

## Monthly Service Fee Privilege Offers for Personal Customers

(Effective from 31 December 2021)

Customers who meet the following criteria may enjoy the preferential monthly service fee waiver for a specific period. Details are as follows:

1. Effective from 14 November 2011, for HSBC Advance customer with home mortgage loan under the same customer number, the Advance Monthly Service Fee will be waived for and only during the period when there is remaining outstanding home mortgage loan balance.
2. Effective from 1 May 2017, for HSBC Premier customer with home mortgage loan under the same customer number, if and only if the drawdown loan amount is no less than CNY1.6 million or equivalent, the Premier Monthly Service Fee will be waived for and only during the period when there is remaining outstanding home mortgage loan balance.
3. From 11 Jun 2018, for property seller who has signed the <the Sales and Purchase Contract> (the S&P Contract) and interested in HSBC Premier, within six months from the date of signing “the S&P Contract”, the bank will grant a six months’ grace period of monthly service fee from and including the first month of account opening.
4. From 2 January 2020 to 23 December 2020 (both dates are inclusive), qualified participants under the HSBC Lufax Special Premier Privilege Offer Plan who submit leads form to HSBC by clicking the link for the above mentioned Plan at Lufax’s platform, successfully open their bank accounts before 31 December 2020 and maintain a no less than RMB 300,000 total relationship balance with their accounts are qualified HSBC Premier customers and can enjoy waived monthly service fee during the HSBC Lufax Special Premier Privilege Offer validity period (one full year) (unless such validity period is terminated according to the HSBC Lufax Special Premier Privilege Offer Letter); If the total relationship balance in any month is less than RMB 300,000 (excluding the first month of account opening), the Bank has the right to charge a monthly service fee of RMB 300/month according to the standard tariff.
5. Effective from 1 August 2020, Premier customer who holds QDII/LUT/MRF/Asset Management Plan at the last working of each month can enjoy waiver of monthly service fee for that month if the Total Relationship Balance of all the accounts under the same customer number is no less than CNY400, 000 or equivalent in the previous month.
6. Effective from 1 August 2020, if the Total Relationship Balance of all accounts under the same customer number of any account holder of joint account is higher than CNY500, 000 or equivalent in the previous month, the monthly service fee (if any) incurred by the joint account or the other account holder will be waived (the Bank will refund on the next working day the monthly service fee (if any) that has been charged).

7. Effective from 1 Dec 2020, for HSBC Advance customer with Small Business Owner Loan under the same customer number, the Advance Monthly Service Fee will be waived for and only during the period commence from facility limit effective date to the small business owner term loan fully repayment date or the small business owner revolving facility expiry date.
8. From 1 May 2021 to 31 Oct 2021 (both dates included), qualified participants under Premier Taster program can enjoy waived Premier Monthly Service Fee during 12-month taster period (unless such taster period is terminated according to the HSBC Premier Taster Program Offer Letter).
9. From 19 October 2021 to 18 Oct 2022 (both dates included), Premier customer who applies for Wealth Management Connect Service (Southbound/Northbound) and completes account pairing can enjoy waived Premier Monthly Service Fee during 12-month period commencing from service activating date.
10. From 20 Dec 2021 to 20 Dec 2022 (both dates included), individual aged between 14 and 18, who is our premier customer (individual aged between 14 and 18 can only open junior account), can enjoy HSBC Premier Junior Offer. The offer period continues until the customer reach the age of 30. In offer period, if all the accounts under the same HSBC Premier Family, maintain an average Total Relationship Balance no less than RMB500,000 (or foreign currency equivalent) across all family's accounts, or if the customer maintain an average Total Relationship Balance no less than RMB300,000 (or foreign currency equivalent), the bank will waive Premier monthly service fee.
11. From 20 Dec 2021 to 20 Dec 2022 (both dates included), individual aged between 18 and 30, who has become a new customer of HSBC Premier for the first time and connects his/her account with his/her parents' account in applying for HSBC Premier Family can enjoy HSBC Premier Next Generation Family Offer. The offer period continues until the customer reach the age of 30. In offer period, if all the accounts under the same HSBC Premier Family, maintain an average Total Relationship Balance no less than RMB500,000 (or foreign currency equivalent) across all family's accounts, or if the customer maintain an average Total Relationship Balance no less than RMB300,000 (or foreign currency equivalent), the bank will waive Premier monthly service fee.
12. From 20 Dec 2021 to 20 Dec 2022 (both dates included), individual aged between 18 and 30, who hold employment service contract with DreambigCareer, and become a new customer of HSBC Premier for the first time can enjoy HSBC Premier DreambigCareer Program offer. The offer period continues until the customer reach the age of 30. In offer period, if total relationship balance of all accounts under the customer number is no less than CNY 300,000 or foreign currency equivalent, the bank will waive Premier monthly service fee.

For details of the above offers, please contact us. The details of the offer are subject to the monthly service fee privilege offer letter.

This document is written in both Chinese and English. In case of conflict, the Chinese version shall prevail.

HSBC Bank (China) Company Limited  
31 December 2021