PayMe for Business – Business Integrated Account Opening Fee Rebate Promotion 1 June 2022 to 30 November 2022

1. An Eligible Customer (as defined below) may enjoy the PayMe for Business – Business Integrated Account Opening Fee Rebate Promotion ("**Promotion**") by successfully opening its first Business Integrated Account ("**Account**") with The Hongkong and Shanghai Banking Corporation Limited in Hong Kong ("Bank" or "HSBC"). The Promotion will be subject to these terms and conditions ("Terms and Conditions").

Eligibility criteria

2. An Eligible Customer is a corporate customer who has not registered for a PayMe for Business account before and completes these actions between 1 June 2022 and 30 November 2022, both dates inclusive (the "**Promotion Period**"):

    (i) successfully opened its first Account with the Bank;

    (ii) signed-up and completed registration for its first PayMe for Business account from their HSBC Business Internet Banking landing page, HSBC HK Business Express mobile app, HSBC Smart Solutions portal or PayMe for Business App during the Promotion Period;

    (iii) paid the applicable Business Integrated Account application fee; and

    (iv) downloaded the PayMe for Business App. The Eligible Customer must also collect net merchant transaction payments of at least HKD600 (in aggregate) from their retail customers via PayMe for Business, within 60 days after successfully registering for the PayMe for Business account.

Reward

3. Upon meeting the above eligibility criteria, an Eligible Customer will be reimbursed for 100% of the Account application fee ("**Reward**"). The Reward will be directly credited to the Eligible Customer's PayMe for Business account in accordance with clause 4. The Reward applies only to the basic account application fee. Therefore, any other fees charged on account application (for example, a service fee on Special Company Account opening[1]), will not be reimbursed.

Timing for credit of Reward

4. If the Eligible Customer:

    a. successfully registers its PayMe for Business account between 1 June and 30 June 2022 (both dates inclusive), the Reward will be credited on or before 30 November 2022.

    b. successfully registers its PayMe for Business account between 1 July and 31 August 2022 (both dates inclusive), the Reward will be credited on or before 2 February 2023.

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[1] Service fee on Special Company Account Opening is the additional fee charged on certain types of companies (including company with 3 or more layers in its structure, limited company in receivership/liquidation or trust account) as set out in the Bank's commercial tariff.

c. successfully registers its PayMe for Business account between 1 September and 30 November 2022 (both dates inclusive), the Reward will be credited on or before 30 April 2023.

An Eligible Customer shall ensure that their Account and PayMe for Business account are active during the relevant period stated above for receiving the Reward. If the Eligible Customer's Account and/or PayMe for Business account is inactive, suspended or terminated when the Reward is scheduled to be credited, it may not be eligible to receive the Reward.

Please refer to Schedule 1 for illustrative examples of when Rewards may be credited.

5. The Reward is not transferrable and can only be used by the Eligible Customer.

6. Customers who use PayMe for Business services under a merchant acquirer are not eligible for this Promotion.

7. Other than the "2022 New-To-Bank Promotion" and "PayMe for Business CVS Merchant Offers"[2], an Eligible Customer cannot enjoy this Promotion in conjunction with any other discounts, promotional offers, or discounted items or programmes.

8. Each Eligible Customers can only enjoy this Promotion once.

9. In case of any dispute arising out of this Promotion, the Bank's decision shall be final and conclusive. Any fraud and/or abuse of any offer under this Promotion will result in forfeiture of an Eligible Customer's entitlement to the Reward.

10. The Bank reserves the right to, at the Bank's sole discretion, at any time and without prior notice, replace the Reward with an alternative gift or preferential offer, amend these Terms and Conditions, or terminate this Promotion. The Bank accepts no liability for any such changes and/or termination.

11. No person other than the Eligible Customer and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 632 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

12. In the event of any discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

13. The Bank reserves the right to determine at its sole discretion whether a customer meets the eligibility criteria set out in clause 2. If the Bank determines that a customer does not meet such criteria and is therefore not an Eligible Customer, the customer may not enjoy the Promotion.

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[2] For more details on the "2022 New-To-Bank Promotion" and "PayMe for Business CVS Merchant Offers", please see:
https://www.business.hsbc.com.hk/-/media/library/business-hk/pdfs/en/2022-new-to-bank-promotion-en.pdf
https://payme.hsbc.com.hk/files/PM4B_CVS_Merchant_Sign_Up_Bonus_EN.pdf.

14. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("**Hong Kong**"), and the Bank and each Eligible Customer agrees to submit to the non-exclusive jurisdiction of the courts of Hong Kong.

Issued by The Hongkong and Shanghai Banking Corporation Limited
SVF License Number: SVFB002

Schedule 1 – Examples of when the Reward may be credited to Eligible Customers

The following table is for illustrative purposes only.

PayMe for Business Account Registration Date	**Reward Applicable Period (i.e. collect net merchant transaction payments of at least HKD600 (in aggregate) from retail customers via PayMe for Business, within 60 days after successfully registering for the PayMe for Business account)**	**Date of Crediting the Reward**
20 June 2022	21 June 2022 – 19 August 2022	On or before 30 November 2022
25 July 2022	26 July 2022 – 23 September 2022	On or before 2 February 2023
30 November 2022	1 December 2022 – 29 January 2023	On or before 30 April 2023