

Date: 12 February 2018

AMENDED TERMS & CONDITIONS FOR HSBC HAPPY HOME CAMPAIGN 2018

Dear Valued Customers,

We would like to inform that our Terms and Conditions for HSBC Happy Home Campaign 2018 (“Campaign”) will be amended to reflect the revised Base Rate and spread rate.

The amended Terms & Conditions for HSBC Happy Home Campaign shall take effect from 15 February 2018 and is available [here](#).