



HSBC Expat FX NTB first transaction Terms of Offer (placed by telephone)

1. Eligible for new joiners between 2 November and 31 December only.
2. These eligible NTB customers will have up to 31 January 2021 to take up the offer and benefit from the discounted margins.
3. As a new to bank customer, they will be eligible to a discount on their first FX with Expat, between the amounts of 75,000 USD and 149,999 USD or currency equivalent.
4. This Offer will apply a variable discounted margin matching the margins as provided by our popular FX APP.
5. The offer is valid for the first transaction only.
6. The offer cannot be used in conjunction with any other offers.
7. You must be an existing HSBC Expat customer to use this Offer with an account open in the currencies in which you wish to place your transaction.
8. The Offer is not available to any customers who already have a bespoke margin agreed, nor HSBC staff and GES customers.
9. You may only use this Offer by placing your transaction with the HSBC Expat Relationship Management or FX Specialist Team by telephone.
10. This Offer applies to all currencies pairs except AED/USD and HKD/USD which already have preferential margins in place.
11. The Offer may be withdrawn at any time without notice.