

Terms and Conditions of HSBC One – GenZ 2025 Promotion (“the Promotion”)
(Effective on 23 June 2025)

General Terms and Conditions

1. **Promotional Period:** 15 May 2025 – 30 September 2025 (both dates inclusive). (“**Promotional Period**”)

2. **Who can enjoy the Promotion:**

- a) The offers under this Promotion (collectively the “**Offers**”) are exclusive to new and existing customers of The Hongkong and Shanghai Banking Corporation Limited in the Hong Kong Special Administrative Region (“**Hong Kong**”) (and its successors and assigns) (the “**Bank**” or “**HSBC**”) who fulfil all the following requirements (“**Eligible Customers**”) in order to enjoy the Offers:
 - i. Successfully opens or upgrades to an HSBC One account (“**Applicable Account**”) in Hong Kong as the sole account holder, or, in respect of joint accounts, the principal account holder during the Promotional Period ; and
 - ii. Being aged 18 – 25 on the date of Applicable Account opening or upgrade ; and
 - iii. Provides a valid e-mail address during the account opening journey and continue to maintain valid e-mail address in the Bank’s record as at the date of the reward fulfilment ; and
 - iv. For RewardCash related Offers, the Eligible Customers need to hold a primary HSBC credit card and his/her credit card account is valid and in good standing during the Promotional Period and at the time of crediting the Offers ; or has enrolled to the Standalone RewardCash Programme through HSBC Reward+ and his/her programme profile is valid and in good standing during the Promotional Period and at the time of crediting the Offers.
- b) The Eligible Customer must fulfill the additional requirements stated in the Specific Terms and Conditions for the respective Offers during the Promotional Period.

3. **Who cannot enjoy the Promotion:** The Offers are not applicable to:

- a) Customers who held an HSBC Premier Elite /HSBC Premier / HSBC One account (whether as sole accountholders or joint accountholders) in the past 9 months prior to the new Applicable Account opening / conversion month as shown in Illustration I below, both dates inclusive ; or

Illustration I

Date of opening/conversion to an Applicable Account	15 May 2025	1 June 2025	5 July 2025
Holding an HSBC Premier Elite/HSBC Premier and/or HSBC One account in the past 9 months to the new Applicable Account opening month	15 August 2024 – 14 May 2025	1 September 2024 – 31 May 2025	5 October 2024 – 4 July 2025

- b) Customers who terminate the Applicable Account before receiving the benefits of the Offers, or
 - c) A citizen of the United States of America (‘U.S.’), a U.S. resident, and / or U.S. tax payer resident. ; or
 - d) The employees of the Bank.
4. **Bank’s Record:** The dates and amount appearing in the Bank’s records will be conclusive as to the date on which an Applicable Account was opened, terminated or converted and the amount of balances/number of transactions carried out.
5. **RewardCash:** For any Terms and Conditions in relation to the general of RewardCash, please refer to below RewardCash Related Terms and Conditions positioned after Specific Terms and Conditions.

6. **Definitions:** in this promotion,

'Account Balance' includes:

- Hong Kong dollar / Renminbi / foreign currency deposits
- Market value of the following investments: Local and Overseas Securities, Unit Trusts, Bonds, Certificates of Deposit, Equity-linked Investments, Structured Notes, Monthly Investment Plan (Stocks / Unit Trusts) and Wayfoong Statement Gold
- Deposit amounts of Deposit Plus and Structured Investment Deposits
- Life insurance with savings or investment component
 - o Investment-linked life insurance policies include the total cash value of the policies.
 - o Other life insurance policies include the total cash value of the policies OR total premium paid less any annuity payments received (if applicable), whichever is higher.
- To determine the Account Balance of an Eligible Customer, only the Applicable Account under the same name and identity document will be considered, excluding any other personal sole account(s) and joint account(s) (where the same Eligible Customer is the principal accountholder).
- There may be a time lag before the value of certain investment transactions (e.g. Initial Public Offering subscriptions for Securities, Bonds, Open-end Funds and Certificates of Deposits) and life insurance policies will be included in the Account Balance due to the processing time required and therefore may affect the Account Balance in the Bank's record.
- Any changes in the Eligible Customer's HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances which are administered by The Hongkong and Shanghai Banking Corporation Limited are excluded when calculating the amount of Account Balance.

Specific Terms and Conditions

A. Specific Terms and Conditions for HSBC One Travel Insurance Welcome Reward ("Travel Insurance Offer")

1. What is the Travel Insurance Offer?

HSBC One Travel Insurance is a one-year worldwide (not including Hong Kong) Travel Insurance coverage given the Eligible Customer's trip(s) meet the following criteria (the "**Covered Trip**"):

- a) The Covered Trip must originate from Hong Kong and end in Hong Kong, ceasing when the Eligible customer returns and re-enters Hong Kong.
- b) The maximum duration of each Covered Trip is 90 days.
- c) One-way journey from Hong Kong to elsewhere is not covered.

Please visit www.hsbc.com.hk/content/dam/hsbc/hk/vam/pdf/HSBC_ONE_TravelInsurance_TnC.pdf for the Terms and Conditions for HSBC One Travel Insurance.

2. Who can enjoy the Travel Insurance Offer?

- a) A communication for registration ("**Registration**") will be sent to the Eligible Customer who have enabled email notifications for Marketing Preferences via email within the first 15 calendar days upon the new Applicable Account opening / conversion date. Alternatively, Eligible Customer can also register via https://cloud.messaging.hsbc.com.hk/PROP001_DAJ7V_ENS.
- b) Eligible Customer must fulfil the following requirement(s) to be entitled to receive the Travel Insurance:
 - i. Having the Account Balance (see General Terms and Conditions Clause 6 above) of at least HKD2,000 in the Applicable Account on the last working day of the first calendar month after the month of account opening / conversion, as shown in the illustration II below:

Illustration II

Date of opening/ conversion to an Applicable Account	Date of the last day of the first calendar month
15 – 31 May 2025	30 June 2025

1 – 30 June 2025	31 July 2025
1 – 31 July 2025	30 August 2025
1 – 31 August 2025	30 September 2025
1 – 30 September 2025	31 October 2025

; and

- ii. Successfully complete the Registration i) within 30 calendar days after receiving the Registration email OR ii) within 30 calendar days after the New Applicable Account opening/ conversion date via the registration link.

3. Confirmation

- a) The Bank will notify the Eligible Customer who has been successfully allocated a free Travel Insurance (the “**Customer**”) with the confirmation details by email sent to the Customer’s email address in the Bank’s records (“**Confirmation Notice**”) within 60 working days upon Registration.
- b) If the Customer cannot be reached due to incorrect or incomplete information provided or any uncontrollable factors, the free Travel Insurance will be forfeited.
- c) Confirmation Notice is not replaceable in the event of any loss by the Customer.
- d) For any enquiries about Travel Insurance Offer entitlement, customers should contact the Bank within 2 months of receiving the confirmation notice or prior to 28 February 2026 (whichever date that is earlier). Late enquiries will not be accepted.

B. Specific Terms and Conditions for HSBC One x HSBC Credit Card Reward - bonus \$200 RewardCash (the “Credit Card Reward”)

1. The Offer under this promotion is exclusive to Eligible Customer fulfilling all the following requirements during the Promotional Period (the “**Eligible Credit Card Customer**”):
 - (a) successfully applies for personal primary HSBC Red Credit Card or HSBC Visa Gold Card for Students (“**Eligible Credit Card**”) issued by the Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) via HSBC website, HSBC Internet Banking, HSBC HK Mobile Banking app (HSBC HK App) or HSBC Reward+ and your application is approved ; and
 - (b) without any approved personal primary credit card issued by the Bank when we process the application for an Eligible Credit Card ; and
 - (c) make **Eligible Transactions** of the below designated amount with the Eligible Credit Card within the first 60 calendar days after card issuance ; and
 - i. Red Credit Card: HK\$2,000 or above
 - ii. HSBC Visa Gold Card for Students: HK\$4,000 or above
 - (d) continues to hold the Applicable Account in the Bank’s record as at the date of Offer fulfilment ; and
 - (e) hold an Eligible Credit Card and your credit card account is valid and in good standing during the Promotional Period and the Offer fulfilment period.
2. Provided that the conditions in Clause 1 is satisfied, an Eligible Credit Card Customer is entitled to receive \$200 RewardCash.
3. Customer cannot enjoy the Offer if the customer:
 - (a) meet the conditions under Clause 3 of General Terms and Conditions (except Clause 3a) ; or
 - (b) has cancelled any HSBC personal primary credit card in the past 12 months from the date of approval of the Eligible Credit Card ; or
 - (c) is an additional card applicant.
4. Each Eligible Credit Card Customer can only enjoy the Offer once.
5. **Definitions:** In this promotion,

“Eligible Transactions” refers to cumulative net spending of transactions conducted with an Eligible Credit Card within the first 60 calendar days from its issuance that are posted during the Offer fulfilment period. These are not Eligible Transactions:

- Finance and bank charges: annual fees, finance charges, late charges ;
- Transactions made with additional card(s) ;
- Other transactions:
 - mail, fax and telephone orders ;
 - bill payments settled via HSBC Mobile Banking and/or Internet Banking ;
 - purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means) ;
 - transactions (including top-up transactions) made via e-wallets ;
 - Octopus automatic add-value services transactions ;
 - redemption transactions under “RewardCash e-shop” and other programmes ;
 - cash advance or withdrawal under the Cash Instalment Plan or Cash Credit Plan ;
 - monthly instalment(s) of Cash Instalment Plan, Cash Credit Plan, Spending Instalment Plan or other instalment plans ;
 - quasi cash transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques) ;
 - quasi cash transactions at financial institutions (including purchase of merchandise and services from banks) ;
 - wire transfers ;
 - betting and gambling transactions ;
 - tax payments ;
 - autopay and recurring transactions ;
 - all unposted/cancelled/refunded transactions.

“e-wallets” refers to payment platforms including but not limited to Alipay, WeChat Pay, PayMe and etc.

6. Unless otherwise specified below, Eligible Credit Card Customer will receive RewardCash as the relevant reward(s) under this promotion subject to these Promotional Terms and Conditions.
7. We will determine whether you are eligible for the offer based on our records of your Eligible Transactions. If you qualify for the offer, the RewardCash will be credited to the Eligible Credit Card account on or before 30 April 2026
8. We may deduct your RewardCash or debit your credit card for the equivalent value of any offer you have enjoyed without notice, if any transaction(s) for which the Offer was awarded is subsequently reversed or your Eligible Credit Card is cancelled within 13 months from its issuance which the Offer was awarded.
9. Eligible transactions are defined according to the merchant codes/transaction type issued by Visa, Mastercard® Worldwide or a merchant’s acquiring bank from time to time. We have no obligation to clarify which transactions are eligible for the offer before you conduct the transactions.
10. You cannot exchange the offer for cash, other products, services or discounts or transfer the offer.
11. You have to keep all original sales slips or official payment records of the Eligible Transactions. In case of any dispute, we may ask you to submit these slips, records, and/or further evidence for inspection which we may retain.
12. If you are entitled to promotional offer(s) under other concurrent promotion(s) run by us, we may decide to grant you the promotional offer under only one of the promotions, unless otherwise specified.

C. Specific Terms and Conditions for HSBC One New Fund Time Deposit RewardCash Offer (the “TMD Offer”)

1. What is the TMD offer?

- a) Eligible Customer who places a 3-month HKD and/or USD new fund time deposit(s) online during the first 2 calendar months upon Applicable Account opening or upgrade (as stipulated in Table I below) (“**Eligible Time Deposit Transaction Period**”) can enjoy \$25 RewardCash for every accumulated amount of HKD30,000 or its equivalent.

Table I

Date of Applicable Account Opening or Upgrade	Eligible Time Deposit Transaction Period
15 – 31 May 2025	15 May 2025 – 30 June 2025
1 – 30 June 2025	1 June 2025 – 31 July 2025
1 – 31 July 2025	1 July 2025 – 31 August 2025
1 – 31 August 2025	1 August – 30 September 2025
1 – 30 September 2025	1 September – 31 October 2025

- b) Each Eligible Customer can enjoy the TMD Offer more than once and earn up to a maximum of \$250 RewardCash during the Eligible Time Deposit Transaction Period, as stipulated in the Table II below:

Table II

Accumulated amount (HKD equivalent) for 3-month HKD and/or USD new fund time deposit placement during the Eligible Time Deposit Transaction Period	RewardCash
HKD30,000	\$25
HKD60,000	\$50
HKD90,000	\$75
HKD120,000	\$100
HKD150,000	\$125
HKD180,000	\$150
HKD210,000	\$175
HKD240,000	\$200
HKD270,000	\$225
HKD300,000	\$250

2. How can you enjoy the TMD Offer

- a) Eligible Customer can enjoy the TMD Offer if he/she:
- holds a primary HSBC credit card and his/her credit card account is valid and in good standing during the Eligible Time Deposit Transaction Period and at the time of crediting the TMD Offer ;
 - or has enrolled to the Standalone RewardCash Programme through HSBC Reward+ and his/her

programme profile is valid and in good standing during the Eligible Time Deposit Transaction Period and at the time of crediting TMD Offer ; and

- ii. place a 3-month HKD and/or USD new fund time deposit(s) with Eligible New Fund Amount via Eligible Channel during the Eligible Time Deposit Transaction Period. The placement of the 3-month HKD and/or USD new fund time deposit must be made on and subject to the prevailing Terms and Conditions of Preferential New Fund Time Deposit Rates – Online Offer ("**Eligible Time Deposit Transaction**"). For details, please visit <https://www.hsbc.com.hk/accounts/offers/deposits/#preferential-new-fund-time-deposit-offers>

- b) For the calculation of the RewardCash, Eligible Time Deposit Transaction amount is rounded down to the nearest multiple of HKD30,000 or its equivalent, and in case the Eligible Time Deposit 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. All Eligible Time Deposit Transaction are determined according to the Bank's records. The Bank's record is final.
- c) If you qualify for the TMD Offer, we will credit the RewardCash to your primary HSBC credit card account on or before 31 January 2026. If you do not have any credit cards, the RewardCash will be credited to your Standalone RewardCash Programme profile.
- d) For the avoidance of doubt, any auto roll-over or renewal of time deposit and or any time deposit uplifted before its maturity is not applicable to this TMD Offer.

3. **Read before you enjoy the TMD Offer**

- a) The TMD Offer cannot be used in conjunction with any other time deposit promotion offers apart from the Preferential New Fund Time Deposit Rates Offer.
- b) For joint account, only the principal account holder is entitled to the TMD offer. When you enjoy the TMD 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.
- c) For any enquiries about the cash rebate entitlement, customers should contact the Bank on or before 31 July 2026. Late enquiries will not be accepted.

4. **What these terms mean**

- a) "**Eligible New Fund Amount**" is the net increase in your latest total balance (across all your deposit accounts) compared to the balance as at 7 calendar days ago. This amount is calculated in HKD. If you have placed time deposit(s) with new funds in the past 7 calendar days, that time deposit amount will not be included as part of your latest total balance for calculating the Eligible New Fund Amount.
- b) Funds that are deposited via cashier's order / cheques drawn on the same-name account(s) with us, transfers / remittance and exchange from existing deposits of the same-name 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.
- c) "**Eligible Channel**" refers to HSBC HK Mobile Banking App and HSBC Online Banking only.

D. Specific Terms and Conditions for FX x HSBC One – GenZ 2025 offer

1. **Who can enjoy FX x HSBC One – GenZ 2025 offer:** Fulfilling all the requirements in General Terms and Conditions and new currency exchange customers who have not made any currency exchange transaction with HSBC during 15 November 2024 to 14 May 2025 are eligible for this offer ("**Eligible FX Customers**"). Eligible FX Customer shall be the primary account holder, and maintain a valid account (integrated account / current account / saving account) during the Promotional Period. For joint accounts, only the principal accountholder is entitled to the offer.
2. **FX x HSBC One – GenZ 2025 offer:** Eligible FX Customers can get \$20 RewardCash for accumulated Eligible Currency Exchange Transactions (as defined below) of HKD 20,000 (or its equivalent) during Promotional Period. Each Eligible FX Customer can only enjoy the reward once.
In case the Eligible Currency Exchange 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 amount of accumulated Eligible Currency Exchange Transaction.

3. **Eligible Currency Exchange Transaction:** The currency exchange transaction is qualified for the offer if it fulfils the below criteria ("**Eligible Currency Exchange Transaction**") –

- a. **Currencies:** Customers can enjoy the offer by performing Designated Currency exchange transactions below:

Currency Exchange from	Currency exchange to ("Designated Currency")
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)
	Canadian Dollar (CAD)
	Swiss Franc (CHF)
	Euro (EUR)
	Pound Sterling (GBP)
	HK Dollar (HKD)
	Japanese Yen (JPY)
	New Zealand Dollar (NZD)
	Renminbi (RMB)
	Singapore dollar (SGD)
	Thai Baht (THB)
	US Dollar (USD)

- b. **Channels:** The exchange transaction must have been successfully executed by using the Eligible FX Customer's integrated account, saving account or current account during Promotional Period via all channels:
- (i) Online Banking / Mobile Banking:
Eligible FX Customers can enjoy the offer by: (1) performing currency exchange transactions within their same name account using "Exchange Now" (for conversion to Designated Currency) via HSBC Mobile Banking or "Real time currency exchange" via HSBC Online Banking ; or (2) performing FX Order Watch transactions within their same name account using "Set your target rate" under FX Order Watch (for conversion to Designated Currency) via HSBC Mobile Banking or "FX order watch and rate alerts" via HSBC Online Banking.
 - (ii) HSBC Mastercard® Debit Card:
Currency exchange transactions to Designated Currency conducted directly via HSBC Mastercard® Debit Card (whether conducted locally or overseas)
 - (iii) Branch / Phonebanking:
Eligible FX Customers can enjoy the offer by performing currency exchange transactions or setting up FX Order Watch Transaction into Designated Currency via HSBC branches or HSBC's 24 hour manned phonebanking services within their same name account at HSBC.
- c. The FX Order Watch transaction has to be processed (order status shown as "Processed"), for it to be considered as an Eligible Currency Exchange Transaction. The date of setting up the FX Order Watch transaction, and the processed date of the transaction should be within the Promotional Period. If the transaction is active, in process, cancelled, expired by expiry date, or rejected (order status shown as "Active", "In Process", "Cancelled", "Expired" or "Rejected"), it is not considered as an Eligible Currency Exchange Transaction.
- d. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, and Deposit Plus, are not counted as Eligible Currency Exchange Transactions and hence not entitled to the offer. Any currency exchange occurred within the setting-up of a time deposit is not considered as Eligible Currency Exchange Transactions. Setting up of a FX rate alert is not considered as an Eligible Currency Exchange Transaction.
4. **Frequency:** The transaction amount can be accumulated by one or more than one currency exchange transaction(s) in the Promotional Period. Eligible FX Customers is entitled to maximum of \$20 RewardCash during the Promotional Period.

5. The exchange rate may vary from time to time according to the market rates, currency fluctuations, customers' trading patterns and other factors. The Bank reserves the right to determine the exchange rate of Eligible Currency Exchange Transaction in case of disputes.
6. The offer under this promotion is provided subject to the prevailing Integrated Account Terms and Conditions.
7. **Fulfilment:** If you qualify for the offer, we will credit the RewardCash to your primary HSBC credit card account, or your Standalone RewardCash Programme profile within 3 months after the end of the Promotional Period.
8. The offer can be used in conjunction with HSBC Forex Club and FX Order Watch Execution offer.
9. **Other offers:** The offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated otherwise.

E. Specific Terms and Conditions for Insurance Offer

1. Eligible Customer(s) who successfully applies with a designated promotion code for any of the following insurance plan ("**Eligible Life Insurance Plan**") underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability ("HSBC Life") during Promotional Period with an annualised new premium of HKD20,000 or above (after any applicable discount), and with the policy being issued on or before 30 November 2025, are entitled to the following offers, which include Offer 1) Klook HKD200 e-Gift Card and Offer 2) First Year Premium Discount.
2. The offer is only applicable to HSBC Swift Save Insurance Plan, HSBC Swift Guard Critical Illness Plan, HSBC Family Protector and HSBC Voluntary Health Insurance Plan (VHIS) via the required applicable channels (Please refer to (4)) in the Promotional Period.

Offer 1: Klook HKD200 e-Gift Card

3. Each Eligible Customer is only entitled to Klook e-Gift Card ("Promotional Gift") once for the entire Promotional Period.

Annualised New Premium (After any applicable discount)	Klook e-Gift Card Amount
HKD20,000 or above	HKD200

Offer 2: First Year Premium Discount

4. The offer is only applicable to HSBC Swift Save Insurance Plan, HSBC Swift Guard Critical Illness Plan, HSBC Family Protector and HSBC Voluntary Health Insurance Flexi Plan, which are applied for through HSBC public website, Personal Internet Banking or HSBC Mobile ("**Eligible Life Insurance Plan(s)**") in the Promotional Period. For the latest premium discount rate and other details, please refer to [Premium Discount Offer Terms and Conditions](#).
5. If a customer has cancelled any applications which were submitted or effected on or before 14 May 2025 and subsequently applies for the same Eligible Life Insurance Plan during Promotional Period, the new life insurance application will not be eligible for this Promotional Gift.
6. Any applications towards the life insurance plans with unposted/ cancelled/ refunded premium or less than annualised new premium of HKD20,000 (after any applicable discount), will not qualify as Eligible Applications for the purpose of this Promotion. Whether an application is an Eligible Application shall be determined at the sole and absolute discretion of HSBC Life and the Bank. Eligible Customer cannot enjoy the offer if the Eligible Life Insurance Plan is cancelled by exercising the cooling-off right.
7. For life insurance policies paid with single premium, the annualised new premium would be calculated as: Single Premium x 0.1. For aggregate premium, the annualised new premium refers to the first-year premium required by the policy. Please refer to specific product brochures and terms and conditions for details of the products, including any related payment term.
8. For Eligible Life Insurance Plan with payment currency denominated in USD or GBP, the premiums in USD or GBP will be converted to HKD based on currency exchange rate of 1 USD to 7.8 HKD or 1 GBP to 10.2 HKD for calculation of annualised new premium, subject to terms herein.

9. If the Eligible Customer is entitled to more than one promotional offer in relation to the applications of Eligible Life Insurance Plans during the Promotional Period (except premium discount offer and the HSBC One Onboarding Offer), the Eligible Customer will receive the offer from this Promotion only. The Bank reserves the right to make the final determination on the promotional offer amount.
10. HSBC Life and the Bank reserve the right to replace Klook e-Gift Card with any alternative gifts from any merchant without prior notice. Promotional Gift (or any alternative gifts) are not exchangeable and cannot be converted to cash.
11. In the event of partial / full surrender, lapse or policy termination within the first policy year (applicable to aggregate premium) or prior to the full payment of premium payable for the second policy year (applicable to other premium payment term) after the First Year Premium Discount/ and Promotional Gift has been credited, the First Year Premium Discount/ and Promotional Gift amount will be subject to clawback by HSBC Life at our discretion.
12. If there is a change of policyholder for the Eligible Life Insurance Plan after the policy is issued, Promotional Gift will be offered to the policyholder when the policy was issued according to the date specified in (E(1)).
13. The Promotional Gift is not replaceable in the event of any loss or damage, delivery failure, including without limitation to delivery failure due to invalid email address, deletion or failure to read the email.
14. The Promotional Gift is issued by Klook Travel Technology Limited ("Klook") and can be used on any purchase (for the displayed specified currency) at the Klook website or mobile app. The Bank and HSBC Life are not responsible for and shall have no liability in respect of the quality of the Promotional Gift and/or services provided by Klook.
15. The Promotional Gift is presented in the form of an e-Gift Card code for redemption via Klook's website or mobile app.
16. The Promotional Gift will be sent to the Eligible Customer after cooling off period of the issued policy according to the following schedule by email on or before 31 March 2026 to each Eligible Customer's email address maintained in the Bank's record at the time of sending.
17. HSBC Life and the Bank reserve the right to change these Terms and Conditions at any time and the Promotional Gift may be withdrawn and/or terminated by the Bank or HSBC Life at their discretion without prior notice to the customers. The Bank and HSBC Life accept no liability for any such change, withdrawal and/or termination.
18. Eligible Customers who have successfully applied for and purchased a TFP policy online with a valid promotion code could enjoy a whole month waiver of the TFP policy's 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th and 11th months premium after the policy has been issued, provided that the application is submitted online during the Promotional Period. The 1st month premium will be collected upon application for the policy and the payment of subsequent monthly premiums shall resume from the 12th month onwards.
19. Eligible Customers who are also eligible for the VHF Family Discount offer can enjoy a 10% premium discount on top of the Promotion stated in these Terms and Conditions. The 10% Family Discount and the Promotion will be calculated based on the original premium. Details and terms and conditions of the Family Discount are found in "Family Discount Endorsement" of the policy provisions of VHF. **The total premium discount amount will not be treated as qualifying premium for claiming tax deduction and is not tax deductible.**
20. The Promotion is not applicable to HSBC Global Private Banking Clients applying for a life insurance via their Global Private Banking Relationship Manager.
21. The offer is not applicable to policies applied for in a company's name.
22. These Terms and Conditions are subject to prevailing regulatory requirements.
23. 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.
24. In the event of dispute arising out of the Promotion, the decision of the Bank and/or HSBC Life shall be final and conclusive.

F. Specific Terms and Conditions for PayMe Welcome Reward ("PayMe Rewards")

1. PayMe Rewards

Upon meeting the criteria to be an Eligible Customer and if user is an existing PayMe customer, they can earn the PayMe flash vouchers ("**Voucher**") as stated in Table 1 below.

Table 1:

Vouchers	Minimum spend for each voucher	Total rewards available
FIVE (5) flash Vouchers, each valued at HKD 2	<u>HKD 2 at any PayMe for Business wallet</u>	HKD 10 in Vouchers
FOUR (4) flash Vouchers, each valued at HKD 5	<u>HKD 180 at any PayMe for Business wallet</u>	HKD 20 in Vouchers

2. Redemption

- a) The Voucher will be issued to the Eligible Customer's corresponding PayMe wallet based on bank registered personal data during the HSBC One account opening journey by 31 December, 2025, provided that:
 - i. the Voucher falls within the quota of Vouchers set to be given away during the Promotion on a first-come-first-served basis ; and
 - ii. each Eligible Customer can be entitled to a maximum of nine Vouchers in the Promotion ; and
 - iii. the Eligible Customer should have their PayMe wallet verified with HKID that is the same as the one they registered during the HSBC One account opening within 20 days that they have opened or upgraded to an HSBC One account ; and
 - iv. the Eligible Customer's PayMe wallet is not suspended or terminated.
- b) Each Voucher will be valid for 14 days upon issue.
- c) PayMe may alter the total number of Vouchers issued during the Promotion Period, at its sole discretion.
- d) Each Voucher expires automatically on the expiry date stated on the Voucher if unused and is subject to these terms and conditions and will be applied automatically to any payment made by the Eligible Customer from their PayMe wallet to any PayMe merchant meeting these conditions:
 - i. the transaction meets the minimum spend as stated on the Voucher ; and
 - ii. the Voucher must be consumed within the redemption period as stated on the specific Voucher ; and
 - iii. the PayMe wallet benefiting from the Voucher must not have reached its balance limit (and the Voucher will not breach this limit) ; and

- iv. users must confirm with the merchant on completing the transaction that the transaction was made to the merchant's PayMe for Business wallet ; and
 - v. the relevant PayMe wallet is not suspended or terminated (each an **"Eligible PayMe Transaction"**).
- e) A Voucher cannot be transferred or exchanged for cash.
- f) Eligible Customer can only consume one (1) Voucher for each Eligible Transaction. For the avoidance of doubt, where a Eligible Customer holds multiple vouchers that may be applied towards an Eligible Transaction, the voucher with the highest discount value first, then by earliest expiry date, will be automatically applied. In case of a voucher with the same discount value and expiry date, then the voucher credited to the PayMe wallet first will be applied.
- g) In case of a refund (full or partial) initiated by a customer or merchant after the transaction for which a Voucher is redeemed, the Bank retains the right to withdraw the Voucher or debit the amount credited to a PayMe wallet from the Voucher.
- h) This Voucher is not applicable to transactions performed using UnionPay.

RewardCash Related Terms & Conditions

1. You can enjoy the Offers if you hold a primary HSBC credit card and your credit card account is valid and in good standing during the promotional period and the Offers fulfilment period ; or have enrolled to the Standalone RewardCash Programme through HSBC Reward+ and your programme profile is valid and in good standing during the promotional period and the Offers fulfilment period ;
2. These terms and conditions and other terms and conditions of the Eligible Credit Card, Standalone Reward Cash Programme, RewardCash Programme and HSBC Reward+ will apply.
3. Unless otherwise specified above in the Specific Terms and Conditions, Eligible Customers will receive the extra RewardCash ("Rewards") as the relevant reward(s) under this Promotion subject to these Promotional Terms and Conditions. The Rewards will be credited to the Eligible Customer's primary credit card account, or Standalone RewardCash Programme profile if the terms of the Offers are met.
4. If you do not have any primary HSBC credit cards, the RewardCash will be credited to your Standalone RewardCash Programme profile. If you have more than one primary HSBC credit card, the RewardCash will be credited to one of the following Credit Card accounts according to the following sequence maintained in our record:
 - HSBC Premier Mastercard®
 - HSBC Pulse UnionPay Dual Currency Diamond Credit Card
 - HSBC UnionPay Dual Currency Credit Card
 - HSBC Red Credit Card
 - HSBC Visa Signature Card
 - HSBC Visa Platinum Card
 - HSBC Visa Gold Card
 - HSBC Mastercard Gold Card
 - HSBC Visa Classic Card
 - HSBC Mastercard
 - HSBC Green Card
 - HSBC EveryMile Credit Card
 - HSBC Privé

5. If the Eligible Customer terminates the Applicable Account or upgrades such Applicable Account before receiving the Rewards, the Rewards will be forfeited. For any enquiries about Rewards entitlement, customers should contact the Bank on or before 31 July 2026. Late enquiries will not be accepted.
6. The Bank reserve the right to replace Premium Rebate with any alternative gifts from any merchant without prior notice. RewardCash (or any alternative gifts) are not exchangeable and cannot be converted to cash.
7. **“Programme Profile”** means your Programme profile with designated profile number for earning RC under this profile.
8. **“Programme”** means the Standalone RewardCash Programme.
9. **“Reward+”** means HSBC Reward+ mobile application.

Additional Terms & Conditions

10. **Personal Data:** Customers who are new to HSBC One and open an Applicable Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes set out in the Data Privacy Notice and that they will be subject to the Integrated Account Terms and Conditions upon becoming a holder of an Applicable Account. Existing HSBC customers who are upgrading their existing accounts to an Applicable Account are required to understand and agree that the Bank may use and disclose all personal data about them that the Bank currently or subsequently holds for the purposes set out in the Data Privacy Notice and that they will continue to be subject to the Integrated Account Terms and Conditions upon upgrading to an Applicable Account. For details of the Data Privacy Notice, please visit the HSBC website [Select “Banking” > “Important Notices” > “Privacy and Security”] ; for the Integrated Account Terms and Conditions, please refer to the HSBC website – HSBC One for details.
11. **Other Promotions:** In the event that an Eligible Customer is also entitled to other prevailing promotional offers for or relating to the same product/service, the Bank reserves the right to provide only the Offers of the highest value to the customer.
12. If we believe that you acted in fraudulent or abusive way, you will not be able to enjoy the Offers and we can deduct the extra RewardCash and/or debit your credit card or Standalone RewardCash Programme profile to take back any offer you have enjoyed, or cancel your credit card or Programme profile.
13. The Offers provided is subject to the prevailing legal and regulatory requirements.
14. No person other than the customer who enjoys the Offers in the promotion 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 Promotional Terms and Conditions.
15. In the event of a dispute (including but not limited to any dispute relating to campaign / discount code, or related offer), the decision of the Bank and HSBC Life shall be final and conclusive.
16. The Bank may change these Promotional Terms and Conditions and/or cancel the Offers at any time. The latest details of this promotion and the revised terms and conditions will be made available on our website and/or communicated to customers by other means as soon as practicable.
17. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
18. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.
19. **“Eligible Life Insurance Plan(s)”** are underwritten by HSBC Life which is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Bank is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of HSBC Life for the distribution of life insurance products in the Hong

Kong SAR. The above products are products of HSBC Life but not the Bank and they are intended only for sale in the Hong Kong SAR. They are not a bank deposit or bank savings plan. For product details and related charges, please refer to the relevant brochures and policy provisions.

Other important terms to read before you enjoy the PayMe Reward

1. An Eligible Customer's personal information under the Bank's record must be up-to-date and valid during the whole or the relevant part (as the case may be) of the Promotion Period to enjoy the Promotion.
2. The Bank reserves the right to change these terms and conditions and terminate the Promotion at any time without prior notice. Please refer to the PayMe website for offer details. The Bank accepts no liability for any such change or termination.
3. The Bank reserves the right to exclude an Eligible Customer who violates these terms and conditions, tampers with the Promotion, engages in abusive, deceitful or fraudulent behavior in relation to the Promotion or makes false representations or statements or violates applicable law or regulations. If an Eligible Customer is excluded, any Prize may be subsequently revoked and reclaimed.
4. It is the Eligible Customer's responsibility to comply (at their own expense) with any laws requiring payment of any tax, duty, levy or similar impost in relation to the receiving of the relevant Prize, and the Bank shall have no responsibility in respect thereof.
5. The Promotion 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.

Risk Disclosure

- **Currency Conversion:** 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 foreign currency and RMB, you may suffer loss in principal/investment.

The remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.

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. If you wish to receive solicitation or recommendations from us, please contact us and, where relevant, go through our suitability assessment before transacting.

The information in this document does not constitute a solicitation for making any deposit or investment in any products referred to herein. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your investment experience, objectives, financial resources and circumstances. This material has not been reviewed by the Securities and Futures Commission of Hong Kong.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited
SVF License Number: SVFB002

滙豐 One Z 世代 2025 推廣 (「推廣」) 條款及細則

(2025 年 6 月 23 日起生效)

一般條款及細則

1. **推廣期：**2025 年 5 月 15 日至 9 月 30 日 (包括首尾兩日) (「推廣期」)
2. **推廣活動資格：**
 - a) 本推廣活動僅適用於香港特別行政區 (「香港」) 香港上海滙豐銀行有限公司 (及其繼承人及受讓人) (「**本行或滙豐**」) 並符合以下條件的新客戶和現有客戶 (「**合資格客戶**」)，方可獲享此推廣於以下指定條款及細則所列的優惠 (統稱「**優惠**」):
 - i. 於推廣期內成功開立或升級至滙豐 One 戶口 (「**合資格戶口**」) 並作為個人戶口的客戶，或聯名戶口的第一戶口持有人；及
 - ii. 於開立或升級至合資格戶口時年齡為 18 至 25 歲；及
 - iii. 於開立或升級至合資格戶口時提供，並於獲得相關優惠時仍於本行之紀錄中保留有效的電郵地址；及
 - iv. 「獎賞錢」相關優惠：合資格客戶必須持有信用卡基本卡戶口及其信用卡戶口在整個推廣期及獲享優惠時仍然有效及信用狀況良好；或透過 Reward+ 參加獨立「獎賞錢」計劃及其計劃賬號在整個推廣期及獲享優惠時仍然有效及信用狀況良好。
 - b) 合資格客戶必須在推廣期內符合以下指定條款及細則所列的要求，方可獲享此推廣於以下指定條款及細則所列的優惠。
3. **推廣優惠不適用於：**
 - a) 開立合資格戶口之月份的前九個月 (包括首尾兩天，詳情見下列時序表 I) 期間曾持有滙豐卓越理財尊尚／滙豐卓越理財及／或滙豐 One 戶口的合資格客戶 (包括個人戶口或聯名戶口所有持有人)，請參考表時序表 I；或

時序表 I

開立／升級至合資格戶口日期	2025 年 5 月 15 日	2025 年 6 月 1 日	2025 年 7 月 5 日
開立合資格戶口之月份的前九個月持有滙豐卓越理財尊尚／滙豐卓越理財及／或滙豐 One 戶口	2024 年 8 月 15 日至 2025 年 5 月 14 日	2024 年 9 月 1 日至 2025 年 5 月 31 日	2024 年 10 月 5 日至 2025 年 7 月 4 日

 - b) 客戶於獲得相關優惠之前取消其合資格戶口；或
 - c) 美國公民、美國居民及美國納稅人；或
 - d) 本行所有職員
4. **本行之紀錄：**開立、取消或轉換有關合資格戶口或服務的日期及結餘／交易金額以本行的紀錄為準。
5. **獎賞錢：**有關獎賞錢的一般條款和細則，請參閱以下特定條款和細則之後的有關獎賞錢之條款和細則。
6. **詞彙定義：**

「**戶口結餘**」包括：

 - 存款 (包括港元、人民幣及外幣)
 - 投資產品市值 (包括本地及海外證券、單位信託基金、債券、存款證、股票掛鈎投資、結構投資票據、月供投資計劃 (股票/單位信託基金) 及黃金券)

- 高息投資存款、結構投資存款內的存款額
- 具備儲蓄或投資成分的人壽保險：
 - o 投資相連壽險計劃包括保險計劃中的現金價值總額及
 - o 其他人壽保險計劃包括保險計劃中的現金價值總額或已繳總保費，扣除任何已收取的年金金額(如適用)，以較高者為準。
- 在計算合資格客戶的戶口賬面結餘時，僅計算合資格戶口（相同姓名和身份證明文件持有人）的賬戶結餘，不包括任何其他個人獨立賬戶和聯名賬戶（其中相同的合資格客戶是主要賬戶持有人）。
- 由於某些投資交易（即證券、債券、開放式基金和存款證的首次公開發行認購）和人壽保險單的價值需要處理時間，因此在納入戶口結餘之前可能有時間滯後，這可能會影響銀行記錄中的戶口結餘。
- 合資格客戶所持有由香港上海滙豐銀行有限公司管理之滙豐強積金結餘及滙豐職業退休界定供款計劃結餘的任何變動將不會計算在戶口結餘總值之內。

指定條款及細則

A. 滙豐 One 旅遊保險迎新優惠的指定條款及細則（「旅遊保險優惠」）

1. 旅遊保險優惠詳情

滙豐 One 旅遊保險是為期一年的全球性（不包括香港）旅遊保險，合資格客戶的旅程符合以下條件（「**受保旅程**」）：

- a) 受保旅程必須以香港作為原出發地點及最終目的地，直至受保人返回及重新進入香港境內。
- b) 每次受保旅程最長為 90 日。
- c) 由香港出發的單程旅程不受保障。

詳情請瀏覽 www.hsbc.com.hk/content/dam/hsbc/hk/vam/pdf/HSBC_ONE_TravelInsurance_TnC.pdf 查看滙豐 One 旅遊保險的條款及細則。

2. 誰可獲享旅遊保險優惠：

- a) 合資格客戶將在開立或升級至合資格戶口日期後 15 曆日內收到以電子郵件方式發出的**推廣**登記通知。此外，合資格客戶也可以透過 https://cloud.messaging.hsbc.com.hk/PROP001_DAJ7V_TCS 登記。
- b) 合資格客戶必須滿足以下條件才能**獲享**旅遊保險**優惠**：
 - i. 在開立或升級至合資格戶口後第一個曆月的最後一個工作日，合資格戶口的戶口結餘（見上述一般條款和條件第 6 條）最少為 HKD2,000，如時序表 II 所示

時序表 II

開立或升級至合資格戶口的日期	第一個曆月的最後一個工作日
2025 年 5 月 15 至 31 日	2025 年 6 月 30 日
2025 年 6 月 1 至 30 日	2025 年 7 月 31 日
2025 年 7 月 1 至 31 日	2025 年 8 月 30 日
2025 年 8 月 1 至 31 日	2025 年 9 月 30 日

2025 年 9 月 1 至 30 日	2025 年 10 月 31 日
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；及

ii. 於以下指定日期前透過其一方式完成登記（「登記」）：

(i) 收到指定推廣登記通信電郵 30 曆日內；或

(ii) 於開立／升級至合資格戶口日期後 30 曆日內透過**推廣**登記表格登記。

3. 確認通知：

- a) 本行將在登記後 60 個工作天內，通過電子郵件向成功獲得免費旅遊保險的合資格客戶（「客戶」）發送確認通知（「**確認通知**」），有關之電郵將發送至銀行記錄中的客戶電子郵件地址。
- b) 如果由於提供的信息不正確或不完整或任何不可控因素導致無法聯繫到客戶，旅遊保險將被取消。
- c) 如果客戶丟失確認通知，該通知將不予補發。
- d) 如對旅遊保險優惠有任何查詢，客戶應在收到確認通知後 2 個月內或在 2026 年 2 月 28 日之前（以較早日期為準）聯繫銀行。逾期查詢將不被接受。

B. 滙豐 One x 滙豐信用卡優惠 — 額外\$200「獎賞錢」的指定條款及細則（「信用卡優惠」）

1. 本推廣活動的優惠，只適用於在推廣期內符合以下所有條件的合資格客戶（「合資格信用卡客戶」）：

- a) 透過滙豐網站、滙豐網上理財、香港滙豐流動理財應用程式、或滙豐 Reward+，成功申請由本行於香港發出的滙豐 Red 信用卡或滙豐滙財金卡 — 學生卡的個人基本卡（「合資格信用卡」），並獲批核；及
- b) 當我們於處理合資格信用卡的申請時，沒有任何由本行批核的個人信用卡基本卡；及
- c) 於發卡後的首 60 個曆日內以合資格信用卡作以下指定金額的合資格簽賬：
 - i. 簽賬 Red 信用卡：港幣 2,000 元或以上
 - ii. 滙豐滙財金卡 — 學生卡：港幣 4,000 元或以上；及
- d) 獲得相關優惠時仍持有合資格戶口；及
- e) 持有合資格信用卡及你的信用卡戶口在整個推廣期及獲享優惠時仍然有效及信用狀況良好。

2. 符合上述條款 1 的要求後，合資格信用卡客戶可享額外\$200 獎賞錢。

3. 客戶不能獲享優惠，若客戶：

- a) 符合一般條款和細則中條款 3（條款 3a 除外）的條件；或
- b) 於合資格信用卡批核日起計之過去 12 個月內曾取消任何滙豐個人信用卡基本卡；或
- c) 為附屬卡申請人

4. 每位合資格信用卡客戶只可獲享此信用卡優惠一次。

5. 詞彙定義：於此推廣中，

「合資格簽賬」指於發卡後首 60 個曆日內以合資格信用卡所作的累積簽賬淨額，並於核實持卡人資格獲享優惠時已誌賬的交易。以下交易並不是合資格簽賬：

- 財務及銀行費用：年費、財務費用、逾期費用；
- 以附屬卡作的交易；
- 其他交易：
 - 郵購、傳真及電話訂購；
 - 透過滙豐流動理財及／或網上理財繳費；
 - 購買及／或充值儲值卡的交易（包括透過電子錢包或任何其他途徑增值八達通之交易）；
 - 以電子錢包所作的交易（包括增值電子錢包）；
 - 八達通自動增值；
 - 於「獎賞錢」購物網及其他推廣進行的換購交易；

- 現金貸款、「現金套現」分期計劃及「現金套現」計劃的提款金額；
- 「現金套現」分期計劃、「現金套現」計劃、「簽賬分期計劃」及其他分期計劃之供款金額；
- 於非金融機構的半現金交易（包括購買外匯、匯票及旅行支票）；
- 於金融機構的半現金交易（包括購買銀行產品及服務）；
- 電匯；
- 賭博交易；
- 繳稅；
- 自動轉賬、循環付款；
- 所有未誌賬/ 取消/ 退款的交易。

「電子錢包」指支付平台包括但不限於 Alipay, WeChat Pay 及 PayMe 等。

6. 除非另有註明，合資格信用卡客戶於本推廣下可獲享「獎賞錢」作優惠，並受此條款及細則約束。
7. 我們將根據我們持有的合資格簽賬交易紀錄，決定您是否符合資格獲享優惠。如你符合資格，我們將於 2026 年 4 月 30 日或之前把額外「獎賞錢」誌入你的合資格信用卡戶口內。
8. 獲享優惠後，如用作計算獲取優惠有關交易被取消，或您於合資格信用卡開戶後 13 個月內取消該信用卡，我們有權扣除您的「獎賞錢」或於信用卡收回任何已獲享的優惠之等值而不作事先通知。
9. 合資格簽賬將根據 Visa、萬事達卡國際組織或個別商戶之收單銀行不時界定的商戶編號或交易類別釐定。您於進行簽賬交易前，我們恕不負責澄清該項交易可否獲享優惠。
10. 您不可將優惠兌換現金、其他貨品、服務、折扣或轉讓。
11. 您必須保留所有合資格簽賬的簽賬存根或正式交易紀錄的正本。如有任何爭議，我們或會要求您提供有關存根、交易紀錄及/ 或其他證據，以作核實並保存。
12. 若您同時享有我們其他推廣活動的優惠，我們可決定只向您提供其中一項推廣的推廣優惠，除非另有註明。

C. 滙豐 One 新資金定期存款優惠的指定條款及細則（「定存優惠」）

1. 定期存款優惠詳情

- a) 合資格客戶於開立或升級至合資格戶口之首兩個曆月內（詳情請參考表一）（「合資格定期存款交易期」），經網上開立 3 個月港元及/或美元新資金定期存款每累積達港元 30,000 或其等值，可享\$25 「獎賞錢」。

表一

開立或升級至合資格戶口之日期	合資格定期存款交易期
2025 年 5 月 15 日至 5 月 31 日	2025 年 5 月 15 日至 6 月 30 日
2025 年 6 月 1 日至 6 月 30 日	2025 年 6 月 1 日至 7 月 31 日
2025 年 7 月 1 日至 7 月 31 日	2025 年 7 月 1 日至 8 月 31 日
2025 年 8 月 1 日至 8 月 31 日	2025 年 8 月 1 日至 9 月 30 日
2025 年 9 月 1 日至 9 月 30 日	2025 年 9 月 1 日至 10 月 31 日

- b) 每位合資格客戶於合資格定期存款交易期內，可享此定期存款優惠多於一次並獲享最高為\$250「獎賞錢」，詳情列於下表二：

表二

合資格定期存款交易期內之 3 個月港元及/或美元新資金定期存款累積交易金額 (港元等值)	「獎賞錢」
HKD30,000	\$25
HKD60,000	\$50
HKD90,000	\$75
HKD120,000	\$100
HKD150,000	\$125
HKD180,000	\$150
HKD210,000	\$175
HKD240,000	\$200
HKD270,000	\$225
HKD300,000	\$250

2. 如何獲享定期存款優惠

a) 合資格客戶可獲享**定期存款**優惠，若您：

- 持有合資格信用卡及您的信用卡戶口在整個合資格定期存款交易期及獲享**定期存款**優惠時仍然有效及信用狀況良好；或透過滙豐 Reward+參加獨立獎賞錢計劃及您的計劃賬號在整個合資格定期存款交易期及獲享**定期存款**優惠時仍然有效及信用狀況良好；及
- 於合資格定期存款交易期內經合資格途徑以合資格新資金開立 3 個月港元及/或美元新資金定期存款。所開立的 3 個月港元及/或美元新資金定期存款必須為符合新資金定期存款優惠年利率 — 網上優惠內合資格定期存款之條款及細則 (「合資格定期存款交易」)。詳情請瀏覽參閱我們的網站
<https://www.hsbc.com.hk/accounts/offers/deposits/#preferential-new-fund-time-deposit-offers>。

- 用作計算「獎賞錢」的合資格定期存款交易金額將下捨至最接近的港元 30,000 或其等值的倍數。若合資格定期存款交易不涉及港幣，交易金額會以本行所決定之當日銀行匯率轉換成港幣等值以計算獎賞。所有合資格定期存款交易均以本行的紀錄為準。本行的紀錄為最終定論。
- 如您符合資格獲享定期存款優惠，我們會於 2026 年 1 月 31 日或之前將「獎賞錢」自動誌入合資格信用卡戶口內。如您沒持有任何合資格信用卡，有關的「獎賞錢」將誌入您的獨立獎賞錢計劃賬號。
- 為免生疑問，任何自動續存、續存的定期存款或在到期日前提取之定期存款並不可享此定期存款優惠。

3. 獲享定期存款優惠前須注意事項

- 此優惠不能與新資金定期存款年利率優惠以外的其他定期存款推廣同時使用。
- 聯名賬戶中只有基本戶口持有人可享有優惠。若您在聯名戶口開立獲享此定期存款優惠的定期存款，其聯名戶口客戶亦會得悉您曾開立享有此**定期存款**優惠的定期存款。
- 合資格客戶可於 2026 年 7 月 31 日或之前就有關獎賞得獎資格及派發向本行查詢，逾期將不獲受理。

4. 詞彙定義

- a) 「**合資格新資金**」是指您最新存款總結餘與 7 日前總結餘對比所增加的金額。您名下的所有戶口的存款結餘均會被計算在內，並以港幣為計算單位。如果您已於過去 7 日內以任何新資金開立定期存款，此部分新資金將不屬於「合資格新資金」。
- b) 新資金不包括透過您經本行同名賬戶發出的本票 / 支票、經其他本行的同名賬戶轉賬 / 匯款存入及經兌換現有資金而成的款項。如有任何爭議，我們保留對新資金定義的最終決定權。
- c) 「**合資格途徑**」指香港滙豐流動理財應用程式及滙豐網上理財。

D. 外幣 x 滙豐 One — Z 世代 2025 優惠的指定條款及細則 (「外幣優惠」)

1. **誰可享用此優惠**：符合一般條款及細則的推廣活動資格及凡於 2024 年 11 月 15 日至 2025 年 5 月 14 日沒有經本行兌換任何外幣的全新外幣兌換客戶均可享用此優惠（「合資格客戶」）。
合資格客戶須為基本戶口持有人，及於推廣期持有有效戶口（綜合理財戶口/獨立儲蓄戶口/獨立往來戶口）。而聯名戶口客戶就只有第一戶口持有人為合資格客戶。
2. **優惠詳情**：於推廣期內，合資格客戶兌換指定外幣累積滿港幣 20,000 元 (或其等值)之合資格外幣交易(定義如下)，可享\$20「獎賞錢」。每位合資格戶最多只可獲一次獎賞。若合資格外幣交易不涉及港元，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累計合資格外幣交易。
3. **合資格貨幣交易**：交易須符合以下條件以享用此優惠（「合資格貨幣交易」） -

- a) **貨幣**：貨幣兌換交易必須是兌換以下指定貨幣：

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)
	瑞士法郎 (CHF)
	歐羅(EUR)
	英鎊 (GBP)
	港元 (HKD)
	日圓 (JPY)
	紐西蘭元 (NZD)
	人民幣(RMB)
	新加坡元(SGD)
	泰銖(THB)
	美元 (USD)

- b) **合資格交易途徑**：外幣兌換交易必須經合資格客戶名下的綜合理財戶口、儲蓄戶口或往來戶口透過以下途徑完成：
 - i. 網上理財 / 流動理財：
合資格客戶須(1)透過滙豐網上理財的「實時貨幣兌換」或滙豐流動理財的「立即兌換」(兌換指定外幣)於自己同名戶口內兌換外幣，或(2)滙豐網上理財的「外匯限價買賣及到價提示」或滙豐流動理財外匯限價指示之下的「設定您的目標價」設立外匯限價買賣。
 - ii. 滙豐 Mastercard®扣賬卡：
經滙豐 Mastercard®扣賬卡扣賬時產生的指定外幣兌換 (本地或海外)

iii. 分行 / 電話理財服務:

合資格客戶可透過滙豐分行或 24 小時專人接聽電話理財服務於自己同名戶口內兌換指定外幣或設立外匯限價買賣。

- c) 外匯限價買賣交易狀況必須是已執行（指示狀況狀況必須為「已執行」），才能被視為合資格合資格外幣交易。外匯限價買賣指示的設立日期、執行日須於推廣期內。若外匯限價買賣交易狀況是現行、處理中、已到期、已取消或未能執行（指示狀況狀況為「現行」、「處理中」、「已到期」、「已取消」或「未能執行」），則不視為合資格合資格外幣交易。
- d) 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、滙豐環球轉賬服務或高息投資存款，均不會被視為合資格外幣兌換交易。所有於開立定期存款當中所涉及的外幣兌換交易亦不會被視為合資格外幣兌換交易。所有於外匯到價提示服務設立的提示指示均不視為合資格合資格外幣交易。
4. **交易次數：** 合資格客戶推廣期內可透過多於一宗外幣兌換交易累積合資格外幣兌換交易金額。每位合資格客戶最高可獲\$20「獎賞錢」。
5. 匯率會隨時按市場利率、外幣浮動、客戶交易模式或其他原因而改變。如有任何爭議，本行保留合資格外幣交易中匯率的決定權。
6. 此優惠均受有關的綜合理財戶口條款及細則約束。
7. **回贈方式:** 如您符合資格獲享此優惠，我們會於推廣期後三個月內將「獎賞錢」自動誌入合資格信用卡戶口或獨立獎賞錢計劃賬號內。
8. 此優惠可與滙豐尊尚兌匯，外匯限價買賣指示執行優惠同時使用。
9. 除另有說明，否則此優惠不能與其他外幣兌換或定期存款優惠同時使用。

E. 滙豐 One 保險優惠的指定條款及細則（「保險優惠」）

1. 「合資格客戶」於推廣期內以指定優惠代碼成功申請由滙豐人壽保險(國際)有限公司（「滙豐保險」）— 於百慕達註冊成立的有限責任公司（「滙豐人壽」）承保之人壽保險計劃（「**合資格人壽保險計劃**」），而新繳保費之年度化金額為港幣 20,000 或以上（以折扣後計算），並於 2025 年 11 月 30 日或之前成功批核發出，可享以下優惠，包括優惠 1) Klook 港幣 200 元電子禮品卡和優惠 2) 首年保費折扣。
2. 推廣優惠只適用於推廣期內透過指定**適用**途徑成功申請（可參閱（4））的滙捷儲蓄保險計劃、滙達保危疾保障計劃、滙家保及以滙豐自願醫保計劃（VHIS）：

優惠 1) Klook 港幣 200 元電子禮品卡

3. 每位合資格客戶於推廣期內僅可獲享一份 Klook 電子禮品卡（「推廣禮品」）。

新繳保費之年度化金額 (以折扣後計算)	Klook 電子禮品卡數額
港幣 20,000 或以上	港幣 200 元

優惠 2) 首年保費折扣

4. 推廣優惠只適用於推廣期內經由滙豐網頁/個人網上理財/滙豐手機理財投保的滙捷儲蓄保險計劃、滙達保危疾保障計劃、滙家保及滙豐自願醫保靈活計劃（「**合資格人壽保險計劃**」）。有關指定合資格人壽保險計劃保費折扣的其他詳情，可參閱[保費折扣優惠條款及細則](#)。
5. 如合資格客戶取消任何於 2025 年 5 月 14 日或之前遞交/已生效的合資格人壽保險計劃申請，並於推廣期間申請同一款合資格人壽保險計劃，新的人壽保險計劃申請並不符合此保費折扣優惠的資格。

6. 任何就有關人壽保險計劃並無入賬、已被取消、已被退款，或新繳保費之年度化金額低於港幣 20,000 元（以折扣後計算）的投保申請，均不符合本推廣優惠的申請資格。每項申請合乎資格與否將完全由滙豐保險和本行酌情決定。如合資格客戶於冷靜期期間取消已發出之合資格計劃保單，則不可獲享此推廣優惠。
7. 躉繳保費之年度化金額以躉繳保費金額 X 0.1 計算。有關合計保費，新繳保費之年度化金額是指合資格人壽保險計劃應繳的首年保費。有關計劃詳情（包括付款條約），請參閱特定產品冊子、條款及細則。
8. 以美元或英鎊為繳款貨幣的合資格人壽保險計劃，美元或英鎊保費會以 1 美元對 7.8 港元或 1 英鎊對 10.2 港元的匯率換算成港幣作計算年度化金額之用（受本優惠之條款約束）。
9. 如合資格客戶於推廣期內同時符合其他人壽保險計劃申請的相關推廣優惠資格（除保費折扣優惠或新開設 ONE 滙豐戶口並成功投保指定人壽保險計劃優惠外），合資格客戶只會獲得此推廣優惠，並以本行的決定為準。本行保留對推廣優惠作出最終決定的權利。
10. 滙豐保險及本行保留權利以任何商戶的禮品代替 Klook 電子禮品卡，而毋須預先通知。推廣禮品（或其他代替禮品）不可轉讓或兌換現金。
11. 如在滙豐保險可能向其客戶追回首年保費折扣或/及推廣禮品存入賬戶後首個保單年度內（適用於合計保費）或在已繳清第二個保單年度的保費（適用於其他保費供款年期）之前部分/全數退保、失效或終止保單的情況下，滙豐保險可能向其客戶追回首年保費折扣或/及推廣禮品的金額。
12. 如在保單簽發後該合資格人壽保險計劃的保單持有人有所更改，推廣禮品將根據 (E(1)) 項條款所述日期發給保單簽發時的保單持有人。
13. 如遺失、損毀、刪除推廣禮品，包括而不限於因電郵地址無效而導致的無法寄送及未有查閱郵件，本行及滙豐保險將不會補發予客戶。
14. 推廣禮品均由 Klook Travel Technology Limited (「Klook」) 發出及可用於 Klook 網站或手機應用程式購買任何產品（顯示之指定貨幣）。本行及滙豐保險對於 Klook 所提供的推廣禮品及/或服務的質素概不承擔任何責任。
15. 推廣禮品是以兌換碼的形式發出並於 Klook 網站或手機應用程式兌換。
16. 推廣禮品將於保單冷靜期過後，並於 2026 年 3 月 31 日前，根據以下以電郵形式發送至合資格客戶登記於本行的電郵地址。電郵地址將根據發送當日，客戶在本行的登記戶口的電郵地址為準。
17. 本行及滙豐保險保留於任何情況下更改本條款及細則的權利。本行及滙豐保險亦可能運用酌情權取消及/或終止推廣優惠而毋須事前通知客戶。本行及滙豐保險不會為相關改變、終止及/或取消決定所引致之影響負上任何責任。
18. 合資格客戶於網上輸入有效優惠代碼並成功投保滙家保，可於保單簽發後第 2、第 3、第 4、第 5、第 6、第 7、第 8、第 9、第 10、及第 11 個月享有保費豁免優惠，首月保費將在提交申請時收取，客戶將於第 12 個起恢復月繳保費。
19. 符合滙豐自願醫保靈活計劃家庭折扣優惠資格的合資格客戶，除可享有本條款及細則所述優惠外，更可額外享有保費 9 折優惠。9 折家庭優惠及本推廣優惠均以原保費計算。有關家庭折扣優惠詳情、條款及細則，請參閱滙豐靈活醫保條款和利益「家庭折扣批註」。保費折扣金額將不被視用作申請扣稅的合資格保費及不可獲得稅務扣除。
20. 此推廣活動不適用於經滙豐環球私人銀行客戶經理投保人壽保險計劃的滙豐環球私人銀行客戶。
21. 是次推廣優惠不適用於以公司名義投保的保單。
22. 此推廣優惠條款及細則均受有關監管條例約束。
23. 除有關合資格客戶、本行及滙豐保險以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
24. 如有任何有關本推廣活動的爭議，本行及/或滙豐保險保留最終決定權。

F. PayMe 迎新優惠的指定條款及細則（「PayMe 優惠」）

1. PayMe 獎賞

在符合本條款及細則的情況下，合資格用戶只要是合資格的 PayMe 用戶，可於其 PayMe 的錢包內獲得下表 1 所列之優惠券（各稱「**優惠券**」）。

表 1：

優惠券	每張優惠券的最低消費金額	優惠券總額
五(5) 張港幣 2 元萬用券	消費滿港幣 2 元即扣減	港幣 10 元 優惠券
四(4) 張港幣 5 元萬用券	消費滿港幣 180 元即扣減	港幣 20 元 優惠券

2. 如何獲享優惠券

- a) 優惠券將在 2025 年 12 月 31 日前發放到根據合資格客戶在開立/ 升級滙豐 One 戶口過程中於銀行登記的個人資料所對應的 PayMe 錢包，前提是：
 - i. 活動期間僅限發出的優惠券名額內，先到先得，送完即止；及
 - ii. 每位合資格用戶從本次推廣活動中可獲得最多 9 張獎賞優惠券；及
 - iii. 合資格用戶需於 HSBC One 開戶或升級戶口起計 20 天內，於 PayMe 錢包內成功驗證香港身分證，其香港身分證應與於 HSBC One 開戶或升級過程中註冊的香港身份證一樣；及
 - iv. 每位合資格用戶的 PayMe 錢包並未被暫停或終止使用。
- b) 優惠券會於由發出天起計第十四天的晚上 23:59 過期。為免生疑問，發出日計第一天。
- c) 推廣期內，PayMe 可酌情決定改變發放的優惠券數量。
- d) 優惠券如未使用，將在相應優惠券上註明的有效日期（“**有效期**”）自動失效，並受這些條款和條件的約束。優惠券會自動適用於符合以下條件之合資格交易：
 - i. 有關交易須達到優惠券上列明的最低消費額；及
 - ii. 於優惠券發行日至有效期內使用優惠券；及
 - iii. 獲享優惠券的 PayMe 錢包尚未達到餘額上限（而加入優惠券後亦不會超出此上限）；及
 - iv. 用戶必須與完成交易的商戶確認付款至商戶的 PayMe for Business 錢包；及
 - v. 獲享優惠券的 PayMe 錢包並未被暫停或終止使用。（「**合資格 PayMe 交易**」）
- e) 優惠券不可轉讓或兌換現金。

- f) 合資格用戶每筆合資格交易中只限使用一（1）張優惠券。為免生疑問，若用戶持有多張可用於合資格交易的優惠券，優惠券將自動被使用，首先按最高折扣金額，然後按最早到期日子。如果優惠券具有相同的折扣金額和到期日，首先存入 PayMe 錢包的優惠券將會被使用。
- g) 如顧客或商戶在已使用優惠券的交易後提出退款（不論全部或部分），本行保留權利撤回優惠券，或將藉由優惠券存入 PayMe 錢包的款項扣除。
- h) 此優惠券不適用於任何透過銀聯付款的交易。

獎賞錢有關條款及細則

1. 您可獲享優惠，若您持有滙豐信用卡基本卡及您的信用卡戶口在整個推廣期及獲享優惠時仍然有效及信用狀況良好；或透過 Reward+ 參加獨立獎賞錢計劃及您的計劃賬號在整個推廣期及獲享優惠時仍然有效及信用狀況良好。
2. 合資格信用卡、獨立獎賞錢計劃、「獎賞錢」計劃及 Reward+ 的條款及細則繼續適用。
3. 除非另有註明，合資格客戶在本推廣下可獲享於指定條款及細則列明之獎賞錢，獎賞錢將會在符合指定條款及細則的情況下，存入合資格客戶的信用卡基本卡戶口或獨立獎賞錢計劃的計劃賬號中。
4. 如您沒持有任何滙豐信用卡基本卡，有關的額外「獎賞錢」將誌入您獨立獎賞錢計劃賬號。如您持有多於一張滙豐信用卡基本卡，有關的額外「獎賞錢」將根據您於我們的紀錄以下列排序誌入信用卡戶口內：
 - 滙豐卓越理財信用卡
 - 滙豐 Pulse 銀聯雙幣鑽石信用卡
 - 滙豐銀聯雙幣信用卡
 - 滙豐 Red 信用卡
 - 滙豐 Visa Signature 信用卡
 - 滙豐白金 Visa 卡
 - 滙豐滙財金卡
 - 萬事達金卡
 - 滙財卡
 - 萬事達卡
 - 滙豐 Green 信用卡
 - 滙豐 EveryMile 信用卡
 - HSBC Privé
5. 如合資格客戶在收到獎賞前終止或升級該賬戶，獎賞將被取消。若對獎賞資格有任何查詢，客戶應於 2026 年 7 月 31 日或之前聯絡本行，逾期查詢將不被接受。
6. 本行有權以由任何供應商提供的任何其他禮品取代獎賞而毋須另行通知。獎賞（或任何替代禮品）不可兌換，亦不可轉換為現金。
7. 「計劃賬號」指您在本計劃下的賬戶，包括用以賺取「獎賞錢」的計劃賬號編號。
8. 「計劃」指獨立獎賞錢計劃。
9. 「Reward+」指滙豐 Reward+ 應用程式。

附加條款及細則

10. **個人資料：**全新滙豐 One 客戶開立新的合資格戶口須確定明白及同意接受本行可以根據列載於《隱私聲明》之用途，而使用和披露本行目前或隨後持有的有關客人之所有個人資料及成為合資格戶口持有人後將會受「綜合理財戶口的條款及細則」之約束。現有滙豐 One 客戶將現有戶口轉換到合資格戶口須確定明白及同意接受本行可以根據列載於《資料私隱通知》，而使用和披露本行目前或隨後持有的有關客人之所有個人資料及轉換到合資格戶口後將會繼續受「綜合理財戶口的條款及細則」之約束。有關《資料私隱通知》，詳情可瀏覽滙豐網頁[選擇「銀行服務」>「重要通告」>「私隱與保安」]；「綜合理財戶口的條款及細則」之詳情，可瀏覽滙豐網頁—滙豐 One 概覽或個人綜合理財戶口概覽。
11. **其他推廣：**若合資格客戶同時有權享受其他現行的相同產品/服務的推廣優惠，本行保留僅向客戶提供最高價值優惠的權利。
12. 如我們認為您有任何欺詐或濫用行為，您將不可獲享優惠。我們亦可從您的信用卡或獨立獎賞錢計劃扣除您已獲享的額外「獎賞錢」及/或收回相關優惠之等值，或取消您的信用卡或獨立獎賞錢計劃。
13. 以上推廣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。
14. 除有關合資格滙豐客戶及本行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
15. 若有任何爭議（包括但不限於與活動/折扣代碼或相關優惠有關的任何爭議），本行及滙豐保險保留最終決定權。
16. 本行可隨時更改所有條款及細則、取消及/或終止優惠。有關更改的推廣優惠、條款及細則可以於本行網站找到及/或透過其他途徑通知客戶。
17. 以上推廣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。
18. 本推廣條款及細則的中英文本如有歧義或不一致，概以英文本為準。
19. **「合資格人壽保險計劃」**乃由滙豐保險承保，滙豐保險已獲香港特別行政區保險業監管局授權及受其監管於香港特別行政區經營長期保險業務並於百慕達註冊成立之有限責任公司。滙豐保險將負責按人壽保單條款為您提供保險保障以及處理索償申請。香港上海滙豐銀行有限公司乃根據保險業條例（香港法例第 41 章）註冊為滙豐保險於香港特別行政區分銷人壽保險之代理商。以上產品乃滙豐保險而非滙豐之產品，並只在香港特別行政區銷售。此並非銀行存款或銀行儲蓄計劃。有關產品細節、冷靜期及相關費用，請參閱有關之產品冊子及保單條款及細則。

PayMe 獎賞的其他重要條款

1. 在整個或相關（視屬何情況而定）推廣期內，合資格用戶在本行的個人資料紀錄必須保持正確及有效，方可獲取優惠券。
2. 本行保留權利隨時更改本條款及細則並終止推廣活動，而不作事先通知。請瀏覽 PayMe 網站以查看有關變動。本行對於任何更改或終止概不承擔任何責任。
3. 合資格用戶如違反本條款及細則，干擾此活動，就此推廣活動作出具有濫用、舞弊或欺詐成分的行為，作出虛假聲明或陳述或違反適用的法律或法規，本行保留權利取消該合資格用戶之參加資格，其後並可能會撤銷優惠及追討任何損失。
4. 合資格用戶有責任遵照法例而（自行）支付因獲得有關折扣而牽涉的一切稅款、關稅、徵費或類似稅項，本行對此概不負責。

5. 此推廣活動於香港境內舉行。本條款及細則受香港法例所管轄，並按照香港法例詮釋，每位合資格用戶同意接受香港法院的司法管轄權。

風險聲明

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。

為鼓勵銷售人員與客戶建立深厚、持久及互利的關係，其薪酬會參照多種因素及因應其整體表現不時檢討，並不單純按其財務表現來釐定。

向你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。如你欲獲得我們的招攬或建議，應聯絡我們，並在交易前接受我們的合適性評估（如相關）。

本文件所載資料並不構成招攬任何人投資於本文所述之任何投資產品。你應就本身的投資經驗、投資目標、財政資源及其他相關條件，小心衡量自己是否適合參與任何投資項目。此文件內容未經證券及期貨事務監察委員會審核。

借定唔借？還得到先好借！

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