

# HSBC Investment Prize Draw

## Terms and Conditions - United Kingdom

- 1.** The HSBC Investment Prize Draw gives eligible HSBC UK customers the chance to win one cash prize of £25,000 ('The Prize Draw'). The Prize Draw is open to eligible HSBC UK customers who make an investment of £50 or more into any available fund held in the Global Investment Centre (GIC) without the help of a financial adviser during the campaign period. These Terms and Conditions govern the Prize Draw in the United Kingdom (UK) and apply to you so far as the law permits so, please read them carefully.
- 2.** The Prize Draw opens on 8 January 2024 and closes on 1 March 2024. Any entries received on or after 2 March 2024 will not be entered into the Prize Draw.
- 3.** To be eligible for the Prize Draw you need to:
  - Have an existing active GIC account - General Investment Account and/or Stocks & Shares ISA; or
  - Open a new GIC account - General Investment Account and/or Stocks & Shares ISA (to be eligible you need to be UK resident, not a US Person, be at least 18 years of age and have an eligible HSBC UK bank account); and
  - Invest £50 or more into a GIC fund (full details in point 4) anytime during the campaign date period - 8 January 2024 and closes on 1 March 2024.

- 
4. To enter, you must invest £50 or more into a GIC fund using one of these methods:
- **Regular portfolios** – choose from a selection of 5 HSBC Global Strategy Portfolios which have different risk ratings. Available on our website and in our mobile app by visiting [hsbc.co.uk/investments/products/hsbc-global-strategy-portfolios](https://www.hsbc.co.uk/investments/products/hsbc-global-strategy-portfolios).
  - **Sustainable portfolios** – choose from a selection of 5 HSBC Global Strategy Sustainable Portfolios that aim to have a higher ESG (environmental, social and governance) score and lower carbon intensity than their market average. Available on our website and in our mobile app by visiting [hsbc.co.uk/investments/products/sustainable-portfolios](https://www.hsbc.co.uk/investments/products/sustainable-portfolios).
  - **Full range of funds** – choose from a wide range of funds from HSBC and other leading providers. Available on our website by visiting [hsbc.co.uk/investments/products/global-investment-centre](https://www.hsbc.co.uk/investments/products/global-investment-centre) and by phone.
  - **Investment goals** – invest in either the regular or sustainable portfolios mentioned above. Available in the ‘Plan’ tab on the HSBC Mobile Banking app or by visiting [hsbc.co.uk/investments/goal-based-investing](https://www.hsbc.co.uk/investments/goal-based-investing).

The value of investments can go up and down, so you may not get back what you invest. Also, keep in mind that past performance is not a reliable guide to future performance. We recommend you aim to invest for at least 5 years. Although, your money won't be locked away – you can sell your investments and the money will be in your HSBC UK account typically within 5 working days. Find out more about our GIC account by visiting [hsbc.co.uk/investments/products/global-investment-centre](https://www.hsbc.co.uk/investments/products/global-investment-centre).

5. No entry fee is necessary to enter this Prize Draw, aside from the standard Account Fee applied to your GIC account.

- 
- 6.** The Prize Draw is void where prohibited by law or otherwise is in breach of local or national applicable legislation or other provisions or where there is a conflict of interest. A conflict of interest is a situation in which a person or organization is involved in multiple interests, financial or otherwise, and serving one interest could involve working against another.
  - 7.** You are not eligible for the Prize Draw if you are employed by HSBC UK or work in any of HSBC's Group functions or have been involved in setting up or running this Prize Draw.
  - 8.** All eligible customers will automatically be opted into the Prize Draw when investing £50 or more into a fund. You can opt out of the Prize Draw by sending an opt out request to: [investmentprizedraw@hsbc.co.uk](mailto:investmentprizedraw@hsbc.co.uk) and include your full name within the email. Any information included will not be used for any other purposes.
  - 9.** You will not receive confirmation that you have been entered into the Prize Draw if you have followed the eligibility and qualification criteria correctly (refer to points 3 and 4) you will automatically be entered into the Prize Draw.
  - 10.** Only one Prize Draw entry for the campaign is permitted per customer. If you invest multiple times during the campaign period, you are still only eligible for one entry to the Prize draw. This also applies if you invest separately through the HSBC website and the HSBC Mobile Banking app.
  - 11.** The winning entrant will be selected at random from all the valid entries under the supervision of an independent person.
  - 12.** The draw will take place within 30 calendar days of the Prize Draw closing on 1 March 2024.
  - 13.** The winning entrant will be contacted by phone and email (using the information we hold on our HSBC UK systems) to confirm they are the prize winner and has 10 calendar days to respond to the email and to confirm their acceptance of the prize. The cash prize of £25,000 can only be paid into their HSBC UK current account.

- 
- 14.** If a winning entrant does not confirm their acceptance of the prize within the 10 calendar days, their right to the prize will be forfeited and HSBC UK reserves the right to select another winner.
- 15.** We may approach the winner to ask their permission to participate in promotional activity for HSBC UK (e.g. a press release article).
- 16.** HSBC UK and its group companies and each of their agents and contractors will not be liable (to the extent permitted by law) for any loss or damage:
- Arising out of organising or holding this Prize Draw.
  - Caused as a result of the entrants' participation in the Prize Draw and/or as a result of their winning, collecting, use or enjoyment of the prize.
  - Arising out of the Prize Draw not running as planned and/or as set out within these Terms and Conditions and any accompanying promotional material.

This clause does not seek to exclude HSBC UK and its group companies and contractors for any other liability for which it would be unlawful to exclude or attempt to exclude.

- 17.** HSBC UK accepts no liability for entries not successfully completed due to a technical fault (technical malfunction, computer hardware or software failure, satellite, network or server failure, network incompatibility) of any kind. HSBC UK accepts no responsibility for any entries which are not completed for any reason.
- 18.** HSBC UK reserves the right to terminate or modify the Prize Draw, modify these terms prior to the closing date, vary details of the prize, or substitute a prize of equivalent value should unforeseen circumstances require it. HSBC UK is entitled to terminate or modify the Prize Draw or to modify these rules at any point.

- 19.** Under English law, HSBC UK shall not be liable to pay any tax on the prize. If any applicable taxes are due on any element of the prize such taxes shall be paid by the winner, to the fullest extent permitted by the law of each applicable jurisdiction is the responsibility of winners to report their prize to the relevant authorities and to pay any applicable tax or duties including it without limitation custom duty and related taxes, if and when applicable.
- 20.** Any personal information that entrants provide as part of the Prize Draw will be processed in accordance with the HSBC UK Privacy Notice, which is available to view at [hsbc.co.uk/privacy-notice](https://www.hsbc.co.uk/privacy-notice).
- 21.** The decision of HSBC UK is final and no correspondence in relation to HSBC UK exercise of its rights in accordance with these Terms and Conditions will be entered into.
- 22.** The Prize Draw is governed by English law and jurisdiction.
- 23.** If you have any questions about this Prize Draw, please send your question by email to [investmentprizedraw@hsbc.co.uk](mailto:investmentprizedraw@hsbc.co.uk). The mailbox will only be used for the purpose of gathering details of entrants wishing to opt out and for answering any other queries related to this Prize Draw.
- 24.** HSBC UK Bank plc, a company incorporated under the laws of England and Wales with company registration number 09928412 and its registered office at 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom, HSBC UK of the Prize Draw and has overall responsibility for the Prize Draw and these Terms and Conditions.

# Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

## **hsbc.co.uk**

**HSBC UK Bank plc.** Registered in England and Wales with number 09928412.  
Registered Office: 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 765112.

RFB2597 MCP58242 ©HSBC Group 2023. All Rights Reserved.