



## **Terms and Conditions of 'HSBC FlexInvest and Future Planner iPhone 16 Monthly Lucky Draw' ("Offer")**

### **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or "**HSBC**") reserves the right to change these Promotional Terms and Conditions at any time and the offer may be withdrawn or terminated by the Bank at its discretion without prior notice. The Bank accepts no liability for any such change, withdrawal and / or termination.
2. No person other than the Eligible Customer (as defined below) 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.
3. In the event of any dispute arising out of this promotion, the decision of the Bank shall be final and conclusive.
4. If there is any discrepancy between the promotional materials and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall apply and prevail.
5. The offer under this promotion is provided subject to the prevailing regulatory requirements.
6. The Offer is available in Hong Kong. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region and each Eligible Customer (defined below) submits to the exclusive jurisdiction of the courts of Hong Kong.
7. All other fees/charges applicable to the relevant fund (including management fees and other fees) will continue to apply.
8. Where there is any discrepancy or inconsistency between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.
9. It is the Eligible Customer's (defined below) 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 Voucher, and the Bank shall have no responsibility in respect thereof.
10. The information contained herein is intended for persons in Hong Kong only
11. In the event of any dispute in connection with this Offer, the Bank reserves the right of final decision on all matters relating to this Offer, which shall be binding on all the parties concerned.

### **Specific Terms and Conditions for the Offer**

1. The Offer is effective from **1 October 2024 to 31 March 2025**, both dates inclusive (the "**Promotional Period**").

#### **Who can enjoy the campaign ("Eligible Customers")?**

2. The Offer is applicable to HSBC Premier and HSBC Premier Elite account holders with an investment account, residing in Hong Kong, and with a valid email address in our bank record.



3. HSBC Premier and HSBC Premier Elite account holder who have not invested through FlexInvest during 01 January 2024 to 30 September 2024, and who do not hold any funds with FlexInvest.

**How to join the Offer?**

4. Eligible Customers must perform the two steps in clause 5 and 6 below to become eligible for the Offer.
5. Step 1: Eligible Customers must set a retirement goal in Future Planner on the HSBC Mobile Banking App during the Promotional Period:
  - (i) First-time users of Future Planner will be guided through steps to set up the service, including goal setting and filling in a financial profile.
  - (ii) Once completed, and for existing Future Planner users, Eligible Customers must review their retirement goal under the section 'my goals' by tapping on the **Retirement** tile, and edit their goal details by tapping the edit button at the top-right corner (pencil icon).
  - (iii) After reviewing the details, and by clicking the **confirm** button, Eligible Customers will have completed the Step 1 required to join the Offer.
6. Step 2: Eligible Customers must invest at least HKD5,000 using FlexInvest to enter one of the lucky draw periods:
  - (i) Eligible Customers must make subscription order(s) of at least HKD5,000 of one or across multiple funds through FlexInvest ("Eligible Transaction(s)")
  - (ii) The draws will occur once a month, over a six (6) months period. Eligible Transaction(s) must be placed within the lucky draw period (see clause 7, Table (I) for reference) to qualify for that month's draw. Transactions made in one month will not be carried over to the following month's draw.
  - (iii) Only one entry per Eligible Customer will be accepted for each month's draw, regardless of the number of transactions made. Multiple transactions within the same month will not increase the Participant's chances of winning in that particular draw. A customer is eligible for only one entry per draw per month.
7. **Offer detail: HSBC FlexInvest and Future Planner iPhone 16 Monthly Lucky Draw** Eligible Customers who complete the requirements outlined in the 'How to join the Offer' section above will be automatically entered into our lucky draw for a chance to win an iPhone 16 Pro 256 Gb ("Prize").



- The winners will be randomly selected on a monthly basis, starting from October 1st 2024 until March 31st 2025 for a total of 6 winners, as stated in Table (I). An Eligible Customer may only win the prize once.

Table (I)

Lucky draw periods	Prize	Lucky draw result announcements
01 to 31 Oct 2024	1x iPhone 16 Pro 256 Gb	21 Jan 2025
01 to 30 Nov 2024	1x iPhone 16 Pro 256 Gb	
01 to 31 Dec 2024	1x iPhone 16 Pro 256 Gb	
01 to 31 Jan 2025	1x iPhone 16 Pro 256 Gb	22 Apr 2025
01 to 28 Feb 2025	1x iPhone 16 Pro 256 Gb	
01 to 31 Mar 2025	1x iPhone 16 Pro 256 Gb	

- The winners will be notified after each lucky draw result announcements. Prize must be collected by the customer within 3 months after being notified, at the designated HSBC branch located in HSBC Headquarters, 1 Queen's Road Central, Hong Kong.
- The Bank reserves the right to replace the Prize with alternative gifts and/or alter the value of the Prize (or the alternative gifts for replacing the Prize) without prior notice.
- The Bank has the sole and absolute discretion in determining the Eligible Participant's eligibility to join the Offer and/or to receive the Prize. If the Bank discovers at any time, whether after or during the Promotional Period, that any Eligible Customer has failed to comply with these terms and conditions, the Bank is entitled to disqualify them from participating in the Offer and is entitled to forfeit his/her entitlement to the Offer.
- If the Bank reasonably believes that any Eligible Participant has been using or abetting others to use inappropriate method or committing fraud to interrupt operation and interfere any part of the Offer, causing technical problems, disorders, jeopardizing, damaging or affecting running of the Offer, its accuracy, fairness or smooth operation or the Bank detects any invalid or incomplete data entry at the back-end or front-end, the Bank reserves all right to disqualify them from participating in the Offer and claim for any damage and loss arising from or in connection with any of the above suffered by the Bank from them.
- The Offer will be held within Hong Kong, and is provided subject to the prevailing legal and regulatory requirements.



### **Who cannot enjoy the Promotion?**

14. Any Eligible Customer who cancels the Eligible Transaction(s) or closes their account through which the Eligible Transaction(s) are conducted before the winner is randomly selected will not be eligible for the offer.
15. This Promotion is also not applicable to citizen, (temporary and permanent) resident or taxpayer resident of the United States of America (U.S.).
16. Customers who hold a joint-name investment account are not eligible for this offer.
17. Current HSBC employees.

### **Important Risk Warnings:**

1. Funds are investment products, and some may involve derivatives. The investment decision is yours, but you should not invest in the Funds unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
2. Funds are NOT equivalent to time deposits.
3. Investors should not only base their investment decision(s) on this marketing material alone.
4. Investment involves risk. Past performance is no guide to future performance. For details of the investment products, their related fees and charges and risk factors, please refer to the individual product materials.
5. All products in Future Planner are generalized for simulation purpose only without taking product suitability and personal affordability into account. The results may differ from the actual product behaviour, including but not limited to return, risks, premium amount, payment term, cash value, and coverage. We do not represent or warrant that any movements provided in the simulation tool are likely to occur in the future, as past performance is not necessarily indicative of future results. There may not be any HSBC product that provide the same outcome as the simulation in this tool. If you would like to understand how the simulation is projected and its assumption and limitation, please contact our staff.
6. 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. Note that we are not recommending or soliciting any investment and insurance products by way of Future Planner. Please note that the simulation provided in Future Planner is indicative and for reference only. You should not act on or place any reliance on any information on this page without seeking specific professional advice.

### **Risk Disclosure:**

1. In the worst-case scenario, the value of the funds may be worth substantially less than the original amount you invested (and in an extreme case could be worth nothing).



2. Funds which are invested in certain markets and companies (e.g., emerging, commodity markets and smaller companies etc.) may also involve a higher degree of risk and are usually more sensitive to price movements.
3. Credit Risk/Interest Rate Risk – a fund that invests in fixed income securities may fall in value if interest rates change and is subject to the credit risk that issuers may not make payments on such securities. Price of the fund may have a high volatility due to investment in financial derivative instruments and may involve a greater degree of risk than in the case with conventional securities.
4. Counterparty Risk – a fund will be exposed to credit risk on the counterparties with which it trades in relation to financial derivative instrument contracts that are not traded on a recognized exchange. Such instruments are not afforded the same protections as may apply to participants trading financial derivative instruments on organized exchanges, such as the performance guarantee of an exchange clearing house. A fund will be subject to the possibility of insolvency, bankruptcy, or default of a counter party with which a fund trades such instruments, which could result in substantial loss to a fund.

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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.

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*Issued by The Hongkong and Shanghai Banking Corporation Limited*