Terms and Conditions for the "Rewards Over the Rainbow" Game

1. Promotion Details

The promotion will be held at the "Rewards Over the Rainbow" game booth (the "Designated Booth") from **7 November 2026 to 8 November 2026**, both dates inclusive (the "Promotion Period").

Eligible participants who complete the designated tasks during the Promotion Period will receive one HSBC One x Keung To limited-edition card and the corresponding number of rainbow tokens (the "Rainbow Tokens"). The Rainbow Tokens are used to participate in the "Rewards Over the Rainbow" game. An eligible participant will win the designated prize (a "Prize") if the Rainbow Token lands completely flat within a single designated colour zone and does not touch or cross the boundary line.

2. Eligible Participants

This promotion is only available to customers of The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) (the "Bank" or "HSBC") in the Hong Kong Special Administrative Region ("Hong Kong") who meet all of the following conditions:

i. attend the Designated Booth during the Promotion Period;
ii. complete one or more designated tasks at the Designated Booth, as verified and confirmed by the Bank's staff or authorised event staff;
iii. comply with these terms and conditions, the game rules and the instructions of the Bank's staff or event staff; and
iv. satisfy the applicable eligibility criteria and requirements for the relevant designated task, including but not limited to applying for, registering for, making an appointment for, or completing procedures relating to the relevant banking product or service.

Unless otherwise stated, the Bank's staff or event staff may request that participants provide relevant information to verify completion of the designated task and eligibility to participate.

3. How to Participate

i. Participants must attend the Designated Booth during the Promotion Period and complete one or more designated tasks. Upon completion of a designated task, participants may receive the corresponding number of Rainbow Tokens as follows:
    a. **New HSBC Premier and HSBC One customers**

Designated Task	**Number of Rainbow Tokens**

Successfully open an HSBC Premier account through the HSBC HK App	20
Successfully open an HSBC One account through the HSBC HK App	10

b. Existing HSBC customers

Designated Task	**Number of Rainbow Tokens**
Successfully make an appointment to meet a HSBC Premier relationship manager through the HSBC HK App (Excluding customers who open an HSBC Premier account on-site.)	5
Successfully apply for and register an HSBC credit card on site	5
Successfully complete the risk profiling questionnaire through the "Quest" in the HSBC HK App	5

c. Other Activities

Designated Task	**Number of Rainbow Tokens**
Correctly answer a financial literacy question	1

ii. No participant may complete the same designated task more than once,, and each participant may receive a maximum of 31 tokens.

iii. Rainbow Tokens may only be used during the Promotion Period and at the Designated Booth. Unused Rainbow Tokens will expire at the end of the Promotion Period and may not be exchanged for cash or any other product, service or offer.

iv. Rainbow Tokens may not be transferred, resold or given to another person.

v. In addition to receiving Rainbow Tokens, each participant may receive a maximum of one HSBC One x Keung To limited-edition card per day, regardless of whether the participant completes one or more designated tasks on that day.

4. Game Rules and Mechanism

i. Participants who complete the designated tasks during the Promotion Period will receive one HSBC One x Keung To limited-edition card and the corresponding number of Rainbow Tokens. The Rainbow Tokens may be used to participate in the "Rewards Over the Rainbow" game.
ii. Participants must play the game in accordance with the instructions of the Bank's staff or event staff. If no staff member is present, any winning result will be void. After completing the game, participants will be allocated the relevant Prize according to the game result.
iii. Participants must not reach beyond the edge of the table when throwing a Rainbow Token. Any such attempt will result in disqualification.
iv. All winning results will be determined from a top-down view. The Rainbow Token must land completely flat within a single designated colour zone and must not touch or cross the boundary line for the participant to receive the corresponding Prize.
v. The game result will be verified by the Bank's staff or event staff in accordance with the designated on-site procedure. Once confirmed, the game result will be final, unless the Bank determines that the result was clearly affected by a technical failure, operational error or other improper factors.
vi. If the game equipment malfunctions, is damaged or cannot operate normally for any other reason, the Bank may suspend, delay, reschedule or cancel the relevant game without issuing replacement Rainbow Tokens or Prizes.
vii. Participants must not participate in the game in any fraudulent or improper manner, by interfering with the equipment or by violating the on-site instructions. The Bank reserves the right to cancel the relevant participant's eligibility, game result and/or Prize without prior notice.
viii. If a participant fails to complete the game in accordance with the instructions of the Bank's staff or event staff, or leaves the Designated Booth while waiting for their turn, the participant may be deemed to have forfeited that game opportunity.

5. Prize Details

Eligible participants may receive one of the following Prizes, depending on the game result:

Game Result / Colour	Prize
Lion Star	Valued at HKD 500 SOGO shopping voucher (Qty: 80 sets)

Orange	One HSBC Lion Stephen or Stitt plush keychain (Qty: 100 pcs; design will be allocated at random)
Yellow	One set with two tickets of The Peak Ruby Special (Qty: 125 sets)
Red	Value at HKD 20 McDonald's voucher (Qty: 1,000 sets)

i. All Prizes are available on a first-come, first-served basis while stocks last.
ii. A total of 800 HSBC One x Keung To limited-edition cards will be distributed over 7 and 8 November, with 400 cards distributed each day. Cards are available on a first-come, first-served basis while stocks last.
iii. The actual style, colour, model or design of a Prize may differ from the promotional image or display sample and will be subject to actual availability at the event.
iv. If the Prize corresponding to the colour zone (in the following tier order: Lion Star, Orange, Yellow) in which the Rainbow Token lands has already been fully distributed, it will be replaced by the Prize in the next prize tier.
v. The use of the SOGO shopping voucher, The Peak Ruby Special and McDonald's voucher is subject to the respective terms and conditions imposed by SOGO, The Peak Tower Limited and McDonald's, including, without limitation, the validity period, participating merchants, permitted usage and other redemption restrictions.
vi. Prizes may not be transferred, resold, given to another person, returned, exchanged or redeemed for cash, other products, services or offers.
vii. Lost, damaged or expired Prizes will not be replaced or compensated in any form.

6. Other Terms and Conditions

i. Whether a designated task has been successfully completed will be finally determined by the Bank based on its records and applicable procedures. Participants should note that certain tasks may be subject to the applicable terms and conditions of the relevant banking product or service, and completion of a task does not guarantee approval of an application.
ii. This promotion cannot be used in conjunction with any other promotion, offer or reward.
iii. The Bank accepts no responsibility or liability for the quality, availability or any other aspect of goods or services provided by the Prize suppliers. Participants should direct any enquiries or complaints to the relevant Prize supplier.
iv. The Bank may amend any arrangements, designated tasks, game rules, number of Rainbow Tokens, Prizes or these terms and conditions at any time. The Bank may also cancel and/or

terminate this promotion. The Bank will notify participants of any changes through the HSBC official website, the Designated Booth or other appropriate channels.

v. In the event of any dispute, the Bank reserves the right to make the final decision.

vi. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

vii. These terms and conditions are subject to prevailing regulatory requirements.

viii. Each of the Bank and each participant submits to the non-exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region, but these terms and conditions may be enforced in the courts of any competent jurisdiction.

ix. No person other than the Bank (and its successors and assigns) and each participant will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any provision of these terms and conditions.

x. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay.

Issued by The Hongkong and Shanghai Banking Corporation Limited