

## Creating Borderless Wealth | Customer Promotion of Global Private Banking's Exclusive Benefits

(Effective since 01Apr, 2023)

HSBC serves to bridge gaps, refine and streamline global wealth management services with more than 150 years of experience and its prominent global resource network. Whether you are transferring funds across regions or investing abroad, HSBC is with you every step of the way. Starting from opening an account, to navigating through an assortment of investment options or selecting the right mutual funds, HSBC China Global Private Banking offers global financial products and services. Our global coverage and unparalleled asset allocation will aid you in your journey towards exploring boundless wealth.

From April 1<sup>st</sup>, 2023 through June 30<sup>th</sup>, 2023, qualified HSBC China Global Private Banking customers may enjoy exclusive, streamlined privileges and services through private banking global asset allocation.

### Private Banking Customer Exclusive Privileges

HSBC China Global Private Banking customers that satisfy the following conditions during the promotional period, may enjoy these exclusive privileges:

<b>1. Condition 1</b>	<b>First-time qualifying Global Private Banking Customers shall receive benefits 1 and 2</b>
<b>Benefit 1 Product Discounts</b>	15% discount on QDII product front-end handling fees during the promotional period. (Customer purchases are limited to 10 million CNY )
<b>Benefit 2 Round Table Priority</b>	Admission to HSBC Global Private Bank's private, round table gala, giving you a face-to-face with HSBC China's Chief Investment Officer, CTA Futures Management Funds Strategist, or other well-known fund managers.
<b>2. Condition 2</b>	If during the promotional period, you satisfy the requirements of Condition 1, while also possessing three or more wealth management category products from HSBC Private Banking investment combinations, you are additionally entitled to Benefit 3:
<b>Benefit 3 Travel Perks</b>	Enjoy Wynn Resorts (Macau) – Wynn Insider EMERALD Membership privileges (privileges include complimentary multi-night stays, food and beverage discounts etc). Limited to 60 recipients on a first come first served basis.  Wynn Insider EMERALD Membership offers a bona fide, exclusive and immersive hotel experience. New Wynn Insider EMERALD Membership members may enjoy up to 6 complimentary room-nights at Wynn Macau or Wynn Palace during the first membership year.  In addition, Wynn Insider EMERALD Membership members are given exciting, exclusive membership activities at Wynn and Wynn Select Partner events, as well as exquisite lifestyle benefits.

\*Please refer to the promotion's terms and conditions for specific events and benefit usage.

To enjoy our exquisite services, please contact your customer manager for event details and entry into the promotion.

HSBC Bank (China) Co., Ltd.  
30 Mar, 2023

## Promotion Terms and Conditions

### 1. Promotion Duration

April 1<sup>st</sup>, 2023 through June 30<sup>th</sup>, 2023. (Start and end days included)

### 2. Promotion Provider

**HSBC Bank (China) Co., Ltd.**

### 3. Intended audience

The intended audience of this promotion are new and existing HSBC Global Private Banking customers, as well as customers that switch over to HSBC Global Private Banking that satisfy the terms and conditions of the promotion (hereinafter referred to as “customers”).

### 4. Qualifying Conditions

Customers must simultaneously meet the following qualifying conditions in order to receive the Promotion’s Benefits 1 and 2 (first-time qualifying Global Private Banking customers):

1) Maintain Global Private Banking customer status or qualify as a Global Private Banking customer, while ensuring all accounts under the same customer ID\* maintain an average daily balance of 12,800,000 CNY or foreign currency equivalent for the duration of the month.

\*Factors of consideration when calculating a customer’s average daily balance:

- A. Chinese Yuan and foreign currency savings;
- B. The investment principle of dual currency/structured investment products;
- C. The market value of other investment and wealth management products launched or sold by our bank;
- D. Traditional insurance products’ policy cash value at the end of the last third working day of each month for traditional life insurance products sold by our bank acting as the agent (traditional life insurance products refers to annuity insurance, lifelong life insurance, endowment insurance, critical illness insurance, and universal insurance); and
- E. The market value of unit-linked annuity insurance products sold by our bank. Values to be calculated at the end of the third last working day of each month.

Customers must simultaneously meet the following qualifying conditions in order to receive the Promotion’s Benefit 3:

2) Maintain Global Private Banking customer status or qualify as a Global Private Banking customer, and for the duration of the promotion, possess three or more categories\*\* of HSBC Private Banking investment combination’s wealth management products.

\*\*Wealth management product categories include:

- A. Structured deposit products (excluding dual currency investments) (launched by HSBC);
- B. Dual currency investments (launched by HSBC);
- C. Overseas Investment Plans (launched by HSBC);
- D. Local Unit Trust (distributed by HSBC China) MRF-Recognized HK Funds (distributed by HSBC China) Asset Management Plan (distributed by HSBC China)
- E. Trust Plan (distributed by HSBC China); and
- F. Traditional insurance products sold by our bank acting as the agent (traditional life insurance products refers to annuity insurance, lifelong life insurance, endowment insurance, critical illness insurance, and universal insurance), Unit linked annuity insurance (distributed by HSBC China)

### 5. Promotion Participation

Customers that meet the aforementioned criteria will be identified by our bank according to the terms and conditions, and the final results of the promotion will be subject to our bank's review. Upon confirmation, customers can fully enjoy the benefits of the promotion.

**6. Benefit description and usage rules**

**1 “15% discount on QDII product front-end handling fees” rights:**

Qualifying customers that purchase QDII products will receive a 15% discount on front-end handling fees. Each customer is entitled to purchase up to 10 million CNY at the discounted rate.

**2 “Round Table Private Gala” rights:**

Our bank will reserve a seat for qualifying customers at our Global Private Banking Round Table Private Gala. The gala time, location and guest list may vary during the promotion period. Invitations will be delivered through your Global Private Banking customer manager.

**3 “Wynn Resort (Macau) – Wynn Insider EMERALD Membership” rights:**

Through partnership with Wynn Macau, we issue qualified customers with a physical voucher which may be redeemed for Wynn Resort (Macau)'s Wynn Insider - EMERALD Membership. The voucher shall be issued to customers that meet the Promotion Requirements at the end of each month or the start of the following month, delivered through your Global Private Banking customer manager. The total number of exchange vouchers is 60, and will be issued on a first come first served basis.

**\* Supplemental information regarding terms and conditions of the Wynn Resort (Macau)'s Wynn Insider - EMERALD Membership exchange voucher:**

**Terms of use and clarification:**

1. The promotion benefits are only available to HSBC Global Private Banking customers. Customers must use the invitation code on the Wynn Resort (Macau)'s Wynn Insider - EMERALD Membership Card invitation letter when calling the Wynn Resort (Macau) 24-hour concierge center hotline: 4008428535 to make a reservation for the customer's own stay. The customer must also bring the invitation letter to activate Wynn Insider - EMERALD Membership privileges and receive the Wynn Insider - EMERALD Membership Card upon arrival at the hotel;
2. The WYNN Insider - EMERALD Membership Card distributed by HSBC must be activated before November 30, 2023. Upon customer check in at the hotel, the one-year Wynn Insider - EMERALD Membership shall be activated.
3. Customers may scan the QR code on the invitation letter for Wynn Insider -

EMERALD Membership terms and conditions.

The following benefits of Wynn Insider - EMERALD Membership are provided by Wynn Macau. For Wynn Insider - EMERALD Membership usage rights, please refer to Wynn Macau's terms and conditions:

1. First year Wynn Insider - EMERALD Membership members enjoy 6 complimentary room nights (breakfast included) at Wynn Palace or Wynn Macau. First year members that stay for 8 room nights retain their membership, and are entitled to 3 complimentary room nights (breakfast included) during their second membership year;
2. Wynn Insider - EMERALD Membership members enjoy exclusive room rate discounts when booked through the Wynn Resort (Macau) 24-hour concierge center hotline: 4008428535;
3. Room upgrades (subject to room availability);
4. "Wynn Insider - EMERALD Membership" complimentary stays are not applicable during statutory holidays or special dates;
5. VIP check-in and check-out;
6. Early check-in, simplified procedures, and priority late check-out (subject to room availability); and
7. Promotional membership availability is limited, and offered on a first come first served basis.

#### **7. Other notices**

1. We reserve the right to modify the Promotion and all relevant rights according to market conditions, regulatory body supervision, and internal regulations.
2. In the event where inconsistencies may arise between these terms and conditions and any brochures or promotional materials related to this promotion, the terms and conditions provided herein shall prevail.
3. The services under the rights of "Wynn Resort (Macau) - WYNN Insider - EMERALD Membership" are provided by the relevant merchants, which shall be responsible for after-sales service.
4. The Chinese version of these Terms & Conditions shall prevail wherever there is a discrepancy between the English & Chinese version