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優惠一: 網上現金獎賞

兌換指定貨幣並設立定期存款，即可享每筆高達港元 2,800 元現金獎賞。(適用於網上理財或流動理財)

優惠二: 外幣兌換及定期存款尊享優惠

兌換外幣並開立定期存款可享優惠年利率高達 9.8%。(適用於分行或電話理財服務)

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及取消此優惠的權利。詳情請參閱本行網頁。
2. 是次推廣活動如有任何爭議，本行將保留最終決定權。
3. 本條款及細則的中英文版本如有歧義，概以英文版本為準。
4. 此優惠均受有關的監管條例約束。
5. 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. **推廣期**：2020年2月10日至2020年4月17日(包括首尾兩天)(「推廣期」)。
2. **誰可享用此優惠**：優惠一及二均適用於所有零售銀行及財富管理的客戶。
3. **客戶不能在同一筆交易同時使用優惠一及二**。優惠一及二不能與其他外幣兌換或定期存款推廣同時使用。
4. 客戶可分別無限次數享有優惠一及二。

優惠一: 網上現金獎賞

5. **合資格條件及途徑**: 客戶於同一日內完成以下所述的(a)及(b)(「合資格交易」)，即可獲得現金獎賞—
 - a. 透過滙豐網上理財(於「轉賬」內)或滙豐流動理財的「24小時貨幣兌換」兌換以下指定貨幣(「合資格外匯交易」)及；

兌換由	兌換成指定貨幣
所有可以在本行 兌換貨幣	澳元 (AUD)
	加拿大元 (CAD)
	英鎊 (GBP)
	紐西蘭元 (NZD)
	人民幣 (RMB)

	美元 (USD)
	港元 (HKD)
	瑞士法郎 (CHF)
	歐羅 (EUR)
	日圓 (JPY)
	新加坡元 (SGD)
	泰國銖 (THB)

- b. 透過滙豐網上理財或滙豐流動理財於同一日的即時開立定存服務時間內 (星期一至五早上 8 時至下午 7 時) 以所兌換的資金開立一週的定期存款 (「合資格定期存款」) 有關滙豐網上理財或滙豐流動理財兌換外幣及開立定期存款的步驟可參考滙豐優惠網頁上的「網上小貼士」。
- 所有兌換交易涉及現鈔兌換、現金存入 / 提取之交易、匯出 / 匯入之轉賬、滙豐環球轉賬服務、外匯限價買賣服務、萬事達卡扣賬卡或高息投資存款，均不會被視為合資格外匯交易。所有於開立定期存款當中所涉及的外匯交易，或於滙豐網上理財或滙豐流動理財的「24 小時貨幣兌換」以外途徑的外幣交易亦不會被視為合資格外匯交易。
 - 開立定期存款之最低金額為港元 30,000 (或等值指定貨幣)。一週以外的存款期均不屬於合資格定期存款。合資格定期存款的金額 (指定貨幣) 應與合資格外匯交易所兌的金額相同。客戶須於滙豐的同名個人戶口兌換外幣及開立定期存款。
 - 定期存款年利率為交易時所顯示之銀行牌價或個人綜合理財優惠存款利率 (如適用) (與以下優惠二的優惠年利率不相同)，並會因應當時市場情況而有所更改。
 - 獎賞:** 客戶每兌換港元 50,000 (或其等值) 之合資格交易，即可享港元 70 的現金獎賞，每筆交易的現金獎賞上限為港元 2,800。用作計算獎賞的交易金額將下捨至最接近的港元 50,000。若合資格交易不涉及港元，交易金額會以本行所決定之當日銀行匯率轉換成港元等值以計算獎賞。
- 例子: 客戶以港元 268,000 兌換成澳元 50,000，並在同一日開立澳元 50,000 的一週定期存款。此客戶便可享獎賞港元 350。*

計算列式: 現金獎賞港元 70 x 5 次 = 港元 350
*(* 港元 268,000 / 港元 50,000 = 5.36, 將其小數下捨至 5 次)*
- 回贈方式:** 現金獎賞將會於合資格交易後約兩個月內轉入客戶賬戶。
 - 客戶須於優惠期內及現金回贈時持有有效帳戶 (綜合理財賬戶 / 往來賬戶 / 儲蓄賬戶)，聯名賬戶中只有基本戶口持有人可享有優惠一。

優惠二: 外幣兌換及定期存款尊享優惠

12. 合資格條件及途徑: 客戶須於分行 (適用於所有客戶) 或 24 小時專人接聽電話理財服務 (適用於滙豐尚玉客戶及滙豐卓越理財客戶) 於同一日兌換指定貨幣 (下表所規定) 及開立一週或一個月的定期存款以享有下列優惠。

兌換由	兌換成指定貨幣
所有可以在本行 兌換貨幣	澳元 (AUD)
	加拿大元 (CAD)
	英鎊 (GBP)
	紐西蘭元 (NZD)
	人民幣(RMB)
	美元 (USD)
	港元 (HKD)

13. 本行適用於優惠二的最新優惠定期存款利率可參閱附錄一。定期存款年利率會因應當時市場情況而有所更改。詳情請向本行分行職員查詢。
14. 開立定期存款之最低金額為港元 30,000 而最高金額為港元 20,000,000 (或等值指定貨幣)。客戶須於滙豐的同名個人戶口兌換外幣及開立定期存款。
15. 所有兌換交易涉及現鈔兌換、現金存入 / 提取之交易、匯出 / 匯入之轉賬、滙豐環球轉賬服務、外匯限價買賣服務、萬事達卡扣賬卡或高息投資存款，均不會被視為合資格兌換交易。

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。

市場推廣

如你不想收取市場推廣及其他宣傳資料，你可隨時致電本行的代表以選擇不再收取此等資料。滙豐卓越理財客戶請致電 (852) 2233 3322；運籌理財客戶請致電 (852) 2748 8333；其他客戶，請致電 (852) 2233 3000。

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited

附錄一：定期存款優惠利率（適用於優惠二）
卓越理財•尚玉:

		特惠定期存款年利率	
兌換由	兌換成指定貨幣	1 週	1 個月
所有可以在本行兌換貨幣	澳元 (AUD)	8.80%	3.00%
	加拿大元 (CAD)	8.00%	2.30%
	英鎊 (GBP)	9.80%	2.00%
	紐西蘭元 (NZD)	8.80%	3.00%
	人民幣(RMB)	5.50%	4.00%
	美元 (USD)	6.30%	2.30%
	港元 (HKD)	4.00%	2.00%

卓越理財:

		特惠定期存款年利率	
兌換由	兌換成指定貨幣	1 週	1 個月
所有可以在本行兌換貨幣	澳元 (AUD)	8.70%	2.90%
	加拿大元 (CAD)	7.90%	2.20%
	英鎊 (GBP)	9.70%	1.90%
	紐西蘭元 (NZD)	8.70%	2.90%
	人民幣(RMB)	5.40%	3.90%
	美元 (USD)	6.20%	2.20%
	港元 (HKD)	3.90%	1.90%

運籌理財:

		特惠定期存款年利率	
兌換由	兌換成指定貨幣	1 週	1 個月
所有可以在本行兌換貨幣	澳元 (AUD)	8.60%	2.80%
	加拿大元 (CAD)	7.80%	2.10%
	英鎊 (GBP)	9.60%	1.80%
	紐西蘭元 (NZD)	8.60%	2.80%
	人民幣(RMB)	5.30%	3.80%
	美元 (USD)	6.10%	2.10%
	港元 (HKD)	3.80%	1.80%



其他客戶:

兌換由	兌換成指定貨幣	特惠定期存款年利率	
		1 週	1 個月
所有可以在本行兌換貨幣	澳元 (AUD)	8.50%	2.70%
	加拿大元 (CAD)	7.70%	2.00%
	英鎊 (GBP)	9.50%	1.70%
	紐西蘭元 (NZD)	8.50%	2.70%
	人民幣(RMB)	5.20%	3.70%
	美元 (USD)	6.00%	2.00%
	港元 (HKD)	3.70%	1.70%

以上年利率只供參考而非保證，並以 2020 年 1 月 23 日為例。年利率或會因應當時市場情況而有所更改。



Offer 1: Online Cash Reward Offer

Enjoy up to HKD2,800 cash reward for each of your FX and time deposit transactions placed via Internet Banking or Mobile Banking.

Offer 2: Preferential FX-Time Deposit Rate Offer

Enjoy up to 9.8% p.a. for placing a time deposit with your exchanged fund via branch or manned phonebanking.

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 and the offers may be withdrawn or terminated by the Bank at any time. Please visit the Bank’s website for more details.
2. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
3. 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.
4. The offers under this promotion are provided subject to the prevailing regulatory requirements.
5. 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. Offer period: 10 February 2020 to 17 April 2020 (both dates inclusive) only (the “Offer Period”).
2. Who can enjoy the offer: Offer 1 and Offer 2 are applicable to all Retail Banking and Wealth Management customers of HSBC.
3. Offer 1 and Offer 2 cannot be enjoyed concurrently in the same transaction. Offer 1 and Offer 2 cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated the otherwise.
4. Customer can enjoy Offer 1 and Offer 2 more than once respectively.

Offer 1: Online Cash Reward Offer

5. **Eligible criteria & channels:** Customers are entitled to cash reward by completing BOTH (a) and (b) **on the same day** (“Eligible Transactions”) below –
 - a. Performing FX transaction to convert into Designated Currency below using “24-hour Currency Exchange” in HSBC Internet Banking (under ‘Move Money’) or HSBC Mobile Banking (“Eligible FX Transactions”) AND

Currency Exchange from	Currency exchange to (“Designated Currency”)
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)
	Canadian Dollar (CAD)
	Pound Sterling (GBP)
	New Zealand Dollar (NZD)
	Renminbi (RMB)
	US Dollar (USD)

	HK Dollar (HKD)
	Swiss Franc (CHF)
	Euro (EUR)
	Japanese Yen (JPY)
	Singapore dollar (SGD)
	Thai Baht (THB)

- b. Setting up a 1-week time deposit with the exchanged fund during our real-time placement service hours (Mon to Fri 08:00 -19:00 HKT) on the same day via HSBC Internet Banking or HSBC Mobile Banking (“Eligible Time Deposit”)

For reference on the relevant order pages in HSBC Internet Banking & HSBC Mobile Banking, please refer to ‘Online Useful Tips’ on the promotional page on HSBC website.

- Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, Mastercard® Debit Card, and Deposit Plus, are not counted as Eligible FX Transactions and hence not entitled to Offer 1. Any foreign exchange occurred within the setting-up of a time deposit and not via the “24-hour currency exchange” service in HSBC Internet Banking or HSBC Mobile Banking beforehand is not considered as Eligible FX Transaction.
- The minimum amount for an Eligible Time Deposit is at HKD30,000 (or other Designated Currency equivalent amount). Time deposit period other than 1-week is not considered as an Eligible Time Deposit. The Eligible Time Deposit shall be placed in same currency amount (Designated Currency) as exchanged in the Eligible FX Transaction. Both transactions shall be under same-name personal accounts maintained with HSBC.
- Time deposit interest rates are board rates and Integrated Account Preferential Rate (if applicable) as quoted at time of placement (**not** preferential interest rates as featured on Offer 2 below), and may subject to changes as per prevailing market conditions.
- Reward:** Customers are entitled to HKD70 cash reward for every HKD50,000 (or its equivalent) in the Eligible Transaction, up to HKD2,800 for each transaction. The transaction amount is rounded down to closest HKD50,000 for calculation. In case the Eligible FX Transaction does not involve HKD, the transaction amount will be converted into HKD equivalent based on the prevailing rate determined by the bank on the transaction day for the calculation of the reward.

Example:

Customer performs currency exchange from HKD268,000 to AUD50,000 and place AUD50,000 in 1-week time deposit on the same day via HSBC Internet Banking. The customer is entitled to HKD350 cash reward.

Calculation: HKD70 cash reward x 5 times = HKD350
 (* HKD268,000 / HKD50,000= 5.36 which is rounded down to 5 times)*

- Fulfilment:** Cash reward will be credited to the customer account within 2 months after the Eligible Transaction is performed.
- Eligible Customer shall maintain a valid account (integrated account / current account / saving account) during the Offer Period and at the time of fulfilment. For joint accounts, only the principal accountholder is entitled to Offer 1.



Offer 2: Preferential FX-Time Deposit Rate Offer (Branch / Phonebanking)

12. **Eligible criteria & channel:** Customers are entitled to enjoy a preferential interest rate when making an eligible currency exchange to a Designated Currency (stipulated in the table below), AND placing the exchanged fund for a 1-week or 1-month time deposit in the Bank on the same day via HSBC branches (for any customers) or HSBC's 24-hour manned phonebanking services (for HSBC Jade and HSBC Premier customers).

Currency Exchange from	Currency exchange to ("Designated Currency")
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)
	Canadian Dollar (CAD)
	Pound Sterling (GBP)
	New Zealand Dollar (NZD)
	Renminbi (RMB)
	US Dollar (USD)
	HK Dollar (HKD)

13. Please refer to Appendix I for the prevailing preferential interest rates for Offer 2. The preferential interest rates are subject to revision, as per prevailing market conditions. Please check with branch staff of the Bank or refer to HSBC website for the latest rates.
14. The time deposit amount must be in the range of HKD30,000 to HKD20,000,000 (or other Designated Currency equivalent). The currency exchange and time deposit shall be under same-name personal accounts maintained with HSBC.
15. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, Mastercard® Debit Card, and Deposit Plus, are not counted as eligible currency exchange transactions.

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.

Marketing Promotion

If you do not wish to receive marketing and other promotional materials, you could choose to opt out by calling (852) 2233 3322 for HSBC Premier customers, (852) 2748 8333 for HSBC Advance customers, (852) 2233 3000 for Other Personal Banking customers.

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Appendix 1 – Preferential Time Deposit Rate for Offer 2
Applicable for Jade customers:

Currency Exchange from	Currency exchange to (Designated Currency)	Preferential Interest Rate per annum	
		1-week	1-month
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)	8.80%	3.00%
	Canadian Dollar (CAD)	8.00%	2.30%
	Pound Sterling (GBP)	9.80%	2.00%
	New Zealand Dollar (NZD)	8.80%	3.00%
	Renminbi (RMB)	5.50%	4.00%
	US Dollar (USD)	6.30%	2.30%
	HK Dollar (HKD)	4.00%	2.00%

Applicable for Premier customers:

Currency Exchange from	Currency exchange to (Designated Currency)	Preferential Interest Rate per annum	
		1-week	1-month
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)	8.70%	2.90%
	Canadian Dollar (CAD)	7.90%	2.20%
	Pound Sterling (GBP)	9.70%	1.90%
	New Zealand Dollar (NZD)	8.70%	2.90%
	Renminbi (RMB)	5.40%	3.90%
	US Dollar (USD)	6.20%	2.20%
	HK Dollar (HKD)	3.90%	1.90%

Applicable for Advance customers:

Currency Exchange from	Currency exchange to (Designated Currency)	Preferential Interest Rate per annum	
		1-week	1-month
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)	8.60%	2.80%
	Canadian Dollar (CAD)	7.80%	2.10%
	Pound Sterling (GBP)	9.60%	1.80%
	New Zealand Dollar (NZD)	8.60%	2.80%
	Renminbi (RMB)	5.30%	3.80%
	US Dollar (USD)	6.10%	2.10%
	HK Dollar (HKD)	3.80%	1.80%

Applicable for other customers:

Currency Exchange from	Currency exchange to (Designated Currency)	Preferential Interest Rate per annum	
		1-week	1-month
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)	8.50%	2.70%
	Canadian Dollar (CAD)	7.70%	2.00%
	Pound Sterling (GBP)	9.50%	1.70%
	New Zealand Dollar (NZD)	8.50%	2.70%
	Renminbi (RMB)	5.20%	3.70%
	US Dollar (USD)	6.00%	2.00%
	HK Dollar (HKD)	3.70%	1.70%

The above interest rates are indicative as of 23 January 2020 and are for reference only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions.