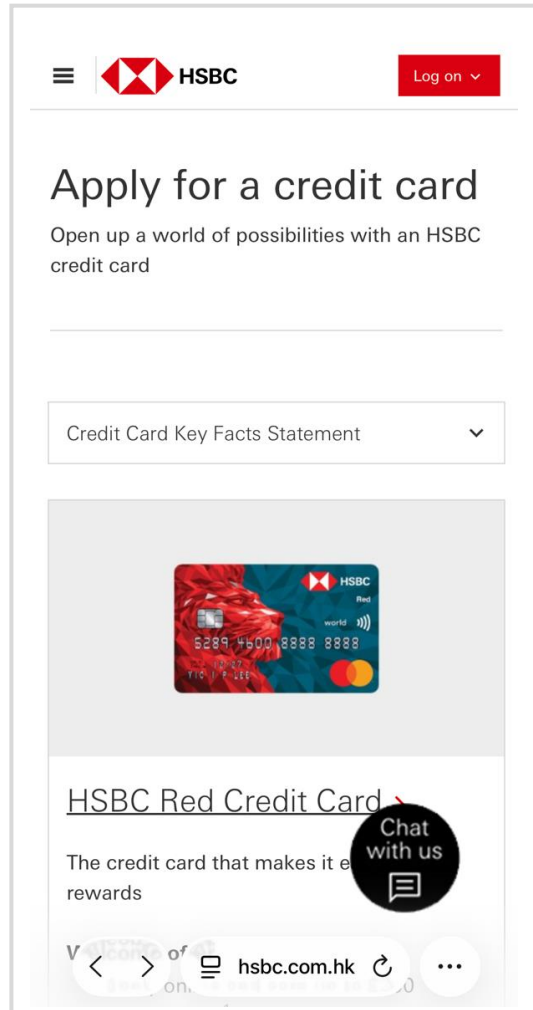
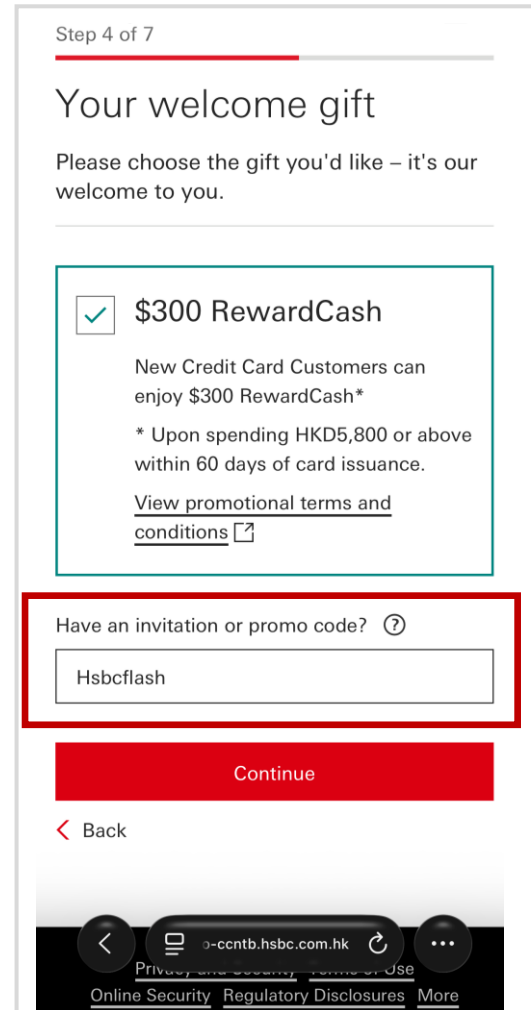


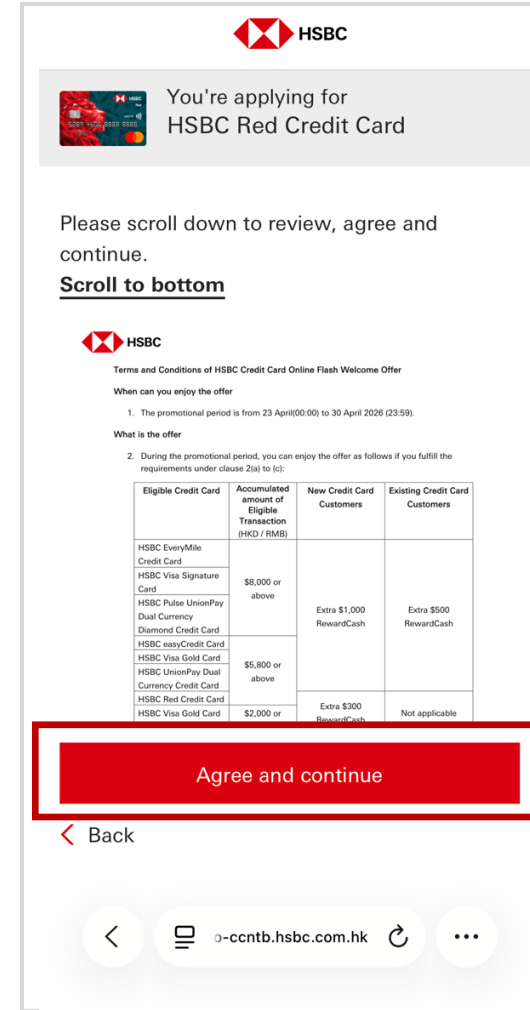
How to use HSBC invitation or promo code?



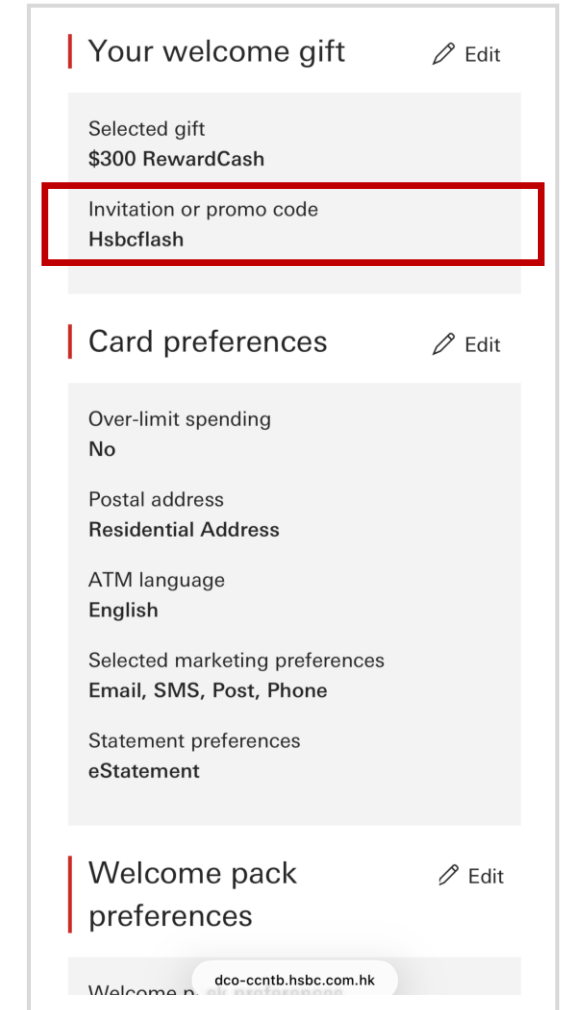
- 1 Apply via any HSBC digital channels & select the card type you want to apply for.



- 2 Choose your welcome gift, then enter the designated invitation or promo code (e.g., HSBCFLASH). (Double-check the spelling of the invitation or promo code you entered)



- 3 Once the invitation or promo code is applied successfully, the relevant Terms & Conditions will be displayed. Read and accept the Terms & Conditions. Tap "Agreed and continue" to proceed.



- 4 Review the summary screen, confirm the invitation or promo code shown is correct, then submit application.