



Terms and conditions

HSBC International Account Opening Welcome Offer ("Offer") – September to December 2024

1. The International Banking Account Opening welcome offer of The Hongkong and Shanghai Banking Corporation Limited, Sri Lanka branch (hereinafter referred to as "the Bank" and/or "HSBC") is applicable to all customers (*excluding HSBC Staff members*) opting to open an international account with any HSBC group office.
2. The Offer is valid from 1st September 2024 to 31st December 2024 (inclusive of both days) (hereinafter referred to as "the Offer Period").
3. Eligibility Criteria **
 - a. To be eligible for the Offer, the customer will have to open an International Account with any HSBC overseas office during the Offer Period, via HSBC Sri Lanka.

And

- b. The customer will need to maintain either LKR500,000/- or equivalent in foreign currency in a HSBC current/savings account/ time deposit account **OR**
 - c. maintain the HSBC Premier total relationship balance of LKR15 Million or equivalent in in foreign currency with HSBC Sri Lanka **OR**
 - d. existing premier customers maintaining the HSBC Premier total relationship balance of LKR10 Million or equivalent in in foreign currency with HSBC Sri Lanka.
4. (** The international account opening for Sri Lankan citizens shall be subject to and governed by Regulation No.4 of 2021 published in the Gazette Extraordinary No. 2213-37 under Foreign Exchange Act, No.12 of 2017. The decision of HSBC shall be the final decision on whether an individual meets the permitted criteria in accordance with the said Regulation.) Customers who meet the above-mentioned criteria (in point 3) and subsequently opens the International Account, will be eligible for a LKR10,000 processing fee waiver once the international account is opened.
5. The Offer will be a one-time fee waiver per customer regardless of the International Accounts opened in multiple destinations.
6. The eligible customers will be notified of the fee waiver via SMS to the registered mobile number held with the Bank within two (2) weeks after the promotion expiry date.

7. In case of any dispute relating to any and all matters with regard to this Offer, including but not limited to, in respect of the eligibility, coverage of dates, Terms and Conditions herein stated, the decision of HSBC shall prevail and be final and conclusive.
8. By participating in this Offer, the Customer agrees to be bound by these Terms and Conditions and the decisions of the Bank.
9. The Customer shall satisfy the requirements of the HSBC overseas office to be eligible to open the International account (i.e account opening documentation requirements, timely submission etc.) and HSBC overseas office at its discretion shall reserve the right to onboard the customer/or reject in line with its policies. For avoidance of doubt, based on eligible customer consent Bank will only refer the customer to the HSBC overseas office to facilitate the account opening process.
10. HSBC reserves the right to modify any of the Terms and Conditions herein at its absolute discretion and without prior notice to the customer.
11. Nothing herein amounts to a commitment or representation by HSBC to conduct similar offer in the future.
12. The general HSBC account opening terms and conditions and Premier Account opening conditions shall apply to this Offer where applicable.
13. The customer shall not hold HSBC responsible or liable for any loss or damage which the customer may incur or suffer directly or indirectly arising out of or in connection with the Offer due to any reason whatsoever.
14. These Terms and Conditions shall be governed and be construed in accordance with the laws of Sri Lanka and the exclusive jurisdiction to hear any disputes shall be vested with the Courts of Sri Lanka.