

Promotional Terms and Conditions for HSBC Premier Elite Customer Referral Programme

1. The promotional period of the Customer Referral Programme (the "Programme") is from **1 April to 30 June 2024**, both dates inclusive (the "Promotional Period").
2. The offer under the Programme (the "Referral Reward") is exclusive to existing HSBC Premier/ Premier Elite customers and new-to-Premier Elite customers (each a "Referrer" and collectively the "Referrers") who are the sole or principal account holders of an Integrated Account – HSBC Premier (each a "Premier Account") of The Hongkong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns, the "Bank"). Each Referrer must meet all of the following requirements to be eligible for the Referral Offer:
 - a. Aged 18 or above as of 1 April 2024;
 - b. Not a citizen/resident/tax payer resident of the United States of America;
 - c. Not opening a Premier account through remote journey while locating in Mainland China;
 - d. Maintain HSBC Premier account;
 - e. An existing HSBC Premier Elite/ Premier client who maintains a minimum of HKD1,000,000 Average Daily Total Relationship Balance ("Average Daily TRB")* from Referee's joining date to the fifth calendar month after the month of joining, or a new-to-Premier Elite/ Premier client who successfully join Premier Elite during the promotional period, has placed new/maintained existing fund to fulfil a minimum of HKD1,000,000 TRB on or before the last day of the first calendar month after the month of joining Premier Elite, and maintains a minimum of HKD1,000,000 Average Daily TRB throughout the second, third, fourth and fifth calendar months after the month of joining, has not previously held Premier Elite status (including sole account holders and all joint account holders) in the past 9 months (both dates inclusive) prior to joining Premier Elite/ the new Premier Account opening or conversion month; and
 - f. Has referred at least one individual (each a "Referee" and collectively the "Referees") under the Programme and the Referee has fulfilled all the requirements set out in clause 3 below; and
 - g. Any other requirements specified by the Bank from time to time.

*"Average Daily Total Relationship Balance" refers to average daily TRB in a full calendar month.

3. Each Referee is required to satisfy all the following requirements:
 - a. Aged 18 or above as of 1 April 2024;
 - b. Not a citizen/resident/tax payer resident of the United States of America;
 - c. Not opening a Premier account through remote journey while locating in Mainland China;
 - d. Has successfully joined HSBC Premier Elite (as defined below):
 - (i) A new to HSBC Premier Elite client ("**New to HSBC Customer**") must NOT be a holder of any HSBC banking or investment accounts (whether as sole account holder and a joint account holder) in the past 9 months (both dates inclusive) prior to joining Premier Elite (excluding holder of any personal primary or additional credit card issued by the Bank and MPF accounts);
 - (ii) A new HSBC Premier Elite client by upgrade ("**Existing HSBC Customer**") has not previously held Premier Elite status (whether as sole account holder and a joint account holder) in the past 9 months (both dates inclusive) prior to joining Premier Elite.
 - e. In relation to the new Premier Elite status:
 - (i) Has successfully joined HSBC Premier Elite as the primary account holder (either in sole name or joint name) during the Promotional Period;
 - (ii) Has placed new/maintained existing fund to fulfil a minimum of HKD7,800,000 TRB on or before the last day of the first calendar month after the month of account opening or conversion, and maintain a minimum of HKD7,800,000 Average Daily TRB throughout the second, third, fourth and fifth calendar months after the month of account opening or conversion;
 - (iii) Existing HSBC Customer has placed new fund of HKD3,000,000 on or before the last day of first calendar month after the month of account opening/conversion and maintain the new fund throughout the second, third, fourth and fifth calendar months after the month of account opening or conversion; and
 - (iv) Has successfully opened and is maintaining a valid Premier investment account as at the last day of the first calendar month after the month of account opening or conversion; and

- (v) Has successfully signed up and is maintaining HSBC Online Banking or Mobile Banking as at the last day of the first calendar month after the month of account opening or conversion, and has logged on to HSBC Online Banking or Mobile Banking at least once on or before the last day of the first calendar month after the month of account opening or conversion.

4. Each Referrer can enjoy the Referral Reward for a maximum of 10 referrals under this Programme. The Referrer can receive HKD100,000 cash reward for each successful Premier Elite referral. The cash reward will be credited to the Referrer's Premier account on or before 31 January 2025. Please refer to the table below for cash reward amount of each successful referral:

For each successful referral in below eligible customer categories	Cash reward amount
New to HSBC Customer	HKD10,000
Existing HSBC Customer	HKD3,800

Please refer to the table below for an illustration of the eligibility of Referrer and Referee set out above.

	Referrer		Referee	
	Existing HSBC Premier Elite customers	New to Premier Elite customer	New to HSBC customer	Existing HSBC customer
1 July 2023 – 1 April 2024	-	Has not previously held any HSBC banking or investment accounts whether as sole accountholder and a joint accountholder (excluding holder of any personal primary or additional credit card issued by the Bank and MPF accounts)		Has not previously held Premier Elite/ Jade status
1 April 2024		Has successfully joined Premier Elite		
By 31 May 2024	Maintains a minimum Average Daily TRB of HKD1,00,000 or above	Has placed new/maintained existing fund to fulfil a minimum of HKD1,000,000 TRB on or before the last day of first calendar month after joining	Has placed new/maintained existing fund to fulfil a minimum of HKD7,800,000 TRB on or before the last day of first calendar month after the month of account opening/conversion; and Opens a Premier investment account and logs on to HSBC Online Banking or Mobile Banking at least once by the last day of the first calendar month after the month of account opening/conversion	Has placed new fund of HKD3,000,000 or above and maintain existing fund to fulfil a minimum of HKD7,800,000 TRB on or before the last day of first calendar month after the month of account opening/conversion; and Opens a Premier investment account and logs on to HSBC Online Banking or Mobile Banking at least once by the last day of the first calendar month after the month of account opening/conversion

1 June – 30 September 2024	Maintains a minimum Average Daily TRB of HKD1,000,000 or above throughout the second, third, fourth and fifth calendar months after the month of account opening or conversion	Maintains a minimum Average Daily TRB of HKD7,800,000 or above throughout the second, third, fourth and fifth calendar months after the month of account opening or conversion
By 31 January 2025	Maintains the Premier Account/ Premier Elite status until end of January to receive the Referral Reward	Maintains the Premier Elite status until end of January to receive the welcome rewards of Acquisition Campaign if eligibility criteria is fulfilled

5. Each Referee who has been successfully referred by one Referrer cannot be referred again (whether by the same Referrer or other Referrer(s)).
6. In the event that a customer is also entitled to other prevailing promotional offer(s) and/or privilege(s), the Bank reserves the right to provide only one or some of the offer(s) and/or privilege(s) at its absolute discretion. For the avoidance of doubt, a customer who is entitled to the HSBC Premier Family Banking Offer during the Promotion Period will not be eligible for the Referral Reward. In case of any disputes, our decision shall be final and conclusive.
7. In the event that a Referee has failed to placed new/maintained existing fund to fulfil a minimum of HKD7,800,000 TRB, but reach a minimum of HKD1,000,000 TRB throughout the second, third, fourth and fifth calendar months after the month of account opening or conversion, the Bank will consider the referral as HSBC Premier Customer Referral. Please refer [here](#) for details. Each successful referral within the Promotion Period is only eligible for HSBC Premier Elite Customer Referral Programme or HSBC Premier Customer Referral Programme's Reward once.
8. Where a Referee cancel Premier Elite status or convert a Premier Account to another type of Integrated Account before the time of the Referral Offer fulfillment, the Referrer will not be eligible for the Referral Offer.
9. Where a Referrer cancel Premier Elite status/ a Premier account or convert a Premier Account to another type of Integrated Account before the time of the Referral Offer fulfillment, the Referrer will not be eligible for the Referral Offer.
10. The Referee should provide Referrer's contact number to branch staff during promotional period for offer registration. Referrer's contact number provided by the Referee must be accurate and align with the Bank record for fulfillment purposes.
11. By providing the above information to the Bank, the Referrer and the Referee are accepting this Programme's terms and conditions.
12. Referrers cannot refer themselves as the Referee.
13. The dates and amounts appearing in the Bank's record will be conclusive as to the date on which an account was opened, terminated or converted and the amount of balances.
14. The personal data collected by the Bank during the Registration will be handled in accordance with the Bank's privacy policy. Those personal data will only be used for verification purposes in respect of the Programme and will not be used to update the Bank's record or for other purposes.
15. All remarks and footnotes stated in the promotional materials are intended to serve as part of these terms and conditions. If there is any discrepancy between the remarks and footnotes and these terms and conditions, these terms and conditions shall apply and prevail.
16. The Bank reserves the right to revise these terms and conditions and/or suspend or terminate the Programme at any time without prior notice. The Bank accepts no liability for any such change, suspension or termination. The Bank reserves the sole right to approve or decline any account application and to determine whether any Referral Offer should be granted, and the Bank is not obligated to provide reasons for any declined application or unavailability of any Referral Offer.

17. No person other than the Referrer, the Referee 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.
18. In the event of a dispute arising out of this Programme, the decision of the Bank shall be final and conclusive.
19. The Programme and the Referral Offer are provided subject to the prevailing legal and regulatory requirements.
20. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. If there is any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall apply and prevail.

Issued by The Hongkong and Shanghai Banking Corporation Limited



卓越理財
Premier

PUBLIC