

Promotional Terms and Conditions of “Trade25 HKD1,000 Apple Store Gift Card Offer” (the “Offer”)

1. **Promotional Period:** 22 April 2024 to 31 December 2024 (both dates inclusive).
2. **The Offer:** Eligible Customers can enjoy up to HKD1,000 Apple Store Gift Cards (“**Reward**”) by completing Eligible Stock Transactions (having opted-into HSBC Trade25 (“**Trade25**”)) during the promotional period.
3. **Who can enjoy the Promotion?** The Offer under this promotion is exclusive to personal customers who fulfil all the following requirements (the “**Eligible Customers**”):
 - (a) has no stock transaction and holdings with HSBC in the past 12 months, i.e. from 22 April 2023 to 21 April 2024;
 - (b) has opted into Trade25;
 - (c) has completed **Eligible Stock Transactions** (as defined in Clause 4 below);
 - (d) not a citizen/resident/tax payer resident of the United States of America (“**U.S.**”);
 - (e) be the sole accountholder or principal accountholder (if a joint account) of Premier Elite, Premier, HSBC One or Personal Integrated Account (each an “**Applicable Account**”) with The HongKong and Shanghai Banking Corporation Limited in Hong Kong Special Administrative Region (“**Hong Kong**”) (and its successors and assigns) (“**the Bank**” or “**HSBC**”) during the Promotional Period; and
 - (f) fulfil the requirements under Clause 4 below.
4. Eligible Customers must fulfil all the requirements (a) to (b) below during the Promotional Period in order to enjoy the Offer:
 - (a) be the sole accountholder or principal accountholder (if a joint account) of an Investment Services Account with account suffix 380 or 381 with HSBC;
 - (b) successfully completed transactions (including buy or sell) of HK, US or China A stocks (“**Eligible Stock Transactions**”) illustrated from (1) to (6) in Table (1) below with no limitation on the transaction amount. Eligible Stock Transactions exclude transactions made in HK listed structured products (Derivative Warrants, Inline Warrants and CBBCs), IPO of stocks, stock monthly investment plans or any trades placed via HSBC’s Securities Margin Trading Service.
 - i. Earn HKD500 Reward when Eligible Customers complete the first Eligible Stock Transaction.
 - ii. Earn HKD100 Reward for every additional Eligible Stock Transaction by the end of Promotional Period, capped at total 6 transactions. So, the maximum total amount of Reward is HKD1,000.
 - iii. Please note that each eligible transaction must be completed on different days. That means multiple stock transactions completed within the same trading day will only be counted as one Eligible Stock Transaction.

Table (1)

Item	Eligible Stock Transactions by 31 December 2024	Amount of Reward qualified (i.e. Apple Store Gift Card value)
1	Completed the 1 st Eligible Stock Transaction	HKD500
2	Completed the 2 nd Eligible Stock Transaction	HKD100
3	Completed the 3 rd Eligible Stock Transaction	HKD100
4	Completed the 4 th Eligible Stock Transaction	HKD100
5	Completed the 5 th Eligible Stock Transaction	HKD100
6	Completed the 6 th Eligible Stock Transaction	HKD100
Maximum total reward amount		HKD1,000
For example, if an Eligible Customer completed items 1 to 6 by 31 December 2024, the Eligible Customer will get HKD1,000 Apple Store Gift Card as Reward.		

5. Who cannot enjoy the Promotion?

- (a) An Eligible Customer who terminates the Applicable Account through which the Eligible Stock Transactions were conducted before the date of Reward fulfilment; or
 - (b) An Eligible Customer who opted out of Trade25 before the Date of Reward Fulfilment.
6. Provided that the conditions in clauses 3, 4 and 5 are satisfied, an Eligible Customer is entitled to receive up to a HKD1,000 Apple Store Gift Card as the reward depends on the number of Eligible Stock Transactions the Eligible Customer has made by 31 December 2024.
7. Each Eligible Customer can only enjoy the Offer once.
8. **Bank's Record:** The dates and amounts appearing in the Bank's record 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.
9. **Personal Data:** Eligible Customers who are opening 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 as 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. For details of Data Privacy Notice, please visit HSBC website [Select "Banking" > "Important Notices" > "Privacy and Security"]; for details of Integrated Account Terms and Conditions, please refer to HSBC website [Select "Banking" > "HSBC One" > "Important Account Documents" > "Integrated accounts terms and conditions"].
10. **Reward Fulfilment:** Unless otherwise specified below, Eligible Customers will receive the Apple Store Gift Cards as the relevant reward(s) under this promotion subject to these Promotional Terms and Conditions. The Reward will be emailed (i.e. **redemption email**) to the Eligible Customer's email address registered with HSBC, we will email to the email address of the sole accountholder or principal accountholder (if a joint account).
11. **Date of Reward Fulfilment:** Eligible Customers who have completed Eligible Stock Transactions during the promotional period will receive the corresponding amount of Reward by email on or before 31 March 2025. For any enquiries about Reward entitlement, customers should contact the Bank on or before 30 June 2025. Late enquiries will not be accepted.
12. Redemption emails are not replaceable in the event of any loss, damage or failure to receive by the Eligible Customers. We shall not be liable for any liabilities, losses, damages, costs, fees or expenses in respect of any failure by the Eligible Customer to receive the redemption email.
13. Eligible Customers are required to follow the instructions and collect the Reward according to the redemption email. Eligible Customers will be solely responsible for any additional costs incurred due to the acceptance and use of the Reward.
14. The Reward is provided by Apple Asia Limited ("**Apple**"), and use of the Apple Store Gift Card is subject to the terms and conditions stated in the Apple Store Gift Card. HSBC shall have no obligations or liabilities whatsoever in relation to the goods and/or service(s) provided by Apple.
15. The Bank disclaims all warranties and conditions with regards to the Reward, including its quality or suitability, or its fitness for a particular purpose. In no event shall the Bank be liable for any direct, indirect, incidental, consequential losses or damages or any other losses or damages whatsoever suffered by a customer or any other person arising out of or in connection with an Eligible Customer's collection and/or use of the Reward or any part of it. In particular, the Apple Store Gift Card is offered subject to the terms and conditions of Apple. Eligible Customers should understand and accept that the Bank is not supplier or producer of the Apple Store Gift Card or any part of it.
16. The Reward is non-transferable, non-negotiable, non-refundable and non-exchangeable for cash. In particular, Reward must not be sold or given away and may become void if this condition is breached.
17. If the Reward offered is unavailable due to circumstances beyond the control of the Bank, the Bank reserves the right to substitute the Reward with one of equal or equivalent value. The Bank shall not be responsible for any expenses, inconvenience or costs incurred due to the delay, postponement or cancellation of the Reward.
18. **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 offer of the highest value to the customer.
19. The Offers are provided subject to the prevailing legal and regulatory requirements.
20. No person other than the customer who enjoys the Offer 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.
21. In the event of a dispute, the decision of the Bank shall be final.
22. The Bank may change these Promotional Terms and Conditions and/or cancel any Offer at any time. The latest details of this promotion and the revised terms and conditions will be communicated to customers by electronic and/or other means as soon as practicable.

23. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong.
24. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.

HSBC Trade25 General Conditions

1. In the event of any dispute arising out of HSBC Trade25, the decision of the Bank shall be final and conclusive.
2. This program is run by HSBC for the use of existing HSBC customers only. If you are not an existing HSBC customer, you are not eligible for HSBC Trade25. If you join HSBC Trade25, you will be deemed to have confirmed you are an existing HSBC customer, and agreed to the HSBC Trade25 General Conditions. Please visit HSBC website > "Investing" > "HSBC Trade25" for the HSBC Trade25 General Conditions.
3. By opting-in to HSBC Trade25, you have read, understood and agreed to the Trade25 Brokerage Fee Schedule, which will supersede all other brokerage fee arrangements that may be available. The Trade25 Brokerage Fee Schedule is included in the HSBC Trade25 General Conditions.
4. For the offer on the extended eligible age of joining HSBC Trade25, please visit HSBC website > "Investing" > "HSBC Trade25" for the relevant terms and conditions.

Risk Disclosure

Securities Trading

- Making available to you any advertisements, marketing or promotional materials is part of the Bank's ordinary course of securities dealing business. It shall not, by itself, constitute solicitation of the sale or recommendation of any investment products.
- The Bank does not provide investment advice. Investment involves risk. Notwithstanding the benefits of offer(s) mentioned herein, you should carefully consider the risks and features of any investment products (including but not limited to equities/exchange traded funds/exchange traded derivatives & structured products) or services mentioned herein to assess whether they are appropriate for you in view of your investment experience, objectives, financial resources and relevant circumstances. 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.

China A Shares and Exchange Traded Funds

- Investment in China Connect Eligible Securities through Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect involves risks. 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 relevant circumstances. The price of securities may move up or down. Losses may be incurred and profits may be made as a result of buying and selling securities.
- For further information, you should refer to the risk disclosures and other terms set out in the China Connect/Shanghai-Hong Kong and Shenzhen-Hong Kong Stock Connect Terms and Conditions.

This material has not been reviewed by the Securities and Futures Commission of Hong Kong.

Issued by The Hongkong and Shanghai Banking Corporation Limited