

## **Terms and Conditions of Preferential New Fund Time Deposit Rates – Online Offer**

### **When can you enjoy the offer**

1. The promotional offer is available now until further notice.

### **What is the offer**

2. During the promotional period, Eligible Customers can enjoy preferential new fund rates with Eligible New Fund Amount. For details, please visit the “Preferential New Fund Time Deposit Rates – online offer” section of each designated currency at <https://www.hsbc.com.hk/accounts/offers/deposits/#preferential-new-fund-time-deposit-offers> .

The currencies and tenors under the offer are subject to our discretion. The interest rates are indicative only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. Deposits in different currencies, tenors, amount and customer type will have different preferential time deposit interest rates. We will confirm and advise you the applicable interest rate at the time when the time deposit is placed.

### **How can you enjoy the offer**

3. You can enjoy the offer if you or the other joint owner(s) of the account:
  - a. Successfully set up a time deposit with an amount up to your Eligible New Fund Amount during the promotional period via HSBC Mobile Banking App or HSBC Online Banking; AND
  - b. Successfully set up a time deposit with the currency, tenor and deposit amount matching the conditions of the offer during our real-time placement hours of any business day in Hong Kong (excluding any holiday in the time deposit currency region).
4. For the minimum deposit amount you are required to make to enjoy the offer, please visit the website stated in clause 2 above.
5. When you give a time deposit instruction under any of the following circumstances, the availability of the offer will be subject to the same conditions in clause 3 at the time when the time deposit is eventually set up. If you are not eligible for the offer by the time when the time deposit is eventually set up, we will proceed to set up the time deposit with our prevailing standard interest rate:
  - a. Place a forward-dated time deposit instruction;
  - b. Place a time deposit outside our real-time placement hours; or
  - c. Place a time deposit on a day other than a business day in Hong Kong or in the jurisdiction of the foreign currency in which the time deposit is denominated.

### **Read before you enjoy the offer**

6. When you enjoy the offer by setting up a time deposit in your joint account(s), we may disclose such information to the other joint owner(s) of the account.
7. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
8. In case of disputes arising out of this offer, our decision shall be final and conclusive.
9. We write these terms and conditions of the offer under Hong Kong laws. In the event of discrepancy or inconsistency between the English and Chinese versions of the promotional materials and these terms and conditions, this English version shall prevail.

**What these terms mean**

10. "Eligible Customers" mean all Wealth and Personal Banking customers of The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns).
11. "Eligible New Fund Amount" is the net increase in your latest total balance (across all your deposit accounts) compared to the balance as at 7 calendar days ago. This amount is calculated in HKD. If you have enjoyed preferential new fund time deposit rates in the past 7 calendar days, the relevant time deposit amount(s) will not be included as part of your latest total balance for calculating the Eligible New Fund Amount.
12. Funds that are deposited via cashier's order / cheques drawn on the same-name account(s) with us, transfers / remittance and exchange from existing deposits of the same-name account(s) held with us will not be considered as new funds. In case of disputes, we have the sole discretion to determine the definition of new funds.

**Risk Disclosure**

**Currency conversion risk – the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit 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 RMB, you may suffer loss in principal.**