Terms and Conditions of Preferential New Fund Time Deposit Rates – Branch/Phone-banking Offer

When can you enjoy the offer

1. The promotional period is from 6 Jan 2026 to 31 Dec 2026, both dates are inclusive ("Promotional Period")

What is the offer

2. During the promotional period, Eligible Customers can enjoy a preferential new fund interest rate with Eligible New Fund Amount. For details, please contact us at any of the Bank branches or by phone or visit https://www.hsbc.com.mo/accounts/products/time-deposits/ for the "Preferential New Fund Time Deposit Rates – branch/phone-banking offer" section of each designated currency. 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 amount 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.

How can you enjoy the offer

3. 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 Eligilble New Fund 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.

4. 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

5. Each time deposit (equal or more than the "Eligible New Fund Amount") must be placed in your time deposit account within 3 calendar months after the New Funds have been brought into the bank. If the New Funds are brought into the bank at different times, the funds first brought in must be placed in the time deposit account within 3 calendar months for you to enjoy the offer.

6. 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.

7. 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.

8. In case of disputes arising out of this offer, our decision shall be final and conclusive.

9. 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.

10. If customers cancel the time deposit before the deposit maturity date, HSBC Bank will impose relevant fees.

What these term mean

11. "New Funds" refers to new funds (include all currencies brought to the bank and exchanged to the designated currency). Funds that are deposited via cashier's order / cheques drawn on the deposit account(s) with us, transfers / remittance and exchange from existing deposits of the account(s) held with us will not be considered as new funds. In case of disputes, we have the sole discretion to determine the definition of new funds.

12. "Eligible New Fund Amount" is the net increase between your total account balances (across all of your deposit accounts) 3 calendar months ago and your total account balance today. This amount is calculated in MOP. If

you've placed a time deposit with new funds in the past 3 calendar months , that amount will not be included as part of your current new funds.

13. “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, HKD and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency, HKD and RMB 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, HKD and RMB, you may suffer loss in principal.