



## HSBC HK App 2020 “Live while you bank” Lucky Draw Offer Promotional Terms and Conditions:

1. The promotional period of the HSBC HK App 2020 “Live while you bank” Lucky Draw (the “Lucky Draw”) is from 17 August 2020 to 30 November 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 16 August 2020;
  - b. Have a valid Hong Kong local correspondence address and a valid email 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) basic Lucky Draw entry daily during the promotional period by completing both of the following actions as listed below:
  - a. logging on to the HSBC HK App on a day; and
  - b. performing any one of the below designated instructions / transactions first time of the day.

### Designated transactions / instructions:

- Activate Mobile Security Key
- Enable Push Notification
- Pay with FPS for 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
- Apply for TravelSurance
- View eStatement and eAdvice
- Make HSBC Global Transfer
- Perform transaction in FlexInvest

If the designated instruction / transaction as listed under Clause 3(b) that an Eligible customer performs fulfils the additional criterion / criteria ("Additional Criteria") as listed below, he / she will be entitled to (an) extra Lucky Draw entry multiplier(s) with his/her basic Lucky Draw entry according to each of the criterion respectively:

Additional Criteria	Lucky Draw entry multiplier
Performed when the Eligible Customer logs on to the HSBC HK App for the first time ever during the Promotional Period	10x
Under "Pay & Transfer" as in the HSBC HK App	5x
Performed on Saturday, Sunday and public holidays during the Promotional Period	2x

An Eligible Customer is entitled to have a maximum of one hundred (1x2x5x10=100) Lucky Draw entry on each day.

The promotional period is divided into three (3) phases ("Promotional Phases") as listed below:

Phase 1	17 August to 30 Sept 2020
Phase 2	1 to 31 October 2020
Phase 3	1 to 30 November 2020

Ten (10) Lucky Draw winner ("Winner") will be drawn randomly by computer at the end of each Promotional Phase. A total of thirty (30) Prizes will be given out for the Lucky Draw.

4. An Eligible Customer can only get a maximum of one (1) basic Lucky Draw entry on each day during the Promotional Period. Only the first designated instruction done within the day would be counted for getting a basic Lucky Draw entry. No additional basic Lucky Draw entries would be gained from logons and designated transaction or instructions thereafter within the same day.
5. An Eligible Customer who fulfils the criteria as listed under Clause 3 during Promotional Phase 1 will be entitled to enter the Lucky Draw automatically with no registration needed to win a set of thirty (30) HKD200 vouchers from Deliveroo worth of HKD6,000 (the "Phase 1 Prize"/"Prize").
6. An Eligible Customer who fulfils the criteria as listed under Clause 3 during Promotional Phase 2 will be entitled to enter the Lucky Draw automatically with no registration needed to win a set of thirty (30) HKD200 vouchers from foodpanda worth of HKD6,000 (the "Phase 2 Prize"/"Prize").
7. An Eligible Customer who fulfils the criteria as listed under Clause 3 during Promotional Phase 3 will be entitled to enter the Lucky Draw automatically with no registration needed to win a 2-day-1-night staycation at Club Sea View Room at Kerry Hotel, Hong Kong with access to The Club lounge and HKD1,500 hotel credit (the "Phase 3 Prize"/"Prize").
8. An Eligible Customer can only win one (1) Prize for each Promotional Phase; however he / she can win more than once for a maximum of three (3) prizes during the Promotional Period.
9. The Winners will be notified by correspondence (the "Redemption Letter") which will be sent according to the Promotional Phases as listed below to each Winner's email address or



Hong Kong local correspondence address according to Bank's record at the time of fulfillment:

Phase 1	On or before 30 November 2020
Phase 2	On or before 31 December 2020
Phase 3	On or before 31 January 2021

10. 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.
11. The Bank reserves the right to replace the Prize with any alternative gift without prior notice.
12. The Prize (or any alternative gift) offered under this Lucky Draw cannot be converted to cash.
13. Use of the Prize (or any alternative gift) is 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.
14. 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.
15. 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.
16. 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.
17. In the event of any dispute arising from the Lucky Draw, the decision of the Bank shall be final and conclusive.
18. 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.
19. The Lucky Draw is subject to the prevailing regulatory requirements.
20. 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.
21. 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.

The information shown is neither a recommendation, an offer, nor a solicitation for any investment product or service. Investment involves risk. The price of investment products may move up or down. Losses may be incurred as well as profits made as a result of buying and selling investment products.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited