

## **Terms and conditions for HSBC MPF Birthday Offer**

1. The HSBC MPF Birthday Offer (**'Birthday Offer'**) is provided by The Hongkong and Shanghai Banking Corporation Limited (**'HSBC'**).
2. The promotion period of the Birthday Offer is from 1 June 2025 to 31 October 2025 (both days inclusive) (**'Promotion Period'**).
3. To be eligible for the Birthday Offer, you must be a selected HSBC MPF member who has received the Birthday Offer via SMS within your birthday month (**'Eligible Customer'**).
4. Eligible Customers are required to register for the Birthday Offer through an HSBC MPF Specialist.
5. The Birthday Offer applies to Eligible Customers who have successfully transferred MPF accrued benefits or Minimum MPF Benefits from other MPF schemes (that is, non-HSBC and non-Hang Seng MPF schemes, referred to as **'other MPF schemes'** in this document) (**'Eligible MPF Benefits'**) to an HSBC MPF personal account, and / or have successfully transferred Tax-Deductible Voluntary Contributions (**'TVC'**) from other MPF schemes and / or made new HSBC MPF TVC contributions (**'Eligible TVC Contributions'**) to an HSBC MPF TVC account (such HSBC MPF Personal account and/or HSBC MPF TVC account, referred to as an **'Eligible Account'**) during the Promotion Period.
6. You are entitled HKD100 bonus units ONE time only based on the Eligible MPF Benefits and / or Eligible TVC Contributions.
7. You can enjoy this Birthday Offer, the HSBC MPF Personal Account Consolidation Offers and the HSBC MPF TVC Offer at the same time (the other offers are subject to separate terms and conditions).
8. We will allocate HKD100 bonus units to your Eligible Account according to these terms and conditions if:
  - An Eligible Customer gave us accurate and complete transfer-in instructions using the relevant form to transfer the Eligible MPF Benefits and / or Eligible TVC contributions, and / or made new TVC contributions to your Eligible Account during the period from the first day of the Eligible Customers' birthday month to the last day in following month (both days inclusive) (**'Application Submission Period'**); and
  - the Eligible MPF Benefits or Eligible TVC Contributions must be more than HKD1; and
  - the Eligible MPF Benefits or Eligible TVC Contributions are successfully transferred to your Eligible Account within two months after Application Submission Period; and
  - the Eligible MPF Benefits or Eligible TVC Contributions must be from other MPF schemes; and
  - the Eligible MPF Benefits or Eligible TVC Contributions transferred or made under the Birthday Offer are kept in the Eligible Account until the holding period has passed. The holding period is six months from the day that Eligible MPF Benefits or Eligible TVC Contributions has been successfully allocated in your Eligible Account (**'Holding Period'**); and
  - you do not transfer-out or withdraw those benefits from the Eligible Account before we allocate bonus units; and
  - you satisfy the other requirements in these terms and conditions.
9. We will allocate bonus units:
  - within eight months after the Eligible MPF Benefits or Eligible TVC contributions is allocated in your Eligible Account; and
  - according to (i) the investment choice(s) of the Eligible Account and (ii) the unit prices of the relevant constituent fund(s) as of the date of allocation.
10. We won't allocate bonus units to your Eligible Account to the extent that:
  - the bonus units to be allocated in respect of a constituent fund is less than 0.001 unit; or
  - the Eligible Account has been cancelled or terminated as of the date we would allocate the bonus units.
11. You cannot transfer bonus units to other members or convert them into cash or cash equivalent, except where you submit a valid withdrawal request for accrued benefits under the Mandatory Provident Fund Schemes Ordinance, applicable regulatory requirements, and the scheme rules of HSBC MPF.
12. The bonus units allocated to the Eligible Account are part of the account balance and shall be subject to the relevant fees



and charges applicable to HSBC MPF. They will be reflected as 'Special Bonus' in the Mandatory Provident Fund Member Benefit Statement for the relevant scheme financial period. For details of the fees and charges, please refer to the MPF Scheme Brochure (including any supplements) and Key Scheme Information Document.

13. HSBC reserves the right to change these terms and conditions at any time. HSBC may also withdraw and/or terminate the Birthday Offer at its discretion without prior notice to you.
14. In the event of any disputes related to the Birthday Offer, HSBC's decision shall be final and conclusive.
15. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
16. No person other than you and HSBC will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
17. These terms and conditions are governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Additional voluntary contributions, Flexi-Contributions and Tax-Deductible Voluntary Contributions (as applicable) are accepted at the discretion of the trustee. The trustee reserves the absolute right not to accept any additional voluntary contributions, Flexi-Contributions and Tax-Deductible Voluntary Contributions at any time.

This offer is subject to the above terms and conditions and those in the MPF Scheme Brochure.

The information shown in any publication accompanying these terms and conditions is for illustrative purposes only. You are advised to exercise caution in relation to any tax matters and this document. It is not intended to provide any form of tax advice. HSBC does not provide tax advice. If you are in doubt about any of the contents of this publication, you should obtain independent professional advice.

Customers have a right to request that their personal data are not to be used for direct marketing purposes. Requests can be made in writing to the Data Protection Officer, HSBC Provident Fund Trustee (Hong Kong) Limited, c/o The Hongkong and Shanghai Banking Corporation Limited, PO Box 73770, Kowloon Central Post Office.

Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income derived from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the relevant MPF Scheme Brochure.

