



**Terms and Conditions of Family and Friends Referral Offer – Up to HKD1,000 cash reward (the “Family and Friends Referral Offer”)**

1. **Promotional Period: 27 October 2020 to 31 January 2021** (both dates inclusive).
2. Customer has to meet all the following criteria in order to be eligible as referrer (the “**Referrer**”):
  - (i) must be the sole or principal accountholders (if a joint account) of HSBC Premier/HSBC Advance/HSBC One/Personal Integrated Account (“**Applicable Account**”).
3. Customer has to meet all the following criteria in order to be eligible as referee (the “**Referee**”):
  - (i) aged 18 or above on 27 October 2020;
  - (ii) not a citizen/resident/tax payer resident of the United States of America (U.S.);
  - (iii) must be a New HSBC Customer (as defined in Clause 7);
  - (iv) successfully opens an HSBC One Account (“**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**”) as the sole accountholder or as the principal accountholder (if a joint account) through any branch of the Bank in Hong Kong or through HSBC HK App during the Promotional Period; and
  - (v) make initial deposit with new funds to the Applicable Account and maintain a positive balance at the time of fulfilment.
4. **Both the Referrer and Referee must fulfil the following requirements in order to enjoy the Family and Friends Referral Offer:**
  - (i) The Referrer successfully refers a Referee to open an HSBC One Account during the Promotional Period;
  - (ii) The Referee successfully transfers HKD1 to the Referrer via Faster Payment System (FPS) within 10 calendar days upon account opening and input “MGM” under “Message to payee”; and
  - (iii) Referee makes an initial deposit to the Applicable Account and maintain positive balance at the time of fulfilment.
5. **Who cannot enjoy the Promotion:**
  - (a) Referees who held HSBC Premier/HSBC Advance/Personal Integrated Account (whether as sole accountholders or joint accountholders) in the past 9 months prior to the new Applicable Account opening month as shown in Illustration I below, both dates inclusive;

Illustration I

Date of opening an Applicable Account	During 27–31 October 2020	During 1–30 November 2020	During 1–31 December 2020	During 1–31 January 2021
Holding HSBC Premier, HSBC Advance and/or Personal Integrated Account in the past 9 months prior to the new Applicable Account opening month	27 January 2020 to 26 October 2020	1 February 2020 to 31 October 2020	1 March 2020 to 30 November 2020	1 April 2020 to 31 December 2020

- (b) Referrers who have terminated the Applicable Account before the time of fulfilment;
  - (c) Referees who have terminated the Applicable Account or convert such Applicable Account to an Integrated Account – HSBC Premier before the time of fulfilment; and
  - (d) Employees of the Bank.
6. **Bank’s Records:** 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 amount of balances/number of transactions carried out.

7. **Definitions:** for this promotion,
- “New HSBC Customer”** is an Eligible Customer who must NOT be a holder of any one of the following account/product at any time during the period from 27 September 2020 to the date when he/she opens an Applicable Account:
- (a) sole or joint name account with the Bank (excluding holder of any personal primary or additional credit card issued by the Bank, MPF accounts and safe deposit lease accounts); or
  - (b) any insurance plans applied through the Bank (except Single Trip TravelSurance).
- For the avoidance of doubt, any person who is only a holder of any personal primary or additional credit card issued by the Bank, MPF accounts of the Bank, safe deposit lease accounts of the Bank or insurance plan of Single Trip TravelSurance applied through the Bank can be regarded as a New HSBC Customer for the purpose of this promotion.
8. The Referrer and Referee can both get HKD100 cash reward for each successful referral. All related transactions via FPS shall be based on the record of the Bank.
9. Each Referee can only be referred once during the entire Promotional Period. If the same Referee transfers HKD1 to any Referrer via FPS more than once, only the first successful HKD1 transfer via FPS will be used to determine the eligibility of this Family and Friends Referral Offer.
10. Only the first 10 successful transfers will be used to determine the eligibility of this Family and Friends Referral Offer if a Referrer receives more than 10 transfers of HKD1 via FPS.
11. Once the Referee has successfully opened an Applicable Account, he/she become eligible as a Referrer.
12. During the entire Promotional Period, each customer (in aggregate as Referrer or Referee) can only get up to a HKD1,000 cash reward.
13. A customer cannot act as a Referee and get HKD100 cash reward if he/she is already entitled to Early Bird Offer. However he/she can still be a Referrer and refer up to 10 Referees to get up to HKD1,000 cash reward.
14. The Referrer and the Referee shall not be the same person.
15. No Family and Friends Referral Offer will be offered to the Referrer if the Referee terminates the Applicable Account or converts such Applicable Account to an Integrated Account – HSBC Premier before receiving the benefits of the Offers.
16. **Personal Data:** Referees 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 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 Premier/HSBC Advance/HSBC One/Personal Integrated Account for details.
17. **Cash Rebate:** Unless otherwise specified below, the Referee and Referrer will receive cash rebate (the **“Cash Rebate”**) as the relevant reward(s) under this promotion subject to these Promotional Terms and Conditions. The Cash Rebate will be credited to the Referee and Referrer’s Applicable Account (sole account or the joint account for which the Referee and/or Referrer is the principal accountholder) on or before 31 July 2021 if the terms of the offers are met. For any enquiries about Cash Rebate entitlement, customers should contact the Bank on or before 31 January 2022. Late enquiry will not be accepted.
18. **Other Promotions:** In the event that the 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 Family and Friends Referral Offer is provided subject to the prevailing legal and regulatory requirements.
20. No person other than the customer who enjoys the Family and Friends Referral Offer 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.
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 the Family and Friends Referral Offer 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.
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.