

HSBC GBA Sustainability Fund Promotion General Terms and Conditions

1. The HSBC GBA Sustainability Fund Promotion is offered by The Hongkong and Shanghai Banking Corporation Limited, Hong Kong ("HSBC" or "HSBC Hong Kong"). The term "customer(s)" in these terms and conditions refers to all new and existing HSBC Hong Kong Commercial Banking customers who have been granted any sustainable finance loan facility falling within the scope of the GBA Sustainability Fund ("Facility" or "Facilities") by HSBC Hong Kong Commercial Banking from 17 May 2022 to 16 November 2023 (both dates inclusive). HSBC retains the sole and absolute discretion to determine the types of Facilities falling within the scope of the GBA Sustainability Fund* from time to time and may make any changes it deems fit at its discretion without notice. The date of granting of the loan facility in these terms and conditions refers to the date the relevant facility agreement becomes effective.
2. From 17 May 2022 to 16 November 2023 (both dates inclusive) ("Offer Period"), customers are eligible to apply to enjoy any or all of the following offers ("Offers"):
 - 2.1 Preferential subscription fees for Environmental, Social, and Governance ("ESG") unit trusts, subject to additional terms and conditions.
 - 2.2 Preferential Documentary Credit opening commission / Guarantees Charges for Issuance for new Sustainable Trade Instruments, subject to additional terms and conditions.
 - 2.3 Arrangement fee waiver for new bilateral loan facility falling within the scope of the GBA Sustainability Fund, subject to additional terms and conditions.
 - 2.4 3 months' interest rebate for new bilateral term loan facility falling within the scope of the GBA Sustainability Fund, up to a maximum of HKD20,000 per customer's group, subject to additional terms and conditions.
 - 2.5 3 months' interest rebate for bilateral Buyer Loan (Pre-shipment / Post-shipment) or Seller Loan (Pre-shipment / Post-shipment) facility ("facility") up to a maximum of HKD20,000 per customer's group, subject to additional terms and conditions.
 - 2.6 Subsidy for HKQAA SME Loan Green e-Assessment application cost up to a maximum subsidy amount of HKD3,800 per customer's group, subject to additional terms and conditions.
 - 2.7 Priority in allocation of HSBC Green Deposit quota at HSBC Hong Kong on a first-come-first-serve basis, provided that the Green Deposit quota lasts.
 - 2.8 Preferential interest rate for HSBC Green Deposit placed with HSBC Hong Kong and such interest rate shall be a market prevailing rate.
 - 2.9 To attend HSBC's ESG webinars for free, subject to additional terms and conditions.
3. Apart from item 2.9 (ESG webinars), each of the above Offers can be enjoyed once only by the entire customer's group, unless otherwise specified by HSBC. The term "customer's group" in these terms and conditions refer to the customer, its holding companies, its subsidiaries, its associated entities and affiliates.
4. During the Offer Period, if a customer is (i) no longer a party to any of the Facilities; or (ii) no longer a HSBC Hong Kong Commercial Banking customer, then the customer is no longer entitled to enjoy all of the Offers from the date the customer ceases to be a party to the Facility or a HSBC Hong Kong Commercial Banking customer (as the case may be).
5. HSBC reserves the right to accept or reject any application for granting of any of the above Facilities and Offers. The eligibility of the customer (or an entity within customer's group, where applicable) for all of the Offers shall be determined at the sole and absolute discretion of HSBC.
6. HSBC reserves the right at its sole and absolute discretion to suspend, alter or terminate this GBA Sustainability Fund promotion (in whole or in part) or amend the relevant terms and conditions at any time without notice.
7. Each Offer is not exchangeable or redeemable for cash and is not transferable.
8. No person or entity other than the customers and HSBC will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
9. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. Each party submits to the non-exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region.
10. All matters and disputes arising from or relating to the Offer or the GBA Sustainability Fund will be subject to the final decision of HSBC.
11. In the event of any discrepancy or inconsistency between the English version and the Chinese version of the Offer materials and these terms and conditions, the English version shall apply and prevail.



* For information and details relating to the scope of the GBA Sustainability Fund, please contact HSBC for further details. Excluding certain loan facilities such as SME Financing Guarantee Scheme facilities including 80% loan guarantee ("SFGS80"), 90% loan guarantee ("SFGS90") and 100% loan guarantee ("SFGS100") under the SME Financing Guarantee Scheme.

Investment involves risks. The offering documents of the funds should be read for further details. The price of units or shares and the income from them may go down as well as up and any past performance figures shown are not indicative of future performance. You should carefully consider whether any investment products or services mentioned herein are appropriate for you in view of your risk appetite, investment experience, objectives, financial resources and circumstances. The information contained in this document is intended for Hong Kong residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction, in particular the United States of America.

Reminder: "To borrow or not to borrow? Borrow only if you can repay!"