



Basic terms of the Lunar New Year FX campaign:

For all our valued HSBC Expat customers, we are currently running a Foreign Currency discount campaign offering 10% margin discount on the HSBC Exchange rates on selected currencies when they use payment functionalities on mobile.

How will the campaign work?

- The offer will be live from 00:01 on 13th January 2025 to 23:59 on 12th February 2025
- The offer is applicable for exchanges to and from CNY, HKD, IDR, MYR, PHP, SGD, THB & VND.
- The 10% margin discount is available to all customers* and applies to the following transaction types:
 - For international payments, an exchange between any other currencies, for example GBP, EUR, or USD, into or from CNY, HKD, IDR, MYR, PHP, SGD, THB & VND; or
 - also, for international payments, an exchange between any of the currencies CNY, HKD, IDR, MYR, PHP, SGD, THB & VND to or from one another (for example only, SGD to MYR or HKD to THB); or
 - if you are making exchanges within your Global Money Wallet or use your Global Money Card, it will apply only to the relevant currencies currently supported on Global Money Wallet and the Global Money Card, being CNY, HKD, SGD, and THB.
- The discount will be applied directly at the time of transaction.
- There is no minimum transaction amount to avail the discount.
- Normal market exchange rates and conditions apply.
- Any transactions that are completed after the end date will not have the discount applied and will receive the normal rate applicable at that time.
- The offer is not applicable to transactions done on Internet Banking or Voice channels.
- The offer is not applicable to Limit orders.

We can extend or withdraw the campaign period at any time or change any aspect of it at any stage without prior notice.

*The discount will not apply to customers who have an agreed fixed margin FX plan.