

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).
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 4 January 2022 to 31 March 2022.
4. For the avoidance of doubt:
 - investments made via our "Execution Only" journey (available through the International Investment Centre); and
 - regular investment plans, are not eligible for the Cash Back offer.
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 £499,999 (or currency equivalent) or less, the Cash Back amount will be 0.50% of the lump sum invested; and
 - if you invest £500,000 (or currency equivalent) or more, 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 your implementation fee rate is lower than our published rate by more than, 0.5% for investment up to £499,999 (or currency equivalent) or 0.25% for investment above £500,000 (or currency equivalent), your investment will not be eligible for the Cash Back. For "Execution Only – Guided", if your implementation fee rate 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, HSBC will pay the Cash Back amount to you within 90 days of your completed investment date. The Cash Back 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 Back will be paid into your HSBC current account in the first instance, or your savings account, if the current account is not available.
8. No more than one payment will be made to you under the Cash Back and you will not be eligible for any further Cash Back payments for any additional investments you make during the Offer Period. 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 revoke the Cash Back payment where you withdraw all or some of the initial 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 in to 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 withdraw this offer at any time.

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