

# HSBC Channel Islands and Isle of Man

Investment Cash Back Offer  
Terms and Conditions

## General Terms

1. These terms and conditions (the Terms) govern the HSBC Investment Cash Back (the Cash Back). These Terms apply in conjunction with our Investment and Wealth Terms which can be found here.
2. Under the Cash Back, subject to the conditions set out in these Terms, you can receive a percentage of the money you invest with us as a “cash back” payment.
3. To be eligible for the Cash Back you must:
  - Be an existing customer of HSBC Channel Islands and Isle of Man;
  - Make a qualifying lump sum investment with us through our advisory investment service (i.e. having received financial advice from us);
  - invest at least GBP 25,000; and
  - complete your investment within the period 3 January 2023 to 31 March 2023
4. For the avoidance of doubt, the following are not eligible for the Cash Back offer:
  - investments made via our “Execution Only” journey (available through the International Investment Centre); and
  - regular investment plans.
5. The Cash Back amount you will be entitled to receive depends on how much you invest and the channel you invest through.
  - 0.50% of the lump sum invested as a Premier customer after receiving financial advice through our advisory investment service
  - 0.50% of the lump sum invested as a Jade customer after receiving financial advice through our advisory investment service.
6. For our advisory investment service, we charge a fee calculated as a percentage of your investment amount. If your advisory implementation fee rate is lower than our published rate by more than, 0.5% for Premier Jade, your investment will not be eligible for the Cash Back.
7. Subject to you complying with these Terms and meeting all of the Cash Back eligibility criteria, HSBC will pay the Cash Back amount to you within 90 days of your completed investment date. The Cash Back payment will be made into the same HSBC account that you funded the initial investment with, where appropriate. In the event that this is not available, the Cash Back will be paid into your HSBC current account in the first instance, or your savings account, if the current account is not available.
8. It is not possible to claim the Cash Back in respect of investment advice you obtain on behalf of someone else.
9. We reserve the right to withhold or claw back the Cash Back payment where you withdraw, sell or transfer all or some of the investment within 12 months of the investment being made, or where there has been any breach of the Terms.
10. All eligible customers will automatically be opted in to the Cash Back when investing through the advisory channel. You can opt out of the Cash Back by contacting your wealth adviser by phone or email and request to opt out of this offer.
11. We reserve the right to change these Terms at any time. We may also withdraw or terminate this offer at any time without prior notice. A person who is not a party to these Terms will have no rights to enforce or enjoy the benefit of them or any part of them.

HSBC Bank plc, registered in England and Wales number 14259. Registered office 8 Canada Square, London, E14 5HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. HSBC Bank plc, Jersey Branch is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Fund Services and Investment Business. HSBC Bank plc, Guernsey Branch is licensed by the Guernsey Financial Services Commission for Banking, Insurance Intermediary and Investment Business. In the Isle of Man HSBC Bank plc is licensed by the Isle of Man Financial Services Authority.