

# 滙豐「僱員福利計劃」



滙豐  
HSBC

滙見新可能

Opening up a world of opportunity





# 滙豐

160年來，滙豐一直為客戶提供支持。今天，我們在全球62個國家及地區服務逾3,900萬客戶。

滙豐澳門成立於1972年，為客戶提供全面的銀行服務。

作為澳門領先的國際銀行，我們致力為客戶、員工、投資者以及社區連繫環球機遇。





## 為僱員而設的銀行服務

滙豐「僱員福利計劃」是專為我們企業客戶的僱員提供一站式理財方案。

透過參與滙豐「僱員福利計劃」，讓您的僱員專享全面的銀行服務及一系列專屬服務，包括特優利率及優惠、理財知識及支援、環球銀行服務，並獲取由專業團隊提供的指引，助他們在生活上作出更好的財務決策。



# 為您的僱員 提供專屬的 理財支援服務

滙豐的服務遍佈全球，無論身在何地，我們的「僱員福利計劃」致力為您的僱員提供專業指引及支援，助他們作出理財方面的決策。





# 全方位環球支援

我們的環球網絡遍佈主要海外就業目的地，為您和您的員工提供無與倫比的便利。我們為您提供專屬的工作調配支援方案，讓您能輕鬆前往指定地區工作，助您順利實現海外工作的理想願景。

## 海外理財需要

- 我們可於全球超過30個目的地滿足您的海外理財需要。

## 環球轉賬

- 您可透過多種渠道，靈活處理本地及海外轉賬、外幣交易等相關理財服務。

## 環球認可優越地位

- 滙豐卓越理財尊尚及滙豐卓越理財在全球滙豐所在地點均獲認可，為您提供全天候無邊界的服務。無論您身在何方，您都可以獲得全面的銀行服務及支援，包括環球理財支援、現金應急服務。



# 特點及好處



## 盡享環球銀行服務

滙豐的龐大環球網絡覆蓋超過30個國家及地區，為您輕鬆解決您的環球理財需要。



## 購買海外物業

如果您想購買海外物業，我們可為您提供相關協助以滿足您的海外需求。



## 海外升學

我們備有多元化的環球理財及教育支援服務，助您盡早為子女規劃未來，以及順利在海外安頓。



## 獲享專屬禮遇

您可享「僱員福利計劃」的專屬優惠，包括儲蓄、按揭、信用卡及保險。



## 切合您需要的服務

我們會為您的公司指派專屬企業客戶經理，為您解答有關銀行服務的疑問。我們亦提供服務熱線，以解答您的查詢。



## 簡便快捷的開戶服務

透過現場開戶服務，我們可安排到您的公司為您開設銀行賬戶，無需親臨分行辦理。



## 數碼理財

我們的數碼理財服務為您提供輕鬆、方便的理財體驗。透過網上理財及流動理財，您可隨時隨地管理您的戶口。



## 公司專屬活動

誠邀您參與有關金融知識和個人身心健康相關主題的研討會，讓您在個人和理財生活方面得到實用的資訊。



# 專屬優惠

開立銀行戶口，豈止用來出糧這麼簡單？配合您的環球理財需要，我們全面的銀行服務讓您在儲蓄、消費，甚至保險各方面，都可享有不同禮遇。

立即加入滙豐「僱員福利計劃」，親身體驗以下全方位的理財優惠及獎賞！



## 理財戶口

- 存入新資金可享豐富迎新獎賞\*（如適用）

\*詳情請參閱條款及細則（A）部分。



## 存款

- 多種存款優惠包括新資金定期存款、外幣兌換及定期存款優惠等，詳情請瀏覽 [www.hsbc.com.mo/deposit](http://www.hsbc.com.mo/deposit)



## 信用卡

- 主卡及附屬卡年費永久豁免
- 更多信用卡優惠詳情，請瀏覽 [www.hsbc.com.mo/cardoffers](http://www.hsbc.com.mo/cardoffers)



## 保險計劃

- 一般保險 — 「旅遊萬全保」
- 專享保費高達8折優惠<sup>#</sup>

立即申請滙豐「僱員福利計劃」及存入新資金<sup>+</sup>，可享  
高達澳門幣500元現金獎賞

存入新資金金額	現金獎賞
達澳門幣5萬元至少於澳門幣10萬元（或等值貨幣）	澳門幣100元
達澳門幣10萬元至少於澳門幣50萬元（或等值貨幣）	澳門幣300元
達澳門幣50萬元至少於澳門幣100萬元（或等值貨幣）	澳門幣500元

\*此優惠適用於在適用期內透過滙豐任何分行成功提交「旅遊萬全保」申請的客戶，並為合資格信用卡持卡人或附屬卡持卡人。

<sup>+</sup>於登記後下一個曆月存入新資金，並於第二個及第三個曆月維持新資金。

### 立即申請

致電 8599 2888

瀏覽 [www.hsbc.com.mo/ebs](http://www.hsbc.com.mo/ebs)

預約諮詢



受條款及細則約束。詳情請參閱滙豐「僱員福利計劃」條款及細則。

聲明：

一般保險產品由昆士蘭保險有限公司（澳門分公司）（「昆士蘭保險澳門」）承保，昆士蘭保險澳門已獲澳門金融管理局授權在澳門經營一般保險業務並受其監管。昆士蘭保險澳門屬昆士蘭保險集團一分子。昆士蘭保險澳門將負責按保單條款為閣下提供保險保障以及處理索償申請。香港上海滙豐銀行有限公司（澳門分行）（「滙豐」）根據澳門金融管理局規定在澳門特別行政區註冊為保險代理人。一般保險計劃乃昆士蘭保險澳門之產品而非滙豐之產品。有關與滙豐於銷售過程或處理有關交易產生的金錢糾紛，滙豐將與閣下進行爭議；此外，有關涉及閣下保單條款及細則的任何糾紛，將直接由昆士蘭保險澳門與閣下共同解決。

貨幣兌換風險 — 外幣和人民幣存款的價值需承受因匯率波動而產生的風險。

本文所示資料乃根據本行搜集自可信可靠來源的資料整理而成，惟本行及有關資訊提供者並未作任何陳述，保證這些資料的準確性或完整性，亦不會為這些資料的準確性或完整性承擔任何責任。任何人士因信賴這些資料而招致損失，本行及有關資訊提供者概不負責。本文所載資料並非任何投資建議，亦不可視作向任何人士建議出售或邀請購入任何產品／服務的文件。所列價格及其他有關資料均僅供參考；該等價格及資料可隨時更改，而不會另行通知。



## 「僱員福利計劃」優惠之條款及細則

### 一般條款及細則

- 推廣期：2025年1月1日至2025年12月31日（包括首尾兩日）（「適用期」）。以下個別指定優惠除外。
- 本推廣活動的優惠（統稱「優惠」）只適用於：被邀請參與「僱員福利計劃」之公司（「僱員福利計劃」公司）的僱員，並符合以下所有條件（「合資格客戶」）：
  - 只適用於收到獲滙豐邀請之電郵、電話、公司到訪或其他由本行酌情決定的聯絡方式的特選僱員。
  - 在參與「僱員福利計劃」時出示閣下所屬公司的有效職員証、僱傭合約、或公司人力資源部發出的證明。
  - 除非另作說明，閣下必須聯絡本行於澳門的分行職員申請優惠。
- 本行之紀錄：開立、取消或轉換有關資格戶口或服務的日期及結餘／交易金額以本行的紀錄為準。
- 全面理財總值包括：合資格戶口的澳門幣、港元、人民幣及外幣存款（除特別聲明外）。在計算合資格客戶的整體全面理財總值時，合資格客戶的指定個人及聯名戶口的全面理財總值將會一併計算在內。此等個人及聯名戶口的第一戶口持有人的登記姓名及身分證文件號碼必須相同。
- 定義（適用於本推廣）：
 

「平均全面理財總值」指整個曆月的第一日起計至最後一日（包括首尾兩天）的平均全面理財總值。

「新增資金」指客戶在開立合資格戶口的前一個曆月之平均全面理財總值對比在開立戶口後的下一個月／兩個月／三個月（視情況而定）的平均全面理財總值的淨增長，而全面理財總值會以本行之紀錄為準。

「昆士蘭保險」的定義見（C）部分第9條。

「僱員福利計劃」指由本行於澳門不時提供的「僱員福利計劃」。

「澳門」指中華人民共和國澳門特別行政區。

「優惠」指「僱員福利計劃」下有關任何產品或服務的優惠。

「本行」及「滙豐」指香港上海滙豐銀行有限公司（澳門分行）及其繼承人及受讓人。

「閣下」指身為「僱員福利計劃」被邀請之公司的僱員。
- 其他推廣：除非另作說明，「僱員福利計劃」優惠不能與本行提供的任何其他相同產品推廣優惠同時使用。
- 「僱員福利計劃」優惠受一般章則及條款（個人獨立戶口及聯名戶口持有人適用）及相關產品的條款及細則所規管。
- 所有提供的優惠將受現行監管要求所規限。
- 本行有權隨時（i）更改本條款及細則及有關優惠的任何其他條款及細則，及（ii）終止所有或任何優惠，而毋須事先通知。
- 本行有權於以下情況，終止所有優惠而毋須事先通知
  - 閣下之公司退出「僱員福利計劃」；或
  - 閣下不再是「僱員福利計劃」公司的僱員。
  - 如優惠被終止，所有當前及將可享的利益都將被取消。
- 本行有權就有關優惠的任何爭議作出最終決定。於任何爭議的情況下，本行將保留「僱員福利計劃」公司名義之最終決定。
- 本條款及細則受澳門法律管轄並按其詮釋。閣下服從澳門法院的非專有管轄權。
- 如本條款及細則的英文版本與中文版本出現任何不一致，概以英文版本為準。本條款及細則的任何中文版本僅供參考。
- 除閣下及本行以外，並無其他人士有權執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。

### 相關條款及細則

#### (A) 適用於「僱員福利計劃」登記優惠的條款及細則

- 本推廣活動的優惠期：2025年1月1日至2025年12月31日（包括首尾兩日）（「登記優惠適用期」）。
- 本推廣活動的優惠只適用於合資格客戶成為香港上海滙豐銀行有限公司（澳門分行）（及其繼承人及受讓人）（「本行」）滙豐儲蓄戶口或滙豐往來戶口（「合資格戶口」）的個人或第一戶口持有人（適用於聯名戶口），並符合以下所有條件：
  - 於獲取優惠時年滿18歲或以上；及
  - 為非美國公民、非美國居民、非美國納稅人；及
  - 於登記優惠適用期內成功登記「僱員福利計劃」；及
  - 於登記「僱員福利計劃」之月份的下一個月之最後一日或之前存入以下指定新增資金（定義見一般條款及細則第5條）至合資格戶口，並於登記「僱員福利計劃」後第二個及第三個月維持指定新增資金總值（見下列時序表I）；如指定新增資金總值於第二個及第三個月不相同，可獲的金額將以較低的新增資金總值為準。

#### 時序表I

登記「僱員福利計劃」日期	2025年1月1至31日
存入新增資金達澳門幣5萬元或以上之日期	2025年2月28日或之前
維持新增資金達澳門幣5萬元或以上之月份	2025年3月份及4月份

新增資金金額	可獲現金回贈
達澳門幣5萬元至少於澳門幣10萬元（或等值貨幣）	澳門幣100元
達澳門幣10萬元至少於澳門幣50萬元（或等值貨幣）	澳門幣300元
達澳門幣50萬元至少於澳門幣100萬元（或等值貨幣）	澳門幣500元

以下例子說明於不同情況下，客戶可獲之優惠金額。全新滙豐客戶開立戶口前一個月的全面理財總值設定為零。假設客戶於2025年1月份登記「僱員福利計劃」並維持新增資金達澳門幣5萬元或以上至2025年4月30日，方可享澳門幣100元現金回贈：

例子	2025年1月的平均全面理財總值	2025年3月的平均全面理財總值	2025年4月的平均全面理財總值	可獲現金回贈
1	澳門幣0元	澳門幣50,000元	澳門幣200,000元	澳門幣100元
2	澳門幣0元	澳門幣200,000元	澳門幣50,000元	澳門幣100元
3	澳門幣50,000元	澳門幣50,000元	澳門幣100,000元	不符合資格
4	澳門幣50,000元	澳門幣100,000元	澳門幣50,000元	不符合資格

- 合資格客戶若於獲得相關優惠之前取消其合資格戶口，則不可獲此優惠。
- 現金回贈將於符合上述（A）部分條款2後4個月內自動記入於合資格客戶有效的滙豐個人戶口內而毋須另行通知。
- 每位合資格客戶於適用期內只可獲享此優惠一次。

#### (B) 適用於信用卡優惠的條款及細則

- 若閣下於適用期內成功申請由本行於澳門發出的個人滙豐Pulse銀聯雙幣鑽石信用卡、滙豐Visa金卡或滙豐Visa卡的基本卡（「合資格信用卡」），每位合資格持卡人於本推廣新批核的合資格信用卡及該合資格信用卡的附屬卡可獲永久豁免信用卡年費。附屬卡須與該合資格信用卡於同一申請表內申請方可獲享永久豁免信用卡年費。
- 若合資格持卡人同時享有本行其他推廣活動的優惠，本行保留權利決定只提供其中一項推廣優惠。
- 如閣下於過去六個月內曾取消任何合資格信用卡，則閣下不可獲此優惠。
- 本行保留批准或拒絕任何信用卡申請的權利，亦毋須對拒絕申請提供任何理由。

#### (C) 適用於一般保險產品優惠的條款及細則

- 此一般保險產品優惠，由滙豐提供。
- 此一般保險產品優惠適用於在適用期內透過滙豐任何分行成功提交「旅遊萬全保」申請的客戶，並符合以下所有條件：
  - 為合資格信用卡持卡人或附屬卡持卡人；及
  - 於2026年1月31日或之前成功由澳洲昆士蘭保險（國際）有限公司（「昆士蘭保險」）簽發之每張「旅遊萬全保」產品之保單，可獲的優惠將以個別「旅遊萬全保」產品為準。（見下列表格I）：

表格I

「旅遊萬全保」產品	保費折扣
單次「旅遊萬全保」	八折
多程「旅遊萬全保」	九五折
中國醫療卡	九五折

- 客戶在申請日期前6個月內曾撤銷或取消任何相同指定產品之申請或保單，將不可享受該「旅遊萬全保」之上述優惠。有關申請或保單的存檔、撤銷或取消的日期，以昆士蘭保險的紀錄為準。
- 此一般保險產品優惠不可兌換成現金或轉讓他人。
- 若因此一般保險產品優惠而產生任何爭議，滙豐及昆士蘭保險保留最終及不可推翻的決定。
- 除有關客戶、滙豐及昆士蘭保險以外，並無其他人士有權強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
- 滙豐及昆士蘭保險保留權利於任何時間可更改或終止此一般保險產品優惠（全部或部分）或修訂相關條款及細則，而不作任何事先通知。
- 滙豐職員不可享受此一般保險產品優惠。
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# HSBC Employee Banking Solutions



HSBC

| Opening up a world of opportunity





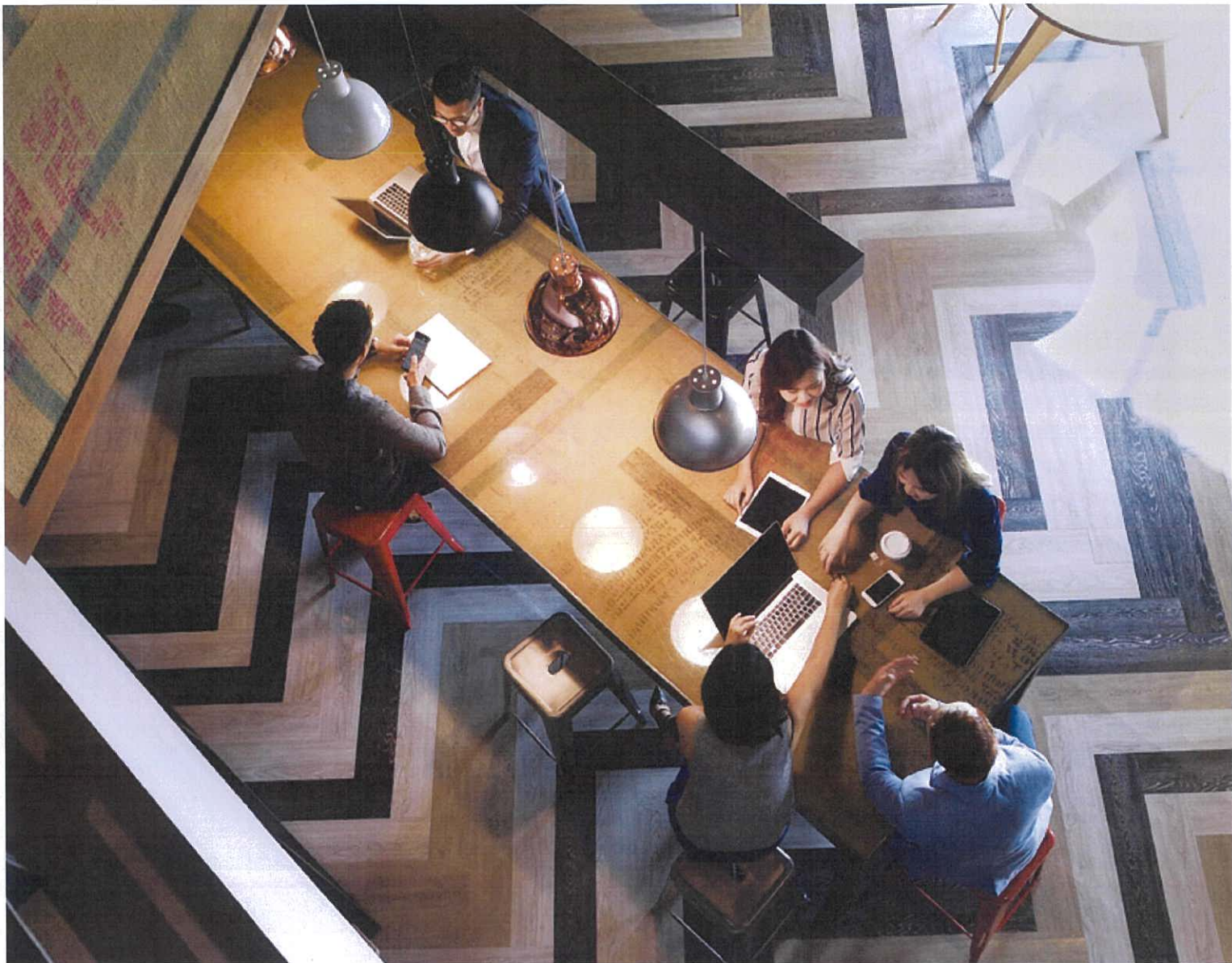
# HSBC

HSBC has been supporting our customers for 160 years. Today, we serve around 39 million customers worldwide through a network that covers 62 countries and territories.

Established in 1972, HSBC Macau offers a comprehensive range of banking services to its customers.

As the leading international bank in Macau, we are committed to connect our customers, people, investors and communities with a world of opportunities.





## Your bank at work

HSBC Employee Banking Solutions is a designated service that provides one-stop banking solutions for employees of our corporate clients.

When you partner with us, you pass along our all-round banking services and exclusive packaged benefits to your employees. These include access to preferential rates and offerings, financial education and well-being support, global connectivity services and our team of experienced specialists who can guide them through life's many financial decisions.



# Dedicated financial support service for your employees

With HSBC's global network, our Employee Banking Solutions can offer professional guidance and support for your employees' financial decisions, wherever they are.







# Global-wide support

With our global network spanning major employment destinations, it gives you and your employees unparalleled access. We can assist you to fulfil your vision of working overseas, by offering personalised support and solutions to make your arrival and settling easier.

## Overseas banking needs

- We can assist you to fulfil your overseas banking needs in more than 30 destinations around the world.

## Global transfers

- We offer many ways to make domestic and foreign transfers as well as foreign currency transactions.

## Worldwide status

- As an HSBC Premier Elite and HSBC Premier customer, your status is recognised worldwide, giving you seamless support wherever you go. You can also get access to comprehensive banking support whether you are at home or overseas, including global banking support, emergency encashment.



# Key features and benefits



## International banking support

Our global presence covers more than 30 countries/regions, which makes global banking easy with HSBC.

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## Purchasing properties overseas

Considering buying a new property overseas? We can assist on your international needs.

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## International education

We can help you plan ahead for your children's future and pave the way for a successful transition abroad with a full range of international banking and educational support services.

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## Access to exclusive offers

Unlock offers on deposit, mortgage, credit cards and insurance only available to our Employee Banking Solutions customers.

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## Personalised services

A dedicated Business Relationship Manager is assigned to your organisation with expertise to help with your banking queries. Our service hotline is also available to address your enquiries.

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## Convenient account opening service

With our onsite account opening service, you can open a bank account at your organisation without visiting a branch.

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## Digital convenience

Our digital banking services make it easy for you to take complete control of your finances. From online banking to mobile banking app, you can manage your money anytime, anywhere.

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## Company exclusive events

Access to various financial and well-being seminars to empower your personal and financial lives.



# Exclusive offers

There are more reasons for opening a bank account than just payroll. Simplifying your international needs, our comprehensive banking services allow you to enjoy benefits in saving, spending and even protection.

Join HSBC Employee Banking Solutions now to experience an array of offers.



## Accounts

- Fabulous welcome offers with new funds\* (if applicable)

\* Please refer to section (A) of the terms and conditions for details.



## Deposit

- Preferential deposit offers on new fund time deposits, foreign exchange or time deposits. For details, please visit [www.hsbc.com.mo/deposit](http://www.hsbc.com.mo/deposit)



## Credit Cards

- Perpetual annual fee for both primary and supplementary cards
- For more credit card offers, please visit [www.hsbc.com.mo/cardoffers](http://www.hsbc.com.mo/cardoffers)



## Protection

General Insurance - TravelSurance

- Up to 20% off on insurance premium<sup>#</sup>

Join HSBC Employee Banking Solutions programme and bring in new funds<sup>†</sup> today to receive  
**up to MOP500 cash rewards**

Fund-in amount	Cash rewards
MOP50,000 to less than MOP100,000 (or equivalent in foreign currency)	MOP100
MOP100,000 to less than MOP500,000 (or equivalent in foreign currency)	MOP300
MOP500,000 to less than MOP1,000,000 (or equivalent in foreign currency)	MOP500

\*This offer is applicable to customers who successfully applied for TravelSurance within the Applicable Period through the branches of HSBC and are a current primary or additional cardholder of the Eligible Credit Card(s).

<sup>†</sup> Bring in new funds by the first month after joining HSBC Employee Banking Solutions and maintaining the new funds in the second and the third calendar months.

### Apply now

Call 8599 2888

Visit [www.hsbc.com.mo/ebs](http://www.hsbc.com.mo/ebs)

Make an appointment



Terms and conditions apply. Please refer to the HSBC Employee Banking Solutions Terms and Conditions.

#### Disclaimer:

The general insurance policies are underwritten by QBE Hongkong & Shanghai Insurance Limited- Macau Branch ("QBE Macau"), which is authorised and regulated by the Autoridade Monetária de Macau ("AMCM") to carry on general insurance business in Macau. QBE Macau is part of QBE Insurance Group. QBE Macau will be responsible for providing your insurance cover and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited, Macau Branch ("HSBC") is registered in accordance with the AMCM's stipulations as an insurance agent in the Macau SAR. General insurance plans are products of QBE Macau but not HSBC. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into dispute process with you. On the other hand, for any disputes over the terms and conditions of your policy, QBE Macau will resolve with you directly.

Currency conversion involves risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation.

The information shown is based on data obtained from sources believed to be reliable but the Bank and the concerned Information Provider(s) make no representation and accept no responsibility as to its accuracy or completeness and shall not be held liable for damages arising out of any person's reliance upon this information. This information is neither a recommendation, an offer to sell, nor solicitation of an offer to purchase any product. The prices quoted and the other information shown are for reference only and are subject to change without notice.





## TERMS AND CONDITIONS FOR EMPLOYEE BANKING SOLUTIONS ('EBS')

### General Terms and Conditions

- Promotional Period:** 1 January 2025 to 31 December 2025 (both dates inclusive) ('Applicable Period'), unless otherwise specified in the Specific Terms and Conditions below.
- Who can enjoy the Promotion:** The offers under this promotion (collectively, the 'Offers') are exclusive to the customers who are employees of a company which has been invited by us to join the EBS ('EBS Company') and fulfil all of the following requirements (the 'Eligible Customers'):
  - Only selected employees who have received the invitation from HSBC by email, phone, company visit, and other communication channels at our discretion are eligible to enrol in EBS.
  - Present your company staff card, employment contract or the relevant proof of employment from the human resources department of the employer at the time of enrolment of EBS.
  - Contact our branch staff to apply for an Offer in Macau, unless otherwise specified.
- Bank's Records:** The dates and amounts appearing in the Bank's record will be conclusive as to the date on which an Applicable Account was opened, terminated or converted and amount of balances/number of transactions carried out.
- Total Relationship Balance ('TRB') includes** Macau Pataca/Hong Kong dollar/Renminbi/foreign currency deposits in the Applicable Account(s), unless otherwise specified. To determine the overall TRB of an Eligible Customer, the applicable TRB of designated personal sole account(s) and joint account(s) (where the same Eligible Customer is the principal accountholder) under the same name and identity document number of the Eligible Customer will be included in the calculation.
- Definitions in this promotion:**

**Average Daily TRB** refers to the average daily TRB in a full calendar month from the first day to the last day of the calendar month (both dates inclusive).

**New Fund** refers to the net growth in the Eligible Customer's TRB, by comparing the Eligible Customer's TRB in the calendar month before the opening of (or, where applicable, conversion from an existing account to) an Applicable Account against his/her Average Daily TRB in the subsequent first/second/third calendar month (as the case may be) after the month of account opening, according to the Bank's records.

**QBE** is defined in Clause 9 under Section (C).

**EBS** means the Employee Banking Solutions offered by us in Macau from time to time.

**Macau** means the Macau Special Administrative Region of the People's Republic of China.

**Offer** means an offer relating to any product or service under EBS.

**we, us, our, HSBC** means The Hongkong and Shanghai Banking Corporation Limited, Macau Branch and its successors and assigns.

**you or your** means the person who is an employee of a company which has been invited by us to join an EBS.
- Other Promotions:** Unless otherwise specified, the Offers cannot be used in conjunction with any other promotional offer provided by us which relates to the same product.
- The Offers are governed by the General Terms and Conditions (For Personal Sole Account and Joint Account Holders) and the Terms and Conditions applicable to the relevant product(s).
- All Offers are provided subject to prevailing regulatory requirements.
- We have the right to (i) vary these Terms and Conditions and any other terms and conditions relating to the Offers, and (ii) terminate all or any of the Offers at any time without prior notice.
- We reserve the rights to terminate all offers in the following events
  - Your company withdraws from EBS; or
  - You are no longer an employee of an EBS Company.
  - All benefits will be cancelled in the event of termination of an offer, either ongoing or future.
- We have the right to make final decision on any dispute relating to the Offers. We maintain a record of EBS companies which is final and conclusive in the event of any dispute.
- These Terms and Conditions are governed by and will be construed according to Macau laws. You submit to the nonexclusive jurisdiction of the Macau courts.
- The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.
- No person other than you and us will have any right to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

### Specific Terms and Conditions

#### (A) Specific Terms and Conditions for EBS Sign-up Offer

- This Offer is valid from 1 January 2025 to 31 December 2025 (both dates inclusive) ('Sign-up Offer Applicable Period').
- This Offer is exclusive to the Eligible Customers who are the sole or principal accountholders (if a joint account) of HSBC Savings Account or HSBC Current Account (the 'Applicable Accounts') of The Hongkong and Shanghai Banking Corporation Limited, Macau Branch (and its successors and assigns) (the 'Bank') and fulfil all the following requirements:
  - be aged 18 or above as of the date of offer fulfilment; AND
  - not a citizen/resident/tax payer resident of the United States of America (U.S.); AND
  - successfully enrolled EBS during the Sign-up Offer Applicable Period; AND
  - having placed New Fund (as defined in Clause 5 under the General Terms and Conditions above) of a specified amount shown in the table below in such Applicable Accounts on or before the last day of the first calendar month after the month of EBS enrolment and maintains the New Fund for the second and the third calendar months after the month of EBS enrolment (as shown in Illustration I below). If the amount of New Funds for the second and the third calendar months after the month of EBS enrolment are different, the Offer will be determined based on the lower amount.

#### Illustration I

Date of EBS enrolment	During 1-31 January 2025
Date on which the New Fund of at least MOP50,000 must be placed	No later than 28 February 2025
Months on which the New Fund of at least MOP50,000 must be maintained	March & April 2025

Amount of New Fund maintained	Cash Rebate
MOP50,000 to less than MOP100,000 (or equivalent in foreign currency)	MOP100
MOP100,000 to less than MOP500,000 (or equivalent in foreign currency)	MOP300
MOP500,000 to less than MOP1,000,000 (or equivalent in foreign currency)	MOP500

The table below showing the eligibility of the Offer under different scenarios are for reference and illustration purposes only. The Average Daily TRB of new-to-bank customers will be default as zero. For example, assuming that a Customer signed up for EBS in January 2025 and is required to maintain the New Fund till 30 April 2025 in order to receive MOP100 Cash Rebate:

Example	Average Daily TRB as of January 2025	Average Daily TRB as of March 2025	Average Daily TRB as of April 2025	Cash Rebate
1	MOP0	MOP50,000	MOP200,000	MOP100
2	MOP0	MOP200,000	MOP50,000	MOP100
3	MOP50,000	MOP50,000	MOP100,000	Not eligible
4	MOP50,000	MOP100,000	MOP50,000	Not eligible

- Eligible Customers who terminate the Applicable Account(s) before the time of offer fulfilment will be disqualified for the Offer.
- The Cash Rebate will be credited to Eligible Customer's valid personal bank account in HSBC within 4 months upon satisfaction of the conditions in Clause 2 of this Part (A) without further notice.
- Each Eligible Customer can only enjoy the Offer once during the Sign-up Offer Applicable Period.

#### (B) Specific Terms and Conditions for Credit Card Offer

- If you have successfully applied for a personal primary HSBC Pulse UnionPay Dual Currency Diamond credit card, HSBC Visa Gold credit card or HSBC Visa Classic credit card (each an 'Eligible Credit Card') issued by us in Macau under EBS during the Applicable Period, you are entitled to enjoy perpetual credit card annual fee waiver for such newly approved Eligible Credit Card(s) and additional card(s) of such Eligible Credit Card(s). The additional card has to be applied under the same application form and be of the same card type as the Eligible Credit Card in order to enjoy the perpetual annual fee waiver.
- If, in addition to this Offer, you are entitled to any other promotional offer concurrently provided by us, you are only entitled to receive any one of such promotional offers at our discretion and our decision shall be final.
- You are not eligible for this Offer if you have cancelled any Eligible Credit Card within the past six months.
- We reserve the sole right to approve or decline any credit card application, and we are not obliged to provide reasons for declined applications.

#### (C) Specific Terms and Conditions for General Insurance Offer ('GI Offer')

- The GI Offer is provided by HSBC.
- This GI Offer is applicable to Eligible Customers who successfully applied for TravelSurace within the Applicable Period through the branches of HSBC ('Eligible Customer') and fulfil all the following requirements:
  - a current primary or additional cardholder of the Eligible Credit Card(s)
  - the GI Offer will be applied to each TravelSurace policy successfully issued by QBE on or before 31 January 2026 and the Offer will be determined based on the product type (as shown in Table I below)

Table I

TravelSurace Product Type	Premium Discount Rate
Singletrip TravelSurace	20%
Multitrip TravelSurace	5%
China Medical Card	5%

- Customers who have withdrawn or cancelled an application/a policy for any TravelSurace within six months before the application for the same insurance product under the GI Offer will not be entitled to the GI Offer in respect of the relevant product(s). The date appearing on QBE's records will be conclusive as to the date on which the application/policy of the relevant insurance product was filed, withdrawn or cancelled.
- The GI Offer is not exchangeable for cash and is not transferable.
- In case of dispute arising from the GI Offer, the decision of HSBC and QBE shall be final and conclusive.
- No person other than the customers, HSBC and QBE will have any right to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- HSBC and QBE reserve the right to alter or terminate the GI Offer (in whole or in part) or amend the relevant terms and conditions any time without prior notice.
- Employees of HSBC are not eligible for the GI Offer.
- The general insurance policies are underwritten by QBE Hongkong & Shanghai Insurance Limited- Macau Branch ("QBE Macau"), which is authorised and regulated by the Autoridade Monetaria de Macau ("AMCM") to carry on general insurance business in Macau. QBE Macau is part of QBE Insurance Group. QBE Macau will be responsible for providing your insurance cover and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited, Macau Branch ('HSBC') is registered in accordance with the AMCM's stipulations as an insurance agent in the Macau SAR. General insurance plans are products of QBE Macau but not HSBC. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into dispute process with you. On the other hand, for any disputes over the terms and conditions of your policy, QBE Macau will resolve with you directly.