



## HSBC Expat Investment Cash Incentive Offer – Terms and Conditions July 2021

1. These terms and conditions (the Terms) govern the HSBC Investment Cash Incentive (the Cash Incentive).
2. Under the Cash Incentive, subject to the conditions set out in the Terms, you'll receive 0.50% of the lump sum invested, up to the value of £499,999 (or currency equivalent), after receiving financial advice through our advisory investment service. For the avoidance of doubt, our Execution Only and Execution Only – Guided investment service options do not provide financial advice and are not eligible for the Cash Incentive.
3. In order to be eligible for the Cash Incentive you will need to receive personalised, regulated advice which formulates a financial planning report and recommends which product to invest in.
4. To be eligible for the Cash Incentive you must:
  - 4.1. Be an existing customer of HSBC Expat within the last 90 days of receiving advice.
  - 4.2. Meet the eligibility criteria to invest and successfully complete the investment of a lump sum up to the maximum of £499,999 (or currency equivalent). The implementation of a regular investment plan will not be eligible for the Cash incentive.
  - 4.3. Start the advisory process within 90 days from the account opening date. Any advice received more than 90 days after the account opening date will not be eligible for the Cash Incentive.
  - 4.4. You must not have held an investment with us or had an investment that was closed or terminated within 18 months from the date of opening your new account.
5. Subject to you complying with these Terms and meeting all of the Cash Incentive eligibility criteria, HSBC will make a payment of 0.50% of the invested amount, up to a maximum of £499,999 (or currency equivalent), to you within 90 days of the date of your investment. The Cash Incentive payment will be made into the same HSBC account that you funded the initial investment with, where appropriate. In the event that this is not available, the Cash Incentive will be paid into your HSBC current account in the first instance, or your savings account, if the current account is not available.
6. No more than one payment will be made to you under the Cash Incentive and you will not be eligible for any further Cash Incentive payments for any additional investments. It is not possible to seek investment advice on behalf of other persons and claim the Cash Incentive.
7. We reserve the right to withhold or revoke the Cash Incentive payment including where you withdraw all or some of the initial investment within 12 months of the account being opened, or where there has been any breach of the Terms.
8. All eligible customers will automatically be opted in to the Cash Incentive when investing through the advisory channel. You can opt out of the Cash Incentive by sending an opt out request to your Wealth adviser.
9. We reserve the right to withdraw this offer at any time. The Cash Incentive will run from 9 August 2021 to 31 October 2021.

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.