



International Investment Centre (IIC) Wealth Offer – Terms and Conditions

1. These Terms and Conditions apply to the IIC Wealth offer (the Offer) running from 17 September 2023 to 30 November 2023 (the Offer Period).
2. Subject to compliance with these Terms and Conditions and meeting all the eligibility criteria, the Offer enables customers who make a qualifying investment directly online on IIC during the Offer Period to receive a 50% discount on the purchase fee. This equates to a reduced purchase fee of 0.5% of the value invested (in GBP/USD/EUR) during the Offer Period.
3. These Terms and Conditions apply in conjunction with the HSBC Bank Plc Channel Islands, Isle of Man and Expat (including Hong Kong) Investment and Wealth Terms and Conditions, which can be found [here](#).
4. The Offer is subject to limited availability, and we may withdraw or close the Offer and/or change any of the terms (including the discount offered) for new IIC investments at any time without giving notice. If any dispute arises out of this Offer, our decision shall be final.
6. For the avoidance of doubt, the below are not eligible for the Offer:
 - ongoing monthly contributions after the Offer Period. This means if you start a regular monthly investment plan during the Offer Period, the 0.5% discounted fee will only apply to the monthly contributions invested during the Offer Period (this will be up to a maximum of 3 months contributions, dependent on the purchase date of the first monthly contribution);
 - investments made through the “Execution Only Guided” service (i.e. facilitated by our Relationship Managers); and
 - investments made through any of our advisory investment services (i.e. having received financial advice from us).

Eligibility

5. To be eligible for the Offer you must:
 - have an IIC account and be eligible to buy investments through IIC (the relevant details of opening an IIC account can be found [here](#));
 - make a qualifying investment directly on IIC on a non-advised basis;
 - invest at least GBP/USD/EUR1000 lump sum or GBP/USD/EUR 100 per month for regular investments; and
 - complete your investment within the Offer Period.
7. All eligible customers will automatically be opted into the Offer when investing through IIC.
8. 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.
9. Your IIC account is held in Jersey. The Offer and these Terms and Conditions are governed by the laws of Jersey and the non-exclusive jurisdiction of the courts of Jersey will apply to any disputes.

HSBC Expat is 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 Business. HSBC Bank plc is registered and incorporated in England and Wales with limited liability, number 14259. Registered office 8 Canada Square, London, E14 5HQ.

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).

We are required to advise you that if you undertake investment Business with any non UK members of the HSBC Group, including HSBC Expat in Jersey you will not benefit from the protection of the rules and regulations made under the UK’s Financial Service & Markets Act 2000, including the UK Financial Services Compensation Scheme and the UK’s Financial Ombudsman Service.