



Terms and Conditions of Foreign Exchange & Time Deposit Rates – Branch/Phone-banking Offer

When can you enjoy the offer

1. The promotional period is from 1 Jan 2024 to 31 Dec 2024, both dates are inclusive (“Promotional Period”)

What is the offer

2. All Wealth and Personal Banking customers of the Hongkong and Shanghai Banking Corporation Limited, Macau Branch (and its successors and assigns) are entitled to enjoy preferential time deposit interest rates when making an eligible currency exchange to a Designated Currency with their same-name personal accounts maintained with the Bank, and placing the specified amount of exchanged fund (stipulated in clause 4 below) for a 3-month, 6-month or 12-month time deposit in the Bank right after conducting currency exchange. For details, please visit <https://www.hsbc.com.mo/accounts/products/time-deposits/foreign-currency/> under the “Foreign Exchange and Time Deposit Offers” section. The interest rates are indicative only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. Deposits in different currencies, tenors and customer type will have different preferential time deposit interest rates. We will confirm and advise you the applicable interest rate at the time when the time deposit is placed.
3. Eligible channel: All Wealth and Personal Banking customers of HSBC Macau can enjoy the offer by converting to designated currency and placing the deposit right after conducting currency exchange via HSBC branches or HSBC Phone Banking.
4. The time deposit amount must be no less than 2,000 units. Each eligible customer can enjoy the Offer more than once.

How can you enjoy the offer

5. You can enjoy the offer if you or the other joint owner(s) of the account:
 - a. Successfully set up a time deposit with an amount more than or equal to your Eligible Amount via phonebanking service or at any of the Bank branches, and
 - b. Successfully set up a time deposit with the currency, deposit period and deposit amount matching the conditions of the offer.
6. For the minimum deposit amount you are required to make to enjoy the offer, please contact us at any of the Bank branches or by phone or visit the website stated in clause 2 above.

Read before you enjoy the offer

7. When you enjoy the offer by setting up a time deposit in your joint account(s), we may disclose such information to the other joint owner(s) of the account.
8. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
9. In case of disputes arising out of this offer, our decision shall be final and conclusive.
10. We write the terms and conditions of the offer under the Macau SAR laws, and any interpretation shall be made according to such. In the event of discrepancy or inconsistency between the English and Chinese versions of the promotional materials and these terms and conditions, this English version shall prevail.
11. If customers cancel the time deposit before the deposit maturity date, HSBC Bank will impose relevant fees.

What these term mean

12. "Eligible Customers" mean all Wealth and Personal Banking customers of the Hongkong and Shanghai Banking Corporation Limited, Macau Branch (and its successors and assigns).

Risk Disclosure

Currency conversion risk – the value of your foreign currency deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency, you may suffer loss in principal.