



Promotional Terms and Conditions

1. The promotion ("Promotion") is from 1 October 2020 to 31 October 2020 (both dates inclusive) ("Promotional Period") and shall at all times be subject to these terms and conditions ("Terms and Conditions").
2. The Promotion is applicable to existing customers with a bank account at The Hongkong and Shanghai Banking Corporation Limited (the "Bank") in the Hong Kong Special Administrative Region ("Hong Kong") who have fulfilled the following requirements ("Eligible Customers"):
 - a. be aged 18 or above on 1 October 2020; AND
 - b. not be a citizen of the United States of America ("U.S."), a U.S. resident, and/or U.S. tax payer resident; AND
 - c. have successfully completed and submitted both Financial Health Check (the "FHC") and the Risk Profiling Questionnaire (the "RPQ") via video-enabled meeting ("VEM") during the Promotional Period. Customers who have completed RPQ in the last 24 months could be exempted from completing the RPQ again. Customers who have completed both FHC and RPQ at branches of the Bank are not eligible; AND
 - d. have a valid primary personal HSBC credit card at the time of the Lucky Draw and thereafter in order to be selected for and credited with the Grand Prize; OR
 - e. have a valid email address held in the Bank or HSBC Life (International) Limited (and its successors and assigns) ("HSBC Life")'s records at the time of the Lucky Draw, and thereafter in order to be selected for, and receive the 2nd Prize.
3. Five winners will receive HSBC Credit Card spending credit valued at HK\$10,000 each ("Grand Prize"), and 120 winners will each receive 10 HKTV mall shopping e-vouchers with a total value of HK\$1,000 ("2nd Prize"). In total, 125 winners will be drawn for these prizes ("Prize") under this Promotion ("Lucky Draw").
4. Only primary cardholders whose HSBC credit card accounts are valid and in good standing at the time of the Lucky Draw, and thereafter when the spending credit is being awarded, will be eligible to be selected for and to subsequently receive the Grand Prize.
5. The winners will be computerised randomly selected from the pool of Eligible Customers. No purchase of goods or services is required for entering into the Lucky Draw.
6. Only one entry to the Lucky Draw is permitted per Eligible Customer, irrespective of the number of designated actions taken and number of bank accounts held by a customer. Each Eligible Customer can win one prize only.
7. The result announcement will be published in the Sing Tao Daily and The Standard on 2 December 2020.
8. The Bank and HSBC Life reserve the right to publicise the list of Prize winners.
9. Grand prize winners will be notified individually on or before 30 November 2020. The Grand Prize will be credited to the winner's primary personal HSBC credit card on or before 14 December 2020. All spending credit awarded is only for retail spending after winning the prize, and cannot be used to offset any cash advance, draw cash, or finance charges or outstanding liabilities incurred prior to the winning of the prize.



10. The 2nd Prize winners will receive the HKTVmall shopping e-voucher codes, via their emails maintained in the Bank's record, on or before 31 December 2020. The redemption is subject to relevant terms and conditions of supplier.
11. If the Prize winner cannot be contacted on or before 3 December 2020, HSBC Life reserves the right to allocate the prize to the next winner (as determined by HSBC Life) without further notice.
12. 2nd Prize is not replaceable in the event of loss/deletion of the emails containing the HKTV mall shopping e-voucher codes once sent out by the Bank and HSBC Life. Prize cannot be transferred, converted to cash or other gifts.
13. Eligible Customers understand and accept that the Bank and HSBC Life are not the supplier of the 2nd Prize. The Bank and HSBC Life shall bear no liability relating to any aspect of the 2nd Prizes, including without limitation, their quality, the supply, the descriptions of the Prizes provided by the suppliers, any false trade description, misrepresentation, mis-statement, omission, unauthorised representation, unfair trade practices or conduct in connection with the Prizes provided by the supplier, its employees, officers or agents.
14. The Bank and HSBC Life reserve the right to verify the identity of winners before and after the publication of the results of the Lucky Draw.
15. If customers do not wish to participate in the Lucky Draw, please inform the Bank staff before conducting FHC and RPQ.
16. No person other than the Eligible Customer, the Bank and HSBC Life 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.
17. In the event of dispute arising out of the Lucky Draw, the decision of the Bank and HSBC Life shall be final and conclusive.
18. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
19. These Terms and Conditions are subject to prevailing regulatory requirements; and are governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.
20. Each of the Bank, HSBC Life and the Eligible Customer submits to the non-exclusive jurisdiction of the courts of Hong Kong Special Administrative Region but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)