-Gift voucher worth of HKD10,000 (the "Prize"). An Eligible Customer is entitled to have a maximum of one (1) Lucky Draw entry per Phase, and a maximum of three (3) Lucky Draw entries during the Promotional Period.

4. Fifteen (15) Lucky Draw winner ("Winner") will be drawn randomly by computer at the end of Promotional Period. A total of fifteen (15) Prizes will be given out for the Lucky Draw.
5. Each Eligible Customer can only win one (1) Prize.
6. The Winners will be notified by correspondence (the "Redemption Letter") which will be sent on or before 15 July 2020 to each Winner's email address or Hong Kong local correspondence address according to Bank's record at the time of fulfillment.
7. Each Winner who receives the Redemption Letter is required to redeem the Prize according to the instructions stated in the Redemption Letter, otherwise the Prize will be deemed to be forfeited.
8. The Bank reserves the right to replace the Prize with any alternative gift without prior notice.
9. The Prize (or any alternative gift) offered under this Lucky Draw cannot be converted to cash.
10. Use of the Prize (or any alternative gift) may be subject to the suppliers' terms and conditions applicable thereto. The Bank is not responsible for and shall have no liability in respect of the quality of goods and services provided by the suppliers of the Prize (or any alternative gift) in this Lucky Draw.
11. 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 fulfilment in order to be entitled for the Prize.
12. It is the Winners' 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 Prize, and the Bank shall have no responsibility in respect thereof.
13. 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.
14. In the event of any dispute arising from the Lucky Draw, the decision of the Bank shall be final and conclusive.
15. The Bank reserves the right to change these terms and conditions and terminate the Lucky Draw at any time without prior notice. The Bank accepts no liability for any such change or termination.
16. The Lucky Draw is subject to the prevailing regulatory requirements.
17. The Lucky Draw 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.
18. 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.

To borrow or not to borrow? Borrow only if you can repay!

Issued by The Hongkong and Shanghai Banking Corporation Limited

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