



Please scroll down for English version.

外幣兌換優惠條款及細則

外幣兌換優惠推廣期

1. 優惠一及二推廣期：2025年1月2日至2025年3月31日（包括首尾兩天）（「推廣期」）。

外幣兌換優惠詳情

外幣兌換迎新獎賞優惠

優惠一：

於推廣期內，合資格客戶兌換指定外幣累積每滿港幣200,000元（或其等值）之合資格外幣交易，可享港幣160元的現金獎賞。最高可獲港幣1,600元的現金獎賞。

優惠二：

於推廣期內，合資格客戶累積每滿港幣5,000元（或其等值）之合資格扣賬卡簽賬交易，可享港幣10元的現金獎賞。最高可獲港幣80元的現金獎賞。

優惠一是享有優惠二之其中一個先決條件。客戶須累積最低外幣兌換交易滿港幣 200,000 元（或等值）方可享用優惠二。

受條款及細則約束。

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



外幣兌換優惠條款及細則

優惠一條款及細則

- 1) **誰可享用此優惠：**凡於 2024 年 1 月 1 日至 2024 年 12 月 31 日沒有經本行兌換外幣的全新外幣兌換客戶均可享用優惠一（「合資格客戶」）。合資格客戶須為基本戶口持有人，及於推廣期和存入回贈時持有有效戶口（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每滿港幣 200,000 元 (或其等值) 之合資格外幣交易 (定義如下)，可享港幣 160 元的現金獎賞。每位合資格客戶最高可獲港幣 1,600 元的現金獎賞。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) **合資格外幣交易：**交易須符合以下條件以享用優惠一（「合資格外幣交易」） -

- a. **外幣：**外幣兌換交易必須是兌換以下指定外幣：

兌換由	兌換成指定外幣
所有可以在本行兌換外幣	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：

網上理財 / 流動理財：



客戶須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。

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)

分行 / 電話理財服務:

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。

- c. 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。
- 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港幣 1,600 元的現金獎賞。
 - 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：**如達到現金回贈要求，現金獎賞將會於推廣期後三個月內轉入客戶賬戶。
 - 8) 優惠一可與優惠二同時享用。除另有說明，否則本優惠不能與其他外幣兌換或定期存款優惠同時使用。



優惠二條款及細則

1) **誰可享用此優惠：**客戶必須符合以下 a)至 d)的要求方可享有優惠（「合資格客戶」）。

- a) 推廣期內成功登記滙豐尊尚兌匯或推廣期前已加入滙豐尊尚兌匯；
- b) 持有合資格扣賬卡並在整個推廣期及獲享獎賞時仍然有效及信用狀況良好；
- c) 於2024年1月1日至2024年12月31日沒有經本行兌換外幣的全新外幣兌換客戶。
- d) 累積滿港幣200,000元(或其等值)之合資格外幣交易(定義於優惠一的條款三「合資格外幣交易」)。

合資格客戶須為基本戶口持有人，及於推廣期和存入回贈時持有有效戶口（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，合資格客戶累積每滿港幣 5,000 元(或其等值)之合資格扣賬卡簽賬交易，可享港幣 10 元的現金獎賞。每位合資格客戶最高可獲港幣 80 元的現金獎賞。若合資格扣賬卡簽賬交易不涉及港元，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扣賬卡簽賬交易。

3) **合資格扣賬卡簽賬交易：**指推廣期內以合資格扣賬卡所作任何金額及於以下 11 種指定外幣(港幣(HKD)簽賬交易除外)的簽賬交易，及於獲享獎賞時已誌賬的交易。

指定外幣：

澳元 (AUD)
加拿大元 (CAD)
瑞士法郎 (CHF)
歐羅 (EUR)
英鎊 (GBP)
日圓 (JPY)
紐西蘭元 (NZD)
人民幣 (RMB)
新加坡元 (SGD)
泰銖 (THB)
美元 (USD)

以下交易並**不是**合資格扣賬卡簽賬：

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



- i. 收費及費用；
- ii. 提取現金；
- iii. 萬事達卡網絡以外進行的購買交易；
- iv. 包括向退款交易；
- v. 支付單據（包括稅務機關支付稅款）；
- vi. 半現金交易，包括：
 - (1) 賭博交易；
 - (2) 於非金融機構的交易（包括購買外幣、匯票及旅行支票）；
 - (3) 於金融機構的交易（包括向銀行或投資交易平台購買產品及服務）；
 - (4) 電匯；
 - (5) 支付租金或購買物業；
 - (6) 購買及 / 或充值儲值卡或電子錢包（包括透過電子錢包或任何其他途徑增值八達通之交易）；
 - (7) 購買加密貨幣；
 - (8) 分期付款。

合資格扣賬卡簽賬將根據 Mastercard®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。您於進行簽帳交易前，我們恕不負責澄清該項交易可否獲享優惠。

- 4) **交易次數：**合資格客戶推廣期內可透過多於一宗扣賬卡簽賬交易累積合資格扣賬卡簽賬交易。每位合資格客戶最高可獲港幣 80 元的現金獎賞。
- 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，本行保留合資格扣賬卡簽賬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以及扣賬卡條款及細則約束。
- 7) **回贈方式：**如達到現金回贈要求，現金獎賞將會於推廣期後三個月內轉入客戶賬戶。
- 8) 客戶必須保留所有合資格簽賬的簽帳存根或正式交易紀錄。如有任何爭議，銀行保留權利在推廣期間或期后隨時要求客戶提供有關正式交易紀錄及/或其他文件或證據，以作核實。銀行會保留所有提供予銀行的正式交易紀錄及/或其他文件或證據並不予歸還。
- 9) 附屬卡持卡人的合資格扣賬卡簽賬交易金額將會累計至基本卡持卡人的合資格扣賬卡簽賬交易中。
- 10) 銀行有權於客戶的合資格扣賬卡或戶口扣除任何已獲享的優惠之等值而不作事先通知，若客戶用作計算獲取現金回贈的有關交易被取消或斷定為不合符資格。
- 11) 優惠一是享有優惠二之先決條件。

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



12) 優惠一可與優惠二同時享用。除另有說明，否則本優惠不能與其他外幣兌換或定期存款優惠同時使用。

詞彙定義:

1) 「合資格扣賬卡」指由香港上海滙豐銀行有限公司（及其繼承人及受讓人）於香港發出的任何滙豐環球私人銀行 Mastercard®扣賬卡、滙豐尚玉 Mastercard®扣賬卡或滙豐Mastercard® 扣賬卡基本卡及附屬卡。

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的權利。本行亦可能運用酌情權取消此優惠而毋須事前通知。
2. 除有關合資格客戶（如下所定義）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。
3. 是次推廣活動如有任何爭議，本行將保留最終決定權。
4. 本條款及細則的中英文版本如有歧義，概以英文版本為準。
5. 此優惠均受有關的監管條例約束。
6. 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。
7. 如您並非身處香港，我們或未獲授權於您身處或居住的國家或地區，經本網站向您提供產品及服務。

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。

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



Terms and Conditions of FX offers

When can you enjoy the offer

1. Offer 1 & 2 – The offer period is from 2 Jan 2025 to 31 Mar 2025, both dates inclusive (the “Offer Period”).

What is the offer

New-to FX Offer

Offer 1:

Eligible customers can get **HKD 160 cash reward** for every accumulated eligible currency exchange transaction of HKD 200,000 (or its equivalent), **up to HKD 1,600 cash reward** during Offer Period.

Offer 2:

Eligible customers can get **HKD 10 cash reward** for every accumulated eligible debit card transaction of HKD 5,000 (or its equivalent), **up to HKD 80 cash reward** per customer during Offer Period.

Offer 1 is a one of the prerequisites for enjoying Offer 2, customer can only enjoy Offer 2 upon fulfilling the minimum currency exchange transactions of HKD 200,000 (or its equivalent).

Terms and conditions apply.

How can you enjoy the offers

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



Offer 1 terms and conditions

1. **Who can enjoy Offer 1:** New currency exchange customers who have made no currency exchange transaction with HSBC during 1 Jan 2024 to 31 Dec 2024 are eligible for Offer 1 (the “Eligible Customers”).

Eligible Customer shall be the primary account holder, and maintains 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 the offer.

2. **Offer 1:** Eligible customers can get HKD 160 cash reward for every accumulated Eligible Currency Exchange Transactions (as defined below) of HKD 200,000 (or its equivalent), up to HKD 1,600 cash reward per customer during Offer Period.

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 Offer 1 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 Customer's integrated account, saving account or current account during Offer Period via all channels:

- (i) **Online Banking / Mobile Banking:**
Customers can enjoy the offer by 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
- (ii) **HSBC Mastercard® Debit Card**
Currency exchange transactions to Designated Currency conducted directly via HSBC

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



Mastercard® Debit Card (whether conducted locally or overseas)

(iii) Branch / Phonebanking:

Customers can enjoy the offer by performing currency exchange transactions into Designated Currency via HSBC branches or HSBC's 24 hour manned phonebanking services within their same name account at HSBC.

- c. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, 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.
4. **Frequency:** The transaction amount can be accumulated by one or more than one currency exchange transaction(s) in the Offer Period. Eligible Customers is entitled to maximum of HKD 1,600 cash reward during the Offer 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:** Cash reward will be credited to customer's account within 3 months after the end of the Offer Period if the cash reward criteria are fulfilled.
 8. **Other offers:** Offer 1 can be enjoyed in conjunction with Offer 2. The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated otherwise.

Offer 2 terms and conditions

1. **Who can enjoy the Offer 2:** Customer must fulfill the following requirement of a. to d. to enjoy the offer (the "Eligible Customers"):
 - a. enrol to the HSBC Forex Club during the Offer Period or have already enrolled to the HSBC Forex Club before the Offer Period; and

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



- b. hold an Eligible Debit Card and the Eligible Debit Card is valid and in good standing during the Offer Period and at the time of fulfillment; and
- c. have made no currency exchange transaction with HSBC during 1 Jan 2024 to 31 Dec 2024; and
- d. accumulate Eligible Currency Exchange Transactions (as defined in Offer 1 Clause 3) of HKD 200,000 or above (or its equivalent)

Eligible Customer shall be the primary account holder, and maintains a valid account (integrated account / current account / saving account) during the Offer Period and at the time of fulfillment. For joint accounts, only the principal accountholder is entitled to the offer.

- 2. **Offer 2:** Eligible customers can get HKD 10 cash reward for every accumulated Eligible Debit Card Transactions (as defined in clause 3 below) of HKD 5,000 (or its equivalent), up to HKD 80 cash reward per customer during Offer Period.

In case the Eligible Debit Card 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 Debit Card Transactions.

- 3. **Eligible Debit Card Transaction:** The Eligible Debit Card transactions are transactions of any amount in below 11 Designated Currencies (except transactions in HKD) conducted with an Eligible Debit Card during the Offer Period and posted on bank system during the offer fulfillment period.

Designated Currency:

Australian Dollar (AUD)
Canadian Dollar (CAD)
Swiss Franc (CHF)
Euro (EUR)
Pound Sterling (GBP)
Japanese Yen (JPY)
New Zealand Dollar (NZD)
Renminbi (RMB)
Singapore dollar (SGD)
Thai Baht (THB)
US Dollar (USD)

These are **not** Eligible Debit Card Transactions:

- i. fees and charges;
- ii. cash withdrawal
- iii. purchase transactions effected outside of Mastercard® network;
- iv. refund transactions;
- v. bill payment (including tax payments to the tax authorities);
- vi. quasi cash transactions, including:
 - 1) betting and gambling transactions;
 - 2) transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques);
 - 3) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - 4) wire transfers;

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



- 5) rental payment or property purchase;
- 6) purchase and/or reload of stored value cards or e-Wallets (including Octopus top-up transactions via e-wallets or any other means);
- 7) purchase of cryptocurrencies;
- 8) instalment payments.

Eligible Debit Card Transactions are defined according to the merchant codes / transaction type issued by 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.

4. **Frequency:** The transaction amount can be accumulated by one or more than one debit card transaction(s) in the Offer Period. Eligible Customers is entitled to maximum of HKD 80 cash reward during the Offer 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 Debit Card Transaction in case of disputes.
6. The Offer under this promotion is provided subject to the prevailing Integrated Account Terms and Conditions, and Debit Card Terms and Conditions.
7. **Fulfilment:** Cash reward will be credited to customer's account within 3 months after the end of the Offer Period if the cash reward criteria are fulfilled.
8. Customer must keep all original sales slips or official payment records of the Eligible Debit Card Transactions. In case of any dispute, the bank reserves the right at any time during or after the promotion to request a submission of the relevant sales slips or official payment records, and/or such further documents or evidence as may be required for inspection, which will be retained by the bank and will not be returned.
9. The supplementary cardholder's Eligible Debit Card Transactions will be calculated to the amount of accumulated Eligible Debit Card Transactions associated with primary cardholder's account.
10. The Bank may debit the customer's Eligible Debit Card or account for the equivalent value of any offer(s) you have enjoyed without notice to customer if any transaction(s) for which the cash reward was awarded is subsequently reversed or found out to be ineligible.
11. Offer 1 is a prerequisite for enjoying Offer 2.
12. **Other offers:** Offer 1 can be enjoyed in conjunction with Offer 2. The Offer cannot be used in conjunction with other foreign currency exchange offers and time deposit interest rates offers respectively, unless stated otherwise.

What these terms mean

1. "Eligible Debit Card" refers to any primary and supplementary HSBC Global Private Banking Mastercard® Debit Card, HSBC Jade Mastercard® Debit Card and HSBC Mastercard® Debit Card issued by The Hongkong and

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited



Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns).

General terms and conditions

1. The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (the "Bank" or "HSBC") reserves the right to change these terms and conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice.
2. No person other than the Eligible Customer (as defined above) 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.
3. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
4. 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.
5. The offer under this promotion is provided subject to the prevailing regulatory requirements.
6. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
7. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services available through this website in the country or region you are located or resident in.

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.

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited