

The Offers:**Offer 1: Time Deposit New Funds Offer**

Eligible Customers can enjoy a preferential interest rate when placing a 3-month HKD time deposits with Eligible New Fund Amount.

AND**Offer 2: Time Deposit Cash Reward Offer**

Eligible Customers can enjoy HKD88 cash reward for placing a 3-month HKD time deposit with Eligible New Fund Amount of HKD88,800 or above in one single transaction during the Offer Period.

Terms and conditions apply.**Promotion terms and conditions – Applicable to the Offers**

1. Offer Period: 12 February 2021 to 26 February 2021 (both dates inclusive) only (the “Offer Period”).
2. Who can enjoy the Offers:

The Offer under this promotion (the “Offer”) is applicable to all Wealth and Personal Banking customers of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (the “**Bank**” or “**HSBC**”) (each an “Eligible Customer”).

Offer 1: Time Deposit New Funds Offer**What is the offer**

3. During the Offer Period, Eligible Customers can enjoy the latest HKD New Fund TMD preferential interest rate when placing a 3-month HKD time deposits with Eligible New Fund Amount. For the latest HKD New Fund TMD preferential interest rate, please visit <https://www.hsbc.com.hk/accounts/offers/deposits/#preferential-new-fund-time-deposit-offers>.
4. The interest rates are indicative only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. Deposits in different currencies, tenors, amount and customer type will have different preferential time deposit interest rates. We will confirm and advise you the applicable interest rate at the time when the time deposit is placed.
5. “New Funds” refers to: (a) new funds in all currencies brought to the bank and exchanged to the designated currency, and/or (b) same currency refund from stock / certificate of deposit / bond / IPO or maturity redemptions proceeds having first been credited into your savings account (including refunds in all currencies acceptable to us from stock / certificate of deposit / bond / IPO or maturity redemptions proceeds having first been credited into your savings account during the promotional period and converted to designated currency). Funds that are deposited via cashier's order / cheques drawn on the deposit account(s) with us, transfers / remittance and exchange from existing deposits of the account(s) held with us will not be considered as new funds. In case of disputes, we have the sole discretion to determine the definition of new funds.
6. “Eligible New Fund Amount” is the net increase between your total account balance (across all of your deposit accounts) 7 days ago and your total account balance today. This amount is calculated in HKD. If you've placed a time deposit with new funds in the past 7 calendar days, that amount will not be included as part of your current new funds.



How can you enjoy the offer

7. You can enjoy the offer if you or the other joint owner(s) of the account have/has:
 - a. Successfully set up a time deposit with an amount less than or equal to your Eligible New Fund Amount during the Offer Period via HSBC branches, HSBC Personal Internet Banking, HSBC Mobile Banking App or phonebanking (only applicable to "HSBC Jade" or "HSBC Premier" customers) (collectively "Eligible Channel"); and
 - b. Successfully set up a time deposit with the currency, deposit period and deposit amount matching the conditions of the Offer.
8. Each HKD time deposit (equal or less than the "Eligible New Fund Amount") must be placed in your HKD time deposit account within 7 calendar days after the New Funds have been brought to the Bank. If the New Funds are brought into the Bank at different times, the funds first brought in must be placed in the HKD time deposit account within 7 calendar days for you to enjoy the offer.
9. You cannot enjoy the offer if you or the other joint owner(s) of the account have/ has set up another time deposit with Eligible New Fund Amount in any sole or joint account(s) on the same day or in the next 7 calendar days from the time deposit placement day.
10. The minimum deposit amount you are required to make to enjoy the offer is HKD10,000.
11. When you set up a time deposit instruction via HSBC Personal Internet Banking or HSBC Mobile Banking App under a, b or c below, the availability of the offer will be subject to the same conditions in clauses 6 and 8 at the time when the time deposit is eventually set up. If you are not eligible for the offer by the time when the time deposit is eventually set up, we will proceed to set up the time deposit with our prevailing board rate and Integrated Account Preferential Rate (if applicable).
 - a. Place a forward-dated time deposit instruction,
 - b. Place a time deposit outside our service hours, or
 - c. Place a time deposit on a day other than a business day in Hong Kong or in the jurisdiction of the foreign currency in which the time deposit is denominated.
12. When you enjoy the offer by setting up a time deposit in your joint account(s), we may disclose such information to the other joint owner(s) of the account.

Offer 2: Time Deposit Cash Reward Offer

What is the offer

13. During the Offer Period, Eligible Customers can enjoy HKD88 cash reward for placing a 3-month HKD time deposit with deposit amount at HKD88,800 or above in one single time deposit transaction.
14. Each Eligible Customer can only enjoy the Time Deposit Cash Reward Offer once during the Offer Period.

How can you enjoy the offer

15. Eligible Customer can enjoy the offer when placing a 3-month HKD time deposit with Eligible New Fund Amount of HKD88,800 or above in one single transaction via Eligible Channel during the Offer Period ("Eligible Time Deposit Transaction")
16. The Eligible Time Deposit Transaction amount is rounded down to HKD88,800 for calculation.
17. Cash reward will be credited to the Eligible Customers' account within 3 months after the Offer Period.
18. Eligible Customers shall maintain a valid account (integrated account/current account / savings account) during the Offer Period and at the time of crediting the cash reward. For joint account, only the principal account holder is entitled to the offer.



General terms and conditions – Applicable to the Offers

19. We reserve the right to (i) vary these Terms and Conditions and any other terms and conditions relating to the Offers, and (ii) terminate any Offer at any time. Please visit our website for more details.
20. All Eligible Time Deposit Transaction relevant under the Offer are determined according to the Bank's records. The Bank's record is final.
21. The Offers cannot be used in conjunction with any other time deposit promotion offers.
22. The Offers are provided subject to prevailing regulatory requirements.
23. In the event of any dispute relating to the Offers, our decision shall be final and conclusive.
24. We write these terms and conditions under Hong Kong law. In the event of discrepancies or inconsistencies between the English and Chinese versions of these terms and conditions, this English version shall apply and prevail.

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.