

HSBC X Samsung Exclusive Reward – HSBC One & HSBC Credit Card Extra Welcome Gift Promotional Terms and condition (these “Promotional Terms and Conditions”)

When can you enjoy the offer

1. The promotional period is from 19 July 2024 to 31 August 2024 (both dates inclusive) (the “Promotional Period”).

What is the offer

2. Customers who can fulfil the requirements in Clause 3 or Clause 4 will be entitled to receive one of the welcome gift (the “Gift”):
 - a. Gift 1: Samsung Galaxy Buds FE if you fulfil all the requirements in Clause 3; **or**
 - b. Gift 2: Samsung Galaxy Tab A9 **or** Samsung Galaxy Buds FE if you fulfil all the requirements in Clause 4(the “Offers”)

How can you enjoy the offer

3. During the Promotional Period, you will be entitled to receive a Samsung Galaxy Buds FE as welcome gift if you fulfil all the requirements below:
 - a. Hold a valid Hong Kong Identity Card (permanent or non-permanent resident);
 - b. Not a citizen/resident/ tax payer resident of the United States of America (US);
 - c. Open an HSBC One account (the “Eligible Account”) with The Hongkong and Shanghai Banking Corporation Limited (including its successors and assigns, together referred to as the “Bank”, “HSBC” or “we”) in Hong Kong during the Promotional Period;
 - d. Have successfully completed and submitted the registration form during the Promotional Period (“Eligible Registration”) with information that matches with the records maintained by the Bank;
 - e. Place New Fund (as defined in Clause 26 below) of at least HKD70,000 or equivalent (the “Specified Amount of New Fund”) into the Eligible Account on or before the last day of the calendar month in which you complete the Eligible Registration (the “Eligible Registration Month”) and maintain the Specified Amount of New Fund for three calendar months after the end of the Eligible Registration Month (refer to clause 5 below for illustration);
 - f. Maintain the Eligible Account valid during the Promotional Period and on the date of fulfilment; and
 - g. Have not cancelled or held any HSBC personal integrated account in the past 12 calendar months before the month of opening of the Eligible Account.
4. Alternatively, you will be entitled to receive a Samsung Galaxy Tab A9 if you:
 - a. have fulfilled all the requirements in Clause 3 above;
 - b. successfully applied for any personal primary HSBC EveryMile Credit Card, HSBC Visa Signature Card, HSBC Red Credit Card, HSBC Visa Platinum Card, HSBC Visa Gold Card, HSBC Visa Gold Card for Students, HSBC Pulse UnionPay Dual Currency Diamond Credit Card or HSBC UnionPay Dual Currency Credit Card issued by The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns)(the “Eligible Credit Card”) via HSBC website, HSBC Internet

- Banking or HSBC HK Mobile Banking app (HSBC HK App) during the Promotional Period and your application is approved;
- c. successfully activate the physical credit card of your Eligible Credit Card within first 30 calendar days after card issuance;
 - d. do not hold any approved personal primary credit card issued by the Bank when we process the application for an Eligible Credit Card ;
 - e. have not cancelled any HSBC personal primary credit card in the past 12 months from the date of approval of the Eligible Credit Card;
 - f. have not cancelled any HSBC personal primary credit card application on or after 1 July 2024; and
 - g. 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.
- (Customers who have met the requirements in Clause 3 or Clause 4 are referred to as “Eligible Customers”).

Read before you enjoy the offer

5. During the promotional period, if you registered more than one concurrent Extra Welcome Offer Promotion(s) of HSBC Credit Card run by us, your LAST Registration Record shall prevail.
6. If you register another concurrent Extra Welcome Offer Promotion(s) of HSBC Credit Card after you have registered this HSBC X Samsung Exclusive Reward, your registration will be eligible to Gift 1 (Samsung Galaxy Buds FE) only and ineligible to Gift 2 (Samsung Galaxy Tab A9).
7. We will determine your eligibility and grant you ONE registered Extra Welcome Offer of HSBC Credit Card based on your LAST Registration Record and the requirements of related Extra Welcome Offer Promotion, unless otherwise specified.
8. Eligible Customers will be notified by email (the ‘Redemption Email’) which will be sent to the Eligible Customer’s email address (based on our record at the time of fulfilment) during the 6th calendar month after the end of the Eligible Registration Month and the Gift must be redeemed before the end of the 3rd calendar month after the month of issue of the Redemption Email.

You may refer to the below table as an illustration:

Illustration

Date of Eligible Registration	19 July 2024	1 August 2024
Date of placing of the Specified Amount of New Fund	19 to 31 July 2024	1 to 31 August 2024
Months in which the Specified Amount of New Fund must be maintained	August, September & October 2024	September, October & November 2024
Date of which the Eligible Credit Card be approved	On/before 31 October 2024	On/before 31 October 2024
Month for which the Redemption Email being sent	January 2025	February 2025
Redemption Period Deadline	30 April 2025	31 May 2025

9. If multiple Eligible Registrations are submitted, the latest Eligible Registration shall apply and prevail.
10. Each Eligible Customer who receives the Redemption Email is required to redeem the Gift according to the instructions stated in the Redemption Email, otherwise the Eligible Customer will be deemed to have forfeited the Gift.
11. The Gift is not replaceable in the event of any loss or damage.
12. The Gift is non-transferable, non-negotiable, non-refundable and non-exchangeable for cash. In particular, the Gift must not be sold or given away and may become void if this condition is breached.
13. For any enquiries about the Gift entitlement, customers should contact the Bank on or before 31 August 2025. Late enquiries will not be accepted.
14. If the Gift offered is unavailable due to circumstances beyond the control of the Bank, the Bank reserves the right to substitute the Gift with one of similar or equivalent value. The Bank shall not be responsible for any injuries, losses, expenses, inconvenience or costs incurred or suffered due to the delay, postponement or cancellation of any event or Offers, and/or in connection with the use of the Gift. The use of the Gift is subject to the relevant Terms and Conditions as stated by the suppliers. For details, please refer to the instructions included in the package of the Gift.
15. The Bank is not the supplier nor the seller of the Gift. We accept no liability for the quality and merchantability of the Gift provided by the respective suppliers. Any disputes relating to the terms of use of Gift shall be settled between the Eligible Customer and the respective supplier directly.
16. The terms and conditions of the Eligible Credit Card and all other applicable prevailing promotions offered by us will apply.
17. If New Credit Card Customers cancelled an Eligible Credit Card within 13 months from its issuance, we may debit the equivalent value from credit card of any offer you have enjoyed without notice.
18. The Offers are provided subject to the prevailing legal and regulatory requirements.
19. 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 relating to the use of any Offers, and the Bank shall have no responsibility in respect thereof.
20. The Bank has the sole and absolute discretion in determining a person's eligibility to enjoy the Offers. If the Bank discovers at any time, whether after or during the promotion, that any person has failed to comply with these Promotional Terms and Conditions, the Bank is entitled to disqualify the person from participating in the promotion and redeeming the Offers.
21. The Bank further reserves the right to exclude any Eligible Customer who violate these Promotion Terms and Conditions, tamper with the offer, engage in abusive, deceitful or fraudulent behavior in relation to the offer or make false representations or statements or violate applicable law or regulations from the promotion at any time/ If an Eligible Customer is excluded, the relevant Offers may be subsequently reclaimed by the Bank.
22. No person other than the customer who enjoys any 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.
23. In the event of a dispute, the decision of the Bank shall be final and conclusive.
24. The Bank may change these Promotional Terms and Conditions and/or cancel any 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 possible.

25. Personal Data: Eligible Customers who are opening an Eligible Account/ Eligible Credit Card 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 Bank's Data Privacy Notice and that they will be subject to the Integrated Account Terms and Conditions. For details of the Data Privacy Notice, please visit HSBC website and select "Banking" > "Important Notices" > "Privacy and Security"; for the Integrated account Terms and Conditions, please refer to HSBC website and select "Offers" > "Form and Document Download" > "HSBC One"/ "HSBC Premier" > "Integrated Account Terms and Conditions".
26. In the event of any disputes arising out of the Offers, the decision of the Bank shall be final and conclusive.
27. These Promotion Terms and Conditions shall be construed and governed in accordance with the laws of Hong Kong.
28. If there is any discrepancy between the Chinese and English versions of these Promotional Terms and Conditions, the English version shall apply and prevail.

What these terms mean

29. Total Relationship Balance ('TRB') includes:

- Hong Kong dollar/ Renminbi/ foreign currency deposits
- Market value of the following investments: Local and Overseas Securities, Unit Trusts, Bonds, Certificate of Deposit, Equity-linked Investments, Structured Notes, Monthly Investment Plan (Stocks/ Unit Trusts) and Wayfong Statement Gold
- Deposit amounts of Deposit Plus and Structured Investment Deposits
- Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards)
- Life insurance with savings or investment component*
- HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances which are administered by the Hongkong and Shanghai Banking Corporation Limited

*For life insurance with savings or investment component:

- Investment-linked life insurance policies include the total cash value of the policies.
- Other life insurance policies include the total cash value of the policies OR total premium paid less any annuity payment received (if applicable), whichever is higher.

To determine the total TRB of an Eligible Customer, the applicable TRB of all personal sole account(s) and joint account(s) (where the same Eligible Customer is the principal accountholder) under the same name and identity document number of the respective Eligible Customer will be considered. There may be a time lag before the value of certain investment transactions (i.e. Initial Public Offering subscriptions for Securities, Bonds, Open-end Funds and Certificates of Deposits) and life insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB in the Bank's record.

30. 'Average Daily TRB' refers to average daily TRB in a full calendar month from the first day to the last day of the calendar month (both days inclusive).
31. 'Hong Kong' means Hong Kong Special Administrative Region.
32. 'New Fund' refers to the net growth in the customer's Average Daily TRB (excluding time deposit) in the calendar month before the Eligible Registration Month against his/her Average Daily TRB (excluding time deposit) at the end of the subsequent first/ second/ third calendar month after the Eligible Registration Month, according to the Bank's records. For any non-HKD denominated balance,

the deposit balance would be converted into HKD based on the relevant prevailing foreign exchange rate determined by the Bank for the calculation of the Reward entitlement.

- 33. "New Credit Card Customers" refer to customers without any approved personal primary credit card issued by The Hongkong and Shanghai Banking Corporation Limited in Hong Kong (and its successors and assigns) when we process the application for an Eligible Credit Card.
- 34. "Extra Welcome Offer Promotion" means the promotion that required to register via the designated website and fulfil the related requirements to enjoy the Extra Welcome Offer.
- 35. "Last Registration Record" means the last record of your registration according to the registration date and time based on our system records and to determine your last registered Extra Welcome Offer Promotion if you have registered multiple Extra Welcome Offer Promotion(s) during the promotional period.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited