

# HSBC Expat

Investment Cash Back Offer

Terms and Conditions

## General Terms

1. These terms and conditions (the Terms) govern the HSBC Investment Cash Back (the Cash Back). These Terms apply in conjunction with our Investment and Wealth Terms which can be found here.
2. Under the Cash Back, subject to the conditions set out in these Terms, you can receive a percentage of the money you invest with us as a “cash back” payment.
3. To be eligible for the Cash Back you must:
  - Be an existing customer of HSBC Expat;
  - Make a qualifying lump sum investment with us through either our advisory investment service (i.e. having received financial advice from us) or through our “Execution Only – Guided” investment service;
  - invest at least GBP 25,000 / USD 35,000 / EUR 25,000; and
  - complete your investment within the period 3 January 2023 to 31 March 2023 (Offer Period).
4. For the avoidance of doubt, the following are not eligible for the Cash Back offer:
  - investments made via our “Execution Only” journey (available through the International Investment Centre); and
  - regular investment plans.
5. The Cash Back amount you will be entitled to receive depends on how much you invest.
  - For investments through our advisory investment service:
    - if you invest up to £499,999/ EUR599,999/ \$749,999, the Cash Back amount will be 0.50% of the lump sum invested; and
    - if you invest £500k/ EUR600k/ \$750k and above, the Cash Back amount will be 0.25% of the lump sum invested.
  - For investments through our “Execution Only – Guided” service, the Cash Back amount will be 0.50% of the lump sum invested.
6. For our advisory and “Execution Only - Guided” journeys, we charge a fee calculated as a percentage of your investment amount. For the advisory channel, if the fee rate you pay is lower than our published rate by more than, 0.5% for investment up to £499,999/ EUR599,999/ \$749,999 or 0.25% for investment above £500k/ EUR600k/ \$750k), your investment will not be eligible for the Cash Back. For “Execution Only – Guided”, if the fee rate you pay is lower than our published rate by more than 0.5%, your investment will not be eligible for the Cash Back.
7. Subject to you complying with these Terms and meeting all of the Cash Back eligibility criteria, we will pay the Cash Back amount to you within 90 days of your investment being made. Where possible, we will make the Cash Back payment in the same currency as the investment. If no accounts in the same currency are available, we will pay a currency equivalent amount into one of your HSBC current accounts in the first instance, or your savings account, if the current account is not available.
8. It is not possible to claim the Cash Back in respect of investment advice you obtain on behalf of someone else.
9. We reserve the right to withhold or claw back the Cash Back payment where you withdraw, sell or transfer all or some of the investment within 12 months of the investment being made, or where there has been any breach of the Terms.
10. All eligible customers will automatically be opted into the Cash Back when investing through the advisory or “Execution Only – Guided” channel. You can opt out of the Cash Back by contacting your wealth adviser by phone or email and request to opt out.
11. We reserve the right to change these Terms at any time. We may also withdraw or terminate this offer at any time without prior notice. A person who is not a party to these Terms will have no rights to enforce or enjoy the benefit of them or any part of them.

Issued by HSBC Expat, a division of HSBC Bank plc, Jersey Branch, HSBC House, Esplanade, St Helier, Jersey JE1 1HS. HSBC Bank plc, Jersey Branch, is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Investment and Fund Services Businesses. HSBC Bank plc, Hong Kong Branch, is licensed by the Hong Kong Monetary Authority as an authorised institution and registered with the Securities and Futures Commission to conduct Type 1 (dealing in securities) and Type 4 (advising on securities) regulated activities under the Securities and Futures Ordinance (central entity number: AFJ824). HSBC Bank plc, Hong Kong Branch address is at Level 5, HSBC Main Building, 1 Queen's Road Central, Hong Kong. HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (UK FCA reference number: 114216). HSBC Bank plc, incorporated and registered in England and Wales number 14259, with limited liability. UK registered office: 8 Canada Square, London, E14 5HQ. Please note that this service is provided from Jersey and is not subject to UK financial services rules and regulations. Further information about the regulatory regime applicable to this service is available on request <sup>1</sup>