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#### 外幣兌換及定期存款新資金優惠（「優惠」）

客戶以合資格新資金兌換外幣及開立 1 週或 1 個月定期存款，可於原有「外幣兌換及定期存款優惠」的特優年利率上享**高達額外 1% 年利率**(直至另行通知)。

受條款及細則約束。

#### 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。

#### 推廣優惠條款及細則

##### 外幣兌換及定期存款利率尊享優惠（「優惠」）

7. **推廣期**：直至另行通知
8. **誰可享用此優惠**：優惠適用於所有滙豐財富管理及個人客戶。
9. **優惠詳情**：客戶以合資格新資金兌換成指定外幣(下表所規定)及於同一日以兌換資金設立1週或1個月的外幣及定期存款，可於原有「外幣兌換及定期存款優惠」的特優年利率上享**高達額外1% 年利率**。相關外幣兌換及定期存款之年利率可參閱附錄一。

兌換由	兌換成指定貨幣
所有可以在本行 兌換貨幣	澳元 (AUD)
	加拿大元 (CAD)
	英鎊 (GBP)
	紐西蘭元 (NZD)
	人民幣(RMB)
	美元 (USD)
	港元 (HKD)

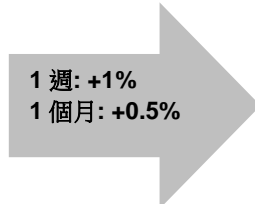
例子：假若現行「外幣兌換及定期存款優惠」中列明滙豐尚玉客戶的英鎊一星期定期存款年利率為 8.8%，而客戶以新資金開立相關一星期定期存款，則可享年利率 9.8% (8.8%+1%)。

10. **新資金**：「新資金」指 (a) 本行所接受貨幣之新增資金，及 / 或 (b) 存入至客戶儲蓄戶口的股票 / 存款證 / 債券 / 新股認購退款或到期贖回款項。新資金不包括透過本行賬戶發出的的本票 / 支票、經本行其他賬戶轉賬 / 匯款存入及經兌換本行賬戶現有資金而成的款項。如有任何爭議，本行保留對新資金定義的最終決定權。
11. 「**合資格新資金**」是指您最新存款總結餘與7日前總結餘對比所增加的金額。您名下的所有戶口的存款結餘均會被計算在內，並以港幣為計算單位。如果您已於過去7日內以任何新資金開立定期存款，此部分新資金將不屬於「合資格新資金」。
12. 開立定期存款之金額須少於或相等於客戶的合資格新資金總值，最低金額為港元 30,000 而最高金額為港元 20,000,000 (或等值指定貨幣)。客戶須於滙豐的同名個人戶口兌換外幣及開立定期存款。定期存款必須於新資金存入本行後的7個曆日內開立以享優惠。假如新資金於不同時間存入，定期存款必須於首筆新資金存入後的7個曆日內開立才可享有此優惠。
13. **合資格交易途徑**：滙豐尚玉客戶及滙豐卓越理財客戶可透過滙豐分行或 24 小時專人接聽電話理財服務以享有本優惠。其他用戶可透過滙豐分行享有本優惠。
14. 如客戶或其聯名戶口客戶曾在過去7個曆日或當日於其個人或聯名戶口以合資格新資金開立定期存款，則不能享有此優惠。
15. 定期存款年利率會因應當時市場情況而有所更改。詳情請向本行分行職員查詢。
16. 所有兌換交易涉及現鈔兌換、現金存入 / 提取之交易或匯出 / 匯入之轉賬 / 滙豐環球轉賬服務 / 外匯限價買賣服務 / 萬事達卡扣賬卡 / 高息投資存款，均不會被視為合資格兌換交易。
17. 客戶可享多於一次此優惠。本優惠不能與其他外幣兌換或定期存款推廣同時使用。
18. 本行保留於任何時候，在不需要給予通知的情況下更改條款及細則或終止本優惠的權利。

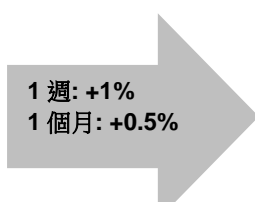
## **風險聲明**

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存款時的匯率為差，則可能會因而蒙受本金損失。

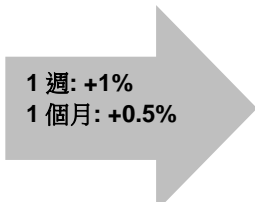
**附錄一：外幣兌換及定期存款新資金優惠之年利率**
**卓越理財•尚玉：**

兌換由	兌換成指定貨幣	原有特優年利率 (1週 / 1個月)		新資金可享 定期存款年利率 (1週 / 1個月)
所有可以在本行兌換貨幣	英鎊 (GBP)	8.8% / 1.8%		9.8% / 2.3%
	澳元 (AUD)	7.3% / 1.7%		8.3% / 2.2%
	紐西蘭元 (NZD)	7.5% / 2.0%		8.5% / 2.5%
	加拿大元 (CAD)	7.5% / 2.1%		8.5% / 2.6%
	美元 (USD)	4.3% / 0.8%		5.3% / 1.3%
	人民幣 (RMB)	9.0% / 4.0%		10.0% / 4.5%
	港元 (HKD)	4.0% / 1.0%		5.0% / 1.5%

**卓越理財：**

兌換由	兌換成指定貨幣	原有特優年利率 (1週 / 1個月)		新資金可享 定期存款年利率 (1週 / 1個月)
所有可以在本行兌換貨幣	英鎊 (GBP)	8.7% / 1.7%		9.7% / 2.2%
	澳元 (AUD)	7.2% / 1.6%		8.2% / 2.1%
	紐西蘭元 (NZD)	7.4% / 1.9%		8.4% / 2.4%
	加拿大元 (CAD)	7.4% / 2.0%		8.4% / 2.5%
	美元 (USD)	4.2% / 0.7%		5.2% / 1.2%
	人民幣 (RMB)	8.9% / 3.9%		9.9% / 4.4%
	港元 (HKD)	3.9% / 0.9%	4.9% / 1.4%	

**其他客戶：**

兌換由	兌換成指定貨幣	原有特優年利率 (1週 / 1個月)		新資金可享 定期存款年利率 (1週 / 1個月)
所有可以在本行兌換貨幣	英鎊 (GBP)	8.6% / 1.6%		9.6% / 2.1%
	澳元 (AUD)	7.1% / 1.5%		8.1% / 2.0%
	紐西蘭元 (NZD)	7.3% / 1.8%		8.3% / 2.3%
	加拿大元 (CAD)	7.3% / 1.9%		8.3% / 2.4%
	美元 (USD)	4.1% / 0.6%		5.1% / 1.1%
	人民幣 (RMB)	8.8% / 3.8%		9.8% / 4.3%
	港元 (HKD)	3.8% / 0.8%	4.8% / 1.3%	

以上年利率只供參考而非保證，並以2021年1月4日為例。年利率或會因應當時市場情況而有所更改。

**Foreign Currency Exchange/Time Deposit New Fund Offer (the “Offer”)**

Customers can enjoy **up to additional +1% p.a.** on top of prevailing preferential interest rates under “Foreign Exchange / Time Deposit Offers” upon making foreign exchange and placing 1-week or 1-month time deposit with Eligible New Fund Amount (until further notice).

Terms and conditions apply.

**General terms and conditions**

1. The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (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 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 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.

**Promotional terms and conditions**

7. **Offer Period:** Until further notice.
8. **Who can enjoy the Offer:** The Offer is applicable to all Wealth and personal Banking customers of HSBC.
9. **The Offer:** Customers can enjoy **up to additional +1% p.a.** on top of prevailing preferential interest rates under “Foreign Exchange / Time Deposit Offers” upon making foreign exchange to Designated Currency (as stipulated in table below) with Eligible New Fund Amount, and placing the exchange fund into 1-week or 1-month time deposit on the same day. Please refer to Appendix I for special interest rates for the Offer (after applying bonus rate).

<b>Currency Exchange from</b>	<b>Currency exchange to (Designated Currency)</b>
All currencies acceptable by HSBC for currency exchange	Australian Dollar (AUD)
	Canadian Dollar (CAD)
	Pound Sterling (GBP)
	New Zealand Dollar (NZD)
	Renminbi (RMB)
	US Dollar (USD)
	HK Dollar (HKD)


*For example, If the current 1-week GBP rate for HSBC Jade customers under “Foreign Exchange / Time Deposit Offers” is 8.8%, customers can enjoy up to 9.8% p.a. (8.8% + 1%) for 1-week time deposit upon exchanging into Pound Sterling (GBP) and placing time deposit with new fund on the same date.*

10. **New fund:** “New Funds” refers to: (a) new funds in currencies acceptable by the Bank, and/or (b) refund from stock / certificate of deposit / bond / IPO or maturity redemptions proceeds having first been credited into Customer’s savings account. Funds that are deposited via cashier's order / cheques drawn on the deposit account(s) with the Bank, transfers / remittance and exchange from existing deposits of the account(s) held with the Bank will not be considered as new funds. In case of disputes, the Bank have the sole discretion to determine the definition of new funds.
11. **“Eligible New Fund Amount”** is the net increase between your total account balances (across all of your deposit accounts) 7 days ago and your total account balance today. This amount is calculated in HKD. If you've placed a time deposit with new funds in the past 7 calendar days, that amount will not be included as part of your current new funds.
12. The time deposit amount must be less than or equal to the Eligible New Fund Amount balance of the Customer, and in the range of HKD30,000 to HKD20,000,000 (or other Designated Currency equivalent). The currency exchange and time deposit shall be under same-name personal accounts maintained with HSBC. Time deposit must be placed within 7 calendar days after the New Funds have been brought to the Bank to enjoy the Offer. If the New Funds are brought into the Bank at different times, the funds first brought in must be placed in the time deposit account within 7 calendar days in order to enjoy the offer.
13. **Eligible channel:** HSBC Jade and HSBC Premier customers can enjoy the offer via HSBC branches or HSBC’s 24 hour manned phonebanking services. Other customers can enjoy the offer via HSBC branches.
14. Customer cannot enjoy the offer if the Customer or the other joint owner(s) of the account have/ has set up another time deposit with Eligible New Fund Amount in any sole or joint account(s) on the same day or in a period of 7 calendar days prior to such day.
15. The interest rates for Time Deposit are subject to revision, as per prevailing market conditions. For details, please check with branch staff of the Bank.
16. Exchange transactions involving notes exchange, cash deposit, notes withdrawal, inward/outward remittance, Global Transfers, FX Order Watch, Mastercard® Debit Card, and Deposit Plus, are not counted as eligible currency exchange transactions and are not eligible for the Offer under this promotion.
17. Customer can enjoy the Offer more than once. The Offer cannot be used in conjunction with any other FX offers or time deposit interest rate offers.
18. The Bank reserves the right to change these terms and conditions and to terminate or withdraw the Offer at any time without prior notice.

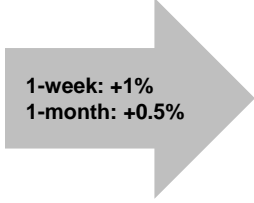
**Risk disclosure**

Currency conversion risk - the value of your foreign currency and Hong Kong dollars will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and Hong Kong dollars 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 Hong Kong dollars, you may suffer loss in principal.

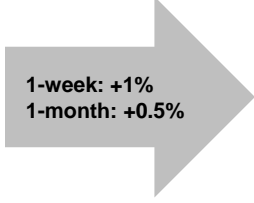
**Appendix 1 – Special Interest rate for FX-Time Deposit New Fund Offer**
**Applicable for Jade customers:**

Currency Exchange from	Currency exchange to (Designated Currency)	Prevailing Preferential Interest Rate (1week/1month)		Special Interest Rates with New Fund (1week/1month)
All currencies acceptable by HSBC for currency exchange	Pound Sterling (GBP)	8.8% / 1.8%	 <b>1-week: +1%</b> <b>1-month: +0.5%</b>	9.8% / 2.3%
	Australian Dollar (AUD)	7.3% / 1.7%		8.3% / 2.2%
	New Zealand Dollar (NZD)	7.5% / 2.0%		8.5% / 2.5%
	Canadian Dollar (CAD)	7.5% / 2.1%		8.5% / 2.6%
	US Dollar (USD)	4.3% / 0.8%		5.3% / 1.3%
	Renminbi (RMB)	9.0% / 4.0%		10.0% / 4.5%
	HK Dollar (HKD)	4.0% / 1.0%		5.0% / 1.5%

**Applicable for Premier customers:**

Currency Exchange from	Currency exchange to (Designated Currency)	Prevailing Interest Rate (1week/1month)		Special Interest Rates with New Fund (1week/1month)
All currencies acceptable by HSBC for currency exchange	Pound Sterling (GBP)	8.7% / 1.7%	 <b>1-week: +1%</b> <b>1-month: +0.5%</b>	9.7% / 2.2%
	Australian Dollar (AUD)	7.2% / 1.6%		8.2% / 2.1%
	New Zealand Dollar (NZD)	7.4% / 1.9%		8.4% / 2.4%
	Canadian Dollar (CAD)	7.4% / 2.0%		8.4% / 2.5%
	US Dollar (USD)	4.2% / 0.7%		5.2% / 1.2%
	Renminbi (RMB)	8.9% / 3.9%		9.9% / 4.4%
	HK Dollar (HKD)	3.9% / 0.9%		4.9% / 1.4%

**Applicable for other customers:**

Currency Exchange from	Currency exchange to (Designated Currency)	Prevailing Interest Rate (1week/1month)		Special Interest Rates with New Fund (1week/1month)
All currencies acceptable by HSBC for currency exchange	Pound Sterling (GBP)	8.6% / 1.6%	 <b>1-week: +1%</b> <b>1-month: +0.5%</b>	9.6% / 2.1%
	Australian Dollar (AUD)	7.1% / 1.5%		8.1% / 2.0%
	New Zealand Dollar (NZD)	7.3% / 1.8%		8.3% / 2.3%
	Canadian Dollar (CAD)	7.3% / 1.9%		8.3% / 2.4%
	US Dollar (USD)	4.1% / 0.6%		5.1% / 1.1%
	Renminbi (RMB)	8.8% / 3.8%		9.8% / 4.3%
	HK Dollar (HKD)	3.8% / 0.8%		4.8% / 1.3%

The above interest rates are indicative as of 4 January 2021 and are for reference only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions.