

Employee Banking Solutions Tier Up Rewards

Each Qualifying Eligible Customer who is an employee of any of the Bank's Employee Banking Solutions (EBS) partner companies (each, an "EBS Eligible Customer"), is eligible for below listed Tier Up Rewards.

1. HSBC Premier Welcome Reward Promotion**Under Premier by Total Relationship Balance ("TRB") eligibility criteria**

- Each Qualifying EBS Eligible Customer will receive **additional S\$200 cash credits** if they meet the incremental funding requirement of minimum SGD 1.2mil in Total Relationship Balance (TRB)

OR

- Each Qualifying EBS Eligible Customer will receive **additional S\$100 cash credits** if they meet the incremental funding requirement of minimum SGD300k in Total Relationship Balance (TRB)

Eligible Customers must also satisfy all the requirements under any of the tiers mentioned in the Terms and Conditions Governing HSBC Premier Welcome Reward Promotion for New HSBC Premier Customers.

Exclusive Premier by salary crediting eligibility criteria

- Each Qualifying EBS Eligible Customer will receive S\$400 cash credits if they meet the requirement of Salary crediting or recurring deposit of at least SGD15,000 every month (up to two transactions) directly into an Everyday Global Account, Sign up for a HSBC personal Credit Card, Make 5 card transaction per month(credit/debit card) for 2 months, Opt in for marketing, Download and log in to Mobile Banking

OR

- Each Qualifying EBS Eligible Customer will receive S\$1000 cash credits if they meet the requirement of Salary crediting or recurring deposit of at least SGD15,000 every month (up to two transactions) directly into an Everyday Global Account, minimum S\$25,000 placement in eligible wealth products. Sign up for a HSBC personal Credit Card, Make 5 card transaction per month (credit/debit card) for 2 months, Opt in for marketing, Download and log in to Mobile Banking.

2. HSBC Premier Referral Programme

- a) Each Qualifying EBS Eligible Customer will receive additional S\$100 cash credits for every Premier by TRB criteria referrals

Eligible Customers must also satisfy all the requirements under the Terms and Conditions Governing HSBC Premier Referral Programme and Referee must satisfy all requirements under Terms and Conditions Governing HSBC Premier Welcome Reward Promotion

3. HSBC Credit Card Promotion**Applicable to Visa Infinite Credit Card**

Each Qualifying EBS Eligible Customer will be entitled to receive **additional 3,000 air miles**

Eligible Customers must also satisfy all the requirements under the Terms and Conditions governing HSBC Credit Card Promotion

4. HSBC Personal Loan Promotion for Employee Banking Solutions

Each Qualifying EBS Eligible Customer will be entitled to receive **additional S\$50 cashback**

Eligible Customers must also satisfy all the requirements under the HSBC Personal Loan Promotion for Employee Banking Solutions Terms and Conditions.

5. HSBC Home Loan Promotion for Employee Banking Solutions

Each Qualifying EBS Eligible Customer will be entitled to receive an exclusive discount.

Eligible Customers must also satisfy all the requirements under the Terms and Conditions governing HSBC Home Loan Promotion for Employee Banking Solutions.

6. General Insurance Promotion

Eligible Customers must also satisfy all the requirements under the Terms & Conditions of MSIG Corporate Employee Scheme for HSBC Corporate Partners ("HSBC Corporate Scheme")

I have read and understood and agree to the terms and conditions governing the public promotion marked above.

Acknowledged By: _____

Date: _____

Signature: _____

Consolidated Terms and conditions

1. **[HSBC Welcome Reward Promotion Terms and Conditions](#)**
2. **[HSBC Premier Referral Programme Terms and Conditions](#)**
3. **[HSBC Premier by Salary Welcome Rewards Promotion Terms and Conditions](#)**
4. **[HSBC Referral Programme Terms and Conditions](#)**
5. **[HSBC Credit Card Promotion Terms and Conditions](#)**
6. **[Investments and Time Deposit May 2024 Promotion \(“Promotion”\) Terms and Conditions](#)**
7. **[HSBC Personal Loan Promotion for Employee Banking Solutions Terms and Conditions](#)**
8. **[HSBC Home Loan Promotion for Employee Banking Solutions Terms and Conditions](#)**
9. **[MSIG Corporate Employee Scheme for HSBC Corporate Partners Terms and Conditions](#)**

1. Terms and Conditions Governing HSBC Welcome Rewards Promotion

1. [Terms and Conditions Governing HSBC Welcome Rewards Promotion for New HSBC Customers \(“Promotion”\)](#)
2. [General Terms and Conditions](#)

1. Terms and Conditions Governing HSBC Welcome Rewards Promotion for New HSBC Customers (“Promotion”)

Your participation in this Promotion constitutes acceptance of these Terms and Conditions.

1. This Promotion is valid from 1 April 2024 to 30 June 2024, both dates inclusive (“**Promotional Period**”).

2. This Promotion is only open to:

- (1) New-to-bank HSBC Personal Banking Customers who must not have an existing HSBC Personal Banking relationship or HSBC Premier relationship or HSBC Premier with Premier Elite service relationship in the last 12 calendar months before the month of account opening; or
- (2) New HSBC Premier Customers who must not have an existing HSBC Premier relationship or HSBC Premier with Premier Elite service relationship in the last 12 calendar months before the month of account opening and / or HSBC Premier sign-up; or
- (3) New HSBC Premier with Premier Elite service Customers who must not have an existing HSBC Premier with Premier Elite service relationship in the last 12 calendar months before the month of account opening and /or HSBC Premier with Premier Elite service sign-up.

(collectively “**Eligible Customers**”) of HSBC Bank (Singapore) Ltd (“**HSBC**”).

3. To qualify for the Fresh Funds Reward set out in Clause 6 (“**Welcome Rewards**”), Eligible Customers must satisfy the following criteria:

(1) Enroll in HSBC by satisfying the Total Relationship Balance (“**TRB**”) eligibility criteria:

Tier 1	Enroll in HSBC Personal Banking by placing a Minimum Incremental Fresh Funds of SGD50,000 or foreign currency equivalent in deposits (excluding time deposit placement) within 1 calendar month of account opening; or
Tier 2	Enroll in HSBC Personal Banking or HSBC Premier by placing a Minimum Incremental Fresh Funds of SGD100,000 or foreign currency equivalent in deposits (excluding time deposit placement) and complete a Goal Planner Report within 1 calendar month of account opening; or
Tier 3	Enroll in HSBC Premier by placing a Minimum Incremental Fresh Funds of SGD300,000 or foreign currency equivalent in deposits (excluding time deposit placement) within 1 calendar month of account opening and complete a Goal Planner Report by the end of the “ Maintenance Period ”; or

Tier 4	<p>Enroll in HSBC Premier with Premier Elite service by placing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits (excluding time deposit placement) within 1 calendar month of account opening and complete a Goal Planner Report by the end of the “Maintenance Period”</p> <p>AND</p> <p>are existing Accredited Investors or qualify as, and opt in to be, an Accredited Investor by the Maintenance Date set out under clause 7. This means that you must provide evidence satisfactory to HSBC to show that you qualify as an Accredited Investor under the Securities and Futures Act, and you consent to HSBC treating you as an Accredited Investor. For more information about the criteria to qualify as an Accredited Investor and/or the implications of consenting to be treated as an Accredited Investor, please visit our website https://www.hsbc.com.sg/wealth/investments/accredited-investor/.</p> <p>General Warning: AIs are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as AIs therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Monetary Authority of Singapore in respect of offers that are made only to AIs, and intermediaries are exempted from a number of business conduct requirements when dealing with AIs. Investors should consult a professional adviser if they do not understand any consequence of being treated as an AI.</p>
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- (2) opt in to receive marketing communications to be kept updated with the latest offers, services and privileges from HSBC and its group companies, as well as their respective agents, authorised service providers and relevant third parties via phone, SMS, email and mail;
- (3) successfully download and log in to HSBC Singapore app within the Maintenance Period;
- (4) successfully open a Credit Card Account with HSBC within the Maintenance Period;
- (5) successfully subscribe to SG Chat within the Maintenance Period (only applicable to Tier 3 and Tier 4);
- (6) at the time of the reward fulfilment, the qualifying Customer must be HSBC Personal Banking or HSBC Premier or HSBC Premier with Premier Elite service Customer in order to receive the Welcome Reward.

“Minimum Incremental Fresh Funds” means funds that are from non-HSBC accounts and are placed or used for investments within 1 calendar month that the Eligible Customer sign up for HSBC Personal Banking or Premier relationship. Customers will not qualify for any Welcome Reward if transfers are made from any HSBC account in any mode to any account(s) tagged to the Customer’s HSBC Personal Banking or HSBC Premier or HSBC Premier with Premier Elite service Relationship.

The applicable Minimum Incremental Fresh Funds must be maintained with HSBC until the **Maintenance Period** as set out under clause 7 (“**Maintenance Period**”).

For the avoidance of doubt, the Minimum Incremental Fresh Funds criteria in 3(a) refers to **an incremental in**

the Eligible Customer's Total Relationship Balance (TRB) during the Promotional Period and the relevant "Maintenance Period", as compared against the TRB as at the corresponding reference month ("Total Relationship Balance ("TRB") Baseline Reference Month") as set out in clause 7 to the Minimum Incremental Fresh Fund as stated in 3(a).

"Total Relationship Balance" is made up of the average daily balances for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with HSBC. The Minimum Incremental Fresh Funds can be placed in:

- (i) deposits (excluding time deposit placement); and/or
- (ii) investments; and/or
- (iii) insurance (with cash/surrender value of a Minimum Incremental Fresh Funds criteria in 3(a) or foreign currency equivalent).

The Total Relationship Balance of your sole account relationship will include the balances from your related joint account relationships. Sole account relationship balances are not included when calculating Total Relationship Balance for joint accounts.

Illustration as follows:

Calculating Total Relationship Balance for customers who hold both sole and joint accounts

Customer	Account Type	Account average daily balances for the month	Total Relationship Balance for the month
Mr. A & Mrs. B	Joint account	S\$50,000	S\$50,000
Mr. A	Sole account	S\$150,000	S\$150,000 (sole) + S\$50,000 (joint) = S\$200,000
Mrs. B	Sole account	S\$200,000	S\$200,000 (sole) + S\$50,000 (joint) = S\$250,000

4. To qualify for the Additional Reward set out in Clause 6 (b) ("**Welcome Rewards**"), Eligible Customers must qualify for the Fresh Funds Reward and satisfy the eligibility criteria of the Additional Reward by end of the **Maintenance Period**.
5. To qualify for the Wealth Reward set out in Clause 6 (c) ("**Welcome Rewards**"), Eligible Customers must qualify for the Fresh Funds Reward and satisfy the eligibility criteria of the Wealth Reward by end of the **Maintenance Period**.

For purposes of this Promotion, **Eligible Wealth Products¹** refer to the following products offered by the Bank and the value of such products will be computed as follows:

- (1) Unit Trust, and Equity purchased digitally: Actual Placement amount (in SGD).
- (2) Foreign Exchange (FX): Actual Placement amount (in SGD). Eligible FX transactions include Exchange Now / Everyday Global Account Transfers, FX Order Watch, Worldwide Transfers, Global Transfers, Global

Money Transfers, Union Pay, Branch transactions.

For purposes of this Promotion, **Eligible Wealth Products²** refer to the following products offered by the Bank and the value of such products will be computed as follows:

- (a) Unit Trust, Bond, and Structured Product with minimum Sales Charge at 1.5% for the relevant placement: Actual Placement amount (in SGD).
- (b) Regular Premium insurance policy: the Annual First Year Premium (“AFYP”) of the relevant RP insurance policy (in SGD).
- (c) Single Premium insurance policy: Actual single premium amount paid (in SGD).

All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at the Bank’s prevailing exchange rate for the purpose of determining the investment in Eligible Wealth Products under this Promotion. For investments and insurance placement, the “trade date” and “policy inception date” respectively will be used for the purposes of aggregating multiple investment amounts (if any) and determining the notional conversion rate into SGD for all investment and/or premiums (as the case may be) in a currency other than SGD, and to determine whether the investment in Eligible Wealth Products falls within the Promotional Period.

Excluding the following:

- i. Any investment product or insurance policy that is cancelled during the cancellation period of 7 days;
- ii. Any insurance policy that is cancelled during the free-look period of 14 days;
- iii. Investments or insurance placed through CPF investment schemes;
- iv. Any investment product that does not levy an initial sales charge or front end load.

6. Welcome Rewards:

(1) Each Eligible Customer is eligible to receive only one (1) of the following Tiers:

Tiers	Fresh Funds Reward Eligible Criteria	Reward
Tier 1	Sign up for HSBC Personal Banking by placing a Minimum Incremental Fresh Funds of SGD50,000 or foreign currency equivalent in deposits (excluding time deposit placement) within 1 calendar month of account opening and satisfy the criteria set out in clause 3 by the end of the “ Maintenance Period ”; or	SGD200 cash credits
Tier 2	Sign up for HSBC Personal Banking or HSBC Premier by placing a Minimum Incremental Fresh Funds of SGD100,000 or foreign currency equivalent in deposits (excluding time deposit placement) within 1 calendar month of account opening, complete a Goal Planner Report and satisfy the criteria set out in clause 3 by the end of the “ Maintenance Period ”; or	SGD500 cash credits

Tier 3	Sign up HSBC Premier by placing a Minimum Incremental Fresh Funds of SGD300,000 or foreign currency equivalent in deposits (excluding time deposit placement) within 1 calendar month of account opening, complete a Goal Planner Report and satisfy the criteria set out in clause 3 by the end of the “ Maintenance Period ”; or	SGD1,600 cash credits
Tier 4	<p>Sign up to HSBC Premier with Premier Elite service by:</p> <p>Placing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits (excluding time deposit placement) within 1 calendar month of account opening, complete a Goal Planner Report and satisfy the criteria set out in clause 3;</p> <p>AND</p> <p>be an existing Accredited Investors or qualify as, and opt in to be, an Accredited Investor by the Maintenance Date set out under clause 7 This means that you must provide evidence satisfactory to HSBC to show that you qualify as an Accredited Investor under the Securities and Futures Act and you consent to HSBC treating you as an Accredited Investor. For more information about the criteria to qualify as an Accredited Investor and/or the implications of consenting to be treated as an Accredited Investor, please visit our website https://www.hsbc.com.sg/wealth/investments/accredited-investor/.</p>	SGD6,800 cash credits

(b) Each Eligible Customer is eligible to receive the following Additional Reward by satisfying the eligibility criteria:

Additional Reward Eligible Criteria	Reward
New Registration for PayNow and link to EGA account by the end of the “ Maintenance Period ”	SGD50 cash credits
Activate EGA debit card and make 7 purchases using EGA debit card by the end of the “ Maintenance Period ”	SGD50 cash credits

(c) Each Eligible Customer is eligible to receive the following Wealth Reward by satisfying the eligibility criteria:

Wealth Reward Eligible Criteria	Reward
Purchasing investment with the Bank. There must be a minimum investment of SGD50,000 (or foreign currency equivalent) up to SGD1,000,000 in “ Eligible Wealth Products1 ” by the end of the “ Maintenance Period ”	SGD150 cash credits (capped at SGD3,000)
Purchasing investment and/or insurance with the Bank. There must be a minimum investment of SGD50,000 (or foreign currency equivalent) up to SGD1,000,000 in “ Eligible Wealth Products2 ” by the end of the “ Maintenance Period ”	SGD400 cash credits (capped at SGD8,000)
Set up Lombard Facility by the end of the “ Maintenance Period ”	SGD100 cash credits

7.Key Dates

Baseline Reference Month	Date by which sign up and funding must be done	Maintenance Period	Reward Fulfilment by
March 2024	31 May 2024	1 June 2024 to 31 August 2024	31 October 2024
April 2024	30 June 2024	1 July 2024 to 30 September 2024	30 November 2024
May 2024	31 July 2024	1 August 2024 to 31 October 2024	31 December 2024

The cash credits will be credited into a qualifying Customer's (a) Singapore dollar (SGD) denominated deposit transactional sole account with HSBC, or (b) Singapore dollar (SGD) denominated deposit transactional joint account with HSBC (such accounts collectively, the "**Relevant Accounts**").

The Relevant Account of each qualifying Customer must be maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion over the Promotional Period and at the Reward Fulfilment Date, in order for such Customer to be eligible for the Welcome Rewards.

Illustration as follows:

An Eligible Customer commences a HSBC Premier relationship on 15 April 2024:

- ii places S\$500,000 of Fresh Funds on 01 May 2024
- ii signs up for a credit card by 31 May 2024
- ii provides marketing consent, opts in to SG Chat, download and log on to HSBC SG app by 31 May 2024
- ii completes a Goal Planner report with the Bank in May 2024

and further maintains S\$300,000 of those Fresh Funds in Eligible Deposits and/or Eligible Investments until 31 August 2024, then he/she will be awarded S\$1,600 Cash Reward by 31 October 2024.

If the same Eligible Customer also register for new PayNow and link to his/her EGA account with HSBC in June 2024 and sign up for Units Trusts of S\$100,000 with his/her Relationship Manager at a sales charge of 1.5% then the Customer will also receive additional S\$850 Cash Reward by 31 October 2024.

For this illustration, the Customer will receive S\$2,450 as Welcome Rewards in Cash by 31 October 2024.

8. Each qualifying Customer (Sole / Joint account holder) is only entitled to one Welcome Reward. For the avoidance of doubt, for customers who open two or more HSBC Accounts during the Promotional Period, only one HSBC Account will be eligible for the relevant Welcome Reward.
9. HSBC may levy an administration charge equivalent to the value of the relevant Welcome Reward issued if the HSBC Personal Banking relationship or HSBC Premier relationship begun under this Promotion is terminated within 6 months from the date of commencement.
10. This Promotion is not valid in conjunction with any other offers or promotions except for the HSBC Everyday+ Rewards Programme, HSBC Invest With Us Promotion, HSBC Credit Card Promotion and HSBC Referral Programme. In other words, the same customer cannot receive both the Cash Credits under this

Promotion, and any other gift or account credit from other promotions. In the event of any conflict or inconsistency between the General Terms and these Promotional Terms and Conditions, the Promotional Terms and Conditions shall apply.

11. All exchange transactions shall be effected at the Bank's prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the transaction on the basis of a provisional exchange rate that shall be subject to adjustment when the actual exchange rate is ascertained and any resultant difference shall be debited/credited (as the case may be) to the customer through the originating account or any account that customer has with the Bank or by such other means as determined by the Bank. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
12. Other general terms and conditions governing this Promotion apply; please refer to the terms and conditions set out under the section headed "General Terms and Conditions" for details.

2. General Terms and Conditions

1. The above promotions are not valid with other offers or promotions unless otherwise stated.
2. Terms and conditions governing HSBC Personal Banking or HSBC Premier and the relevant products will apply. For the terms and conditions governing HSBC Accounts, please visit www.hsbc.com.sg
3. For the avoidance of doubt, a HSBC Premier Service Fee of SGD50 per month shall apply if your Total Relationship Balance falls below SGD200,000. "Total Relationship Balance" is made up of the average daily balances for the calendar month, taking into accounts deposits, investments and insurance held in the same name(s) with the Bank.
4. The above promotions are not exchangeable for replacement for items of equivalent value.
5. Only personal accounts are eligible for consideration in relation to the promotions above. Terms and conditions governing personal deposit accounts and, as the case may be, investment accounts (collectively, the "**Account Terms**") will apply to govern deposit and investment accounts respectively. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency.
6. The Bank shall be entitled to a reasonable period of time to process instructions and may not complete the placement / transaction on the same day of receipt of the customer's instruction. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
7. The Bank may, at its discretion, vary, delete or add to any of these promotional/ General Terms and Conditions, including but not limited to varying the promotional periods, or withdraw any of the promotions above at any time without prior notice or assuming any liability to any customers.
8. These Promotional Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.

9. This material is not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment or securities nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The specific investment objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as investment advice. You may wish to seek advice from a financial consultant before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial consultant, you should consider whether the product in question is suitable for you. Buying the life insurance policy is a long term commitment. An early termination of the policy incurs high cost and the surrender value payable may be less than the total premiums paid.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

I have read, understood, and agree to the terms and conditions governing the HSBC Welcome Rewards Promotion above.

2. Terms and Conditions Governing HSBC Premier Referral Programme**Terms and Conditions Governing HSBC Premier Referral Programme**Programme Period

1. The HSBC Premier Referral Programme ("**Programme**") is offered by HSBC Bank (Singapore) Limited ("**HSBC**") and is open to existing HSBC customers ("**Referrer**") who successfully refer a new customer

(“Referee”) to start an HSBC Premier or HSBC Premier with Premier Elite service relationship in Singapore between 1 April 2024 to 30 June 2024 (“**Programme Period**”), both dates inclusive.

Eligibility

2. For the Referrer to qualify for Reward set out in clause 11, the Referee must satisfy the following criteria:

- (a) be at least 18 years of age;
- (b) starts a HSBC Premier or HSBC Premier with Premier Elite service relationship in Singapore with minimum incremental fresh funds per below;

Tier 1	Enroll in HSBC Premier by placing a Minimum Incremental Fresh Funds of SGD300,000 or foreign currency equivalent in deposits (excluding time deposit placement), investment and/or insurance by end of the Maintenance Period ; or
Tier 2	<p>Enroll in HSBC Premier with Premier Elite service by placing a Minimum Incremental Fresh Funds of SGD1,200,000 or foreign currency equivalent in deposits (excluding time deposit placement), investment and/or insurance</p> <p>AND</p> <p>are existing Accredited Investors or qualify as, and opt in to be, an Accredited Investor by the Maintenance Date set out under clause 12. This means that you must provide evidence satisfactory to HSBC to show that you qualify as an Accredited Investor under the Securities and Futures Act and you consent to HSBC treating you as an Accredited Investor. For more information about the criteria to qualify as an Accredited Investor and/or the implications of consenting to be treated as an Accredited Investor, please visit our website https://www.hsbc.com.sg/wealth/investments/accredited-investor/.</p> <p>General Warning: AIs are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as AIs therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Monetary Authority of Singapore in respect of offers that are made only to AIs, and intermediaries are exempted from a number of business conduct requirements when dealing with AIs. Investors should consult a professional adviser if they do not understand any consequence of being treated as an AI.</p>

“Minimum Incremental Fresh Funds” means funds that are from non-HSBC accounts and are placed or used for investments within 1 calendar month that the Eligible Customer sign up for HSBC Premier or HSBC Premier with Premier Elite service relationship. Customers will not qualify for any Welcome Reward if transfers are made from any HSBC account in any mode to any account(s) tagged to the Customer’s HSBC Premier or HSBC Premier with Premier Elite service relationship.

The applicable Minimum Incremental Fresh Funds must be maintained with HSBC until the **Maintenance Period** as set out under clause 12 (“**Maintenance Period**”).

For the avoidance of doubt, the Minimum Incremental Fresh Funds criteria in 2(b) refers to **an incremental in the Eligible Customer’s Total Relationship Balance (TRB) during the Promotional Period and the relevant**

“Maintenance Period”, as compared against the TRB as at the corresponding reference month (“Total Relationship Balance (“TRB”) Baseline Reference Month”) as set out in clause 12 to the Minimum Incremental Fresh Fund as stated in 2(b).

“Total Relationship Balance” is made up of the average daily balances for the calendar month, taking into account deposits, investments and/or insurance held in the same name(s) with HSBC. The Minimum Incremental Fresh Funds can be placed in:

- (i) deposits (excluding time deposit placement); and/or
- (ii) investments; and/or
- (iii) insurance (with cash/surrender value of a Minimum Incremental Fresh Funds criteria in 3(a) or foreign currency equivalent).

The Total Relationship Balance of your sole account relationship will include the balances from your related joint account relationships. Sole account relationship balances are not included when calculating Total Relationship Balance for joint accounts.

3. This Programme will not be applicable to referrers who refer any referee that joins HSBC Premier or HSBC Premier with Premier Elite service in Singapore under Clause 2(b), if the referee
 - (1) transfer-in of Unit Trusts during the Programme Period;
 - (2) has an existing banking relationship with an HSBC Premier or HSBC Premier with Premier Elite service at the commencement date of this Programme; and/or
 - (c) has closed and re-opened any sole or joint HSBC Premier or HSBC Premier with Premier Elite service relationship in the past twelve (12) months.
4. Multiple referees who sign up for HSBC Premier or HSBC Premier with Premier Elite service in a joint relationship will be considered one (1) successful referral.
5. The date of referral must not be later than the referee’s account opening date.
6. There is a limit of five (5) new customers that can be referred by an eligible referrer under this Programme.
7. Referrers cannot refer themselves for this Programme or be part of the referred relationship.
8. Joint account holders to an HSBC Account will be considered one eligible referrer.
9. If two (2) or more referrers refer the same referee under this Programme, only the duly completed referral form received first in time by HSBC will qualify for the Reward.
10. The referrer specifically declares that consent has been obtained from the referee to disclose his/her contact details to HSBC, and HSBC may contact the referee to offer banking services and products.

Reward

11. Each eligible referrer whose referee meets the requisite criteria set in clause 2 will receive the following cash credits (“Reward”):

Tier 1: For Premier referral reward

SGD800 cash credit for 1 successful referral in the same calendar month, up to the limit specified in clause 6.

Tier 2: For Premier with Premier Elite service referral reward

SGD1,600 cash credit for each successful referral in the same calendar month, up to the limit specified in clause 6.

Reward Fulfillment

12. Key dates

Baseline Reference Month	Referee signs up for HSBC Premier or HSBC Premier with Premier Elite service and funding must be done	Referee's Maintenance Period	Referrer's Reward Fulfilment by
March 2024	31 May 2024	1 June 2024 to 31 August 2024	31 October 2024
April 2024	30 June 2024	1 July 2024 to 30 September 2024	30 November 2024
May 2024	31 July 2024	1 August 2024 to 31 October 2024	31 December 2024

The cash credits will be credited into a qualifying Customer's (a) Singapore dollar (SGD) denominated deposit transactional sole account with HSBC, or (b) Singapore dollar (SGD) denominated deposit transactional joint account with HSBC (such accounts collectively, the "**Relevant Accounts**").

13. Eligible referrer must still be existing HSBC customer at the Reward Fulfillment Date in order to receive the Reward.
14. Both eligible referrers' and referees' accounts must have been maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion over the Programme Period and at Reward Fulfillment Date, in order for the eligible referrer to be eligible for the Rewards.
15. HSBC reserves the right to deduct the equivalent of the Reward value for each referral from the referrer's account in the event the referee terminates his/her HSBC Premier relationship within six (6) months from the month of sign-up.

General Terms and Conditions

16. Only personal/individual accounts are eligible for the Programme and Terms and Conditions Governing HSBC Welcome Rewards Promotion for New HSBC Premier Customers and the relevant products will apply. Terms

and conditions governing HSBC Premier and the relevant products will apply. For the terms and conditions governing HSBC Accounts, please visit www.hsbc.com/sg/premier

17. HSBC assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the referrer and/or referee to participate in the Programme.
18. The Rewards are not exchangeable for replacement for items of equivalent value.
19. HSBC reserves the right to make any changes to the Programme or replace any of the Rewards with another item of similar value without any prior notice.
20. The Bank may, at its discretion, revise these Terms and Conditions (including but not limited to varying the Programme Period) or withdraw this Programme at any time without prior notice or assuming any liability to any customers.
21. These Programme Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

3. Terms and Conditions Governing HSBC Premier By Salary Welcome Rewards Promotion

This Promotion is valid from 1 April 2024 to 30 June 2024, both dates inclusive (“**Promotional Period**”).

2. This Promotion is only open to:

- (1) Customers who received invitation to participate; and
- (2) New HSBC Premier Customers who must not have an existing HSBC Premier relationship in the last 12 calendar months before the month of account opening and / or HSBC Premier sign-up

(collectively “**Eligible Customers**”) of HSBC Bank (Singapore) Ltd (“**HSBC**”).

2. To qualify for the Reward set out in clause 5 (“**Welcome Rewards**”), Eligible Customers must satisfy the following criteria:

(1) (i) An employee of the Bank’s Employee Banking Solutions (EBS) partner companies (each, an “EBS Eligible Customer”; or (ii) Introduced via Lead Generator (each, an “LG Referred Customer”);

(2) Enroll in HSBC Premier with one of the following Tiers;

Tier 1	Enroll in HSBC Premier by placing a recurring credit or deposit with a Minimum Fresh Funds of SGD15,000 every month (accumulated up to two transactions within a month) directly into an Everyday Global Account, or
Tier 2	Enroll in HSBC Premier by placing a recurring credit or deposit with a Minimum Fresh Funds of SGD15,000 every month (accumulated up to two transactions within a month) directly into an Everyday Global Account and purchase a minimum investment of SGD25,000 (or foreign currency equivalent) in “ Eligible Wealth Products ” by the end of the “ Maintenance Period ”.

(3) successfully open a Credit Card Account with HSBC within the Maintenance Period;

(4) successfully perform a minimum 5 transactions with a HSBC Credit Card or HSBC Everyday Global Debit Card (“**Eligible transactions**”) each month for at least three calendar month, within the Maintenance Period;

(5) opt in to receive marketing communications to be kept updated with the latest offers, services and privileges from HSBC and its group companies, as well as their respective agents, authorised service providers and relevant third parties via phone, SMS, email and mail;

(6) successfully download and log in to HSBC Singapore app within the Maintenance Period; and

(7) at the time of the reward fulfilment, the qualifying Customer must be a HSBC Premier Customer in order to receive the Welcome Reward.

“Minimum Fresh Funds” means funds that are from non-HSBC accounts and are placed with HSBC. Customers will not qualify for any Welcome Reward if transfers are made from any HSBC account in any mode to any account(s) tagged to the Customer’s HSBC Premier relationship.

4. For purposes of this Promotion, **Eligible Wealth Products** refer to the following products offered by the Bank and the value of such products will be computed as follows:

(a) Unit Trusts, Bonds, Structured Notes and Equity-linked Notes, provided no discount has been given in connection with the relevant placement: Actual Placement amount (in SGD).

(b) Regular Premium insurance policy: 3 times of the Annual First Year Premium (“AFYP”) of the relevant RP insurance policy (in SGD).

(c) Single Premium insurance policy (except Emerald Legacy and Jade Legacy Universal Life): Actual single premium amount paid (in SGD). For Emerald Legacy and Jade Legacy Universal Life insurance policies:

2 times of single premium amount paid (in SGD).

All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at the Bank's prevailing exchange rate for the purpose of determining the investment in Eligible Wealth Products under this Promotion. For investments and insurance placement, the "trade date" and "policy inception date" respectively will be used for the purposes of aggregating multiple investment amounts (if any) and determining the notional conversion rate into SGD for all investment and/or premiums (as the case may be) in a currency other than SGD, and to determine whether the investment in Eligible Wealth Products falls within the Promotional Period.

Excluding the following:

- i. Any investment product or insurance policy that is cancelled during the cancellation period of 7 days;
- ii. Any insurance policy that is cancelled during the free-look period of 14 days;
- iii. Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30-Day Service Pledge;
- iv. Investments or insurance placed through CPF investment schemes; and
- v. Any investment product that does not levy an initial sales charge or front end load (Unit Trust: 1.5%, Bonds, Structured Notes, and Equity-linked Notes: 0.64% post sharing).

5. Welcome Rewards:

Each Eligible Customer is eligible to receive only one (1) of the following Tiers:

Tiers	Eligible Criteria	Reward
Tier 1	Sign up for HSBC Premier by placing a recurring credit or deposit with a Minimum Fresh Funds of SGD15,000 every month (accumulated up to two transactions within a month) directly into an Everyday Global Account, and satisfy the criteria set out in clause 3 by the end of the " Maintenance Period "; or	SGD400 cash credits
Tier 2	Sign up for HSBC Premier by placing a recurring credit or deposit with a Minimum Fresh Funds of SGD15,000 every month (accumulated up to two transactions within a month) directly into an Everyday Global Account, purchase a minimum investment of SGD25,000 (or foreign currency equivalent) in " Eligible Wealth Products " and satisfy the criteria set out in clause 3 by the end of the " Maintenance Period ".	SGD1,000 cash credits

6. Key Dates

Baseline Reference Month	Date by which sign up and funding must be done for the first credit	Maintenance Period	Reward Fulfilment by

March 2024	31 May 2024	1 June 2024 to 31 August 2024	31 October 2024
April 2024	30 June 2024	1 July 2024 to 30 September 2024	30 November 2024
May 2024	31 July 2024	1 August 2024 to 31 October 2024	31 December 2024

The cash credits will be credited into a qualifying Customer's (a) Singapore dollar (SGD) denominated deposit transactional sole account with HSBC, or (b) Singapore dollar (SGD) denominated deposit transactional joint account with HSBC (such accounts collectively, the "**Relevant Accounts**").

The Relevant Account of each qualifying Customer must be maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion over the Promotional Period and at the Reward Fulfilment Date, in order for such Customer to be eligible for the Welcome Rewards.

7. Each qualifying Customer (Sole / Joint account holder) is only entitled to one Welcome Reward. For the avoidance of doubt, for customers who open two or more HSBC Accounts during the Promotional Period, only one HSBC Account will be eligible for the relevant Welcome Reward.
8. HSBC may levy an administration charge equivalent to the value of the relevant Welcome Reward issued if the HSBC Premier relationship begun under this Promotion is terminated within 6 months from the date of commencement.
9. This Promotion is not valid in conjunction with any other offers or promotions except for the HSBC Everyday+ Rewards Programme, HSBC Invest With Us Promotion, HSBC Credit Card Promotion and HSBC Referral Programme. In other words, the same customer cannot receive both the Cash Credits under this Promotion, and any other gift or account credit from other promotions. In the event of any conflict or inconsistency between the General Terms and these Promotional Terms and Conditions, the Promotional Terms and Conditions shall apply.
10. All exchange transactions shall be effected at the Bank's prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the transaction on the basis of a provisional exchange rate that shall be subject to adjustment when the actual exchange rate is ascertained and any resultant difference shall be debited/credited (as the case may be) to the customer through the originating account or any account that customer has with the Bank or by such other means as determined by the Bank. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
11. Other general terms and conditions governing this Promotion apply; please refer to the terms and conditions set out under the section headed "General Terms and Conditions" for details.

2. General Terms and Conditions

1. The above promotions are not valid with other offers or promotions unless otherwise stated.

2. Terms and conditions governing HSBC Personal Banking or HSBC Premier and the relevant products will apply. For the terms and conditions governing HSBC Accounts, please visit www.hsbc.com.sg
3. The above promotions are not exchangeable for replacement for items of equivalent value.
4. Only personal accounts are eligible for consideration in relation to the promotions above. Terms and conditions governing personal deposit accounts and, as the case may be, investment accounts (collectively, the “**Account Terms**”) will apply to govern deposit and investment accounts respectively. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency.
5. The Bank shall be entitled to a reasonable period of time to process instructions and may not complete the placement / transaction on the same day of receipt of the customer's instruction. The Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
6. The Bank may, at its discretion, vary, delete or add to any of these promotional/ General Terms and Conditions, including but not limited to varying the promotional periods, or withdraw any of the promotions above at any time without prior notice or assuming any liability to any customers.
7. These Promotional Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
8. This material is not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment or securities nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The specific investment objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as investment advice. You may wish to seek advice from a financial consultant before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial consultant, you should consider whether the product in question is suitable for you. Buying the life insurance policy is a long term commitment. An early termination of the policy incurs high cost and the surrender value payable may be less than the total premiums paid.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

I have read, understood, and agree to the terms and conditions governing the HSBC Premier By Salary Welcome Rewards Promotion above.

3. HSBC Referral Programme General Terms and Conditions

HSBC Referral Programme General Terms and Conditions

1. The HSBC Referral Programme ("Programme") is offered by HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") and is open to existing HSBC customers (each, a "Referrer") residing in Singapore who successfully refers a new HSBC customer residing in Singapore ("Referee") to open a HSBC Everyday Global Account in Singapore between 1 April to 30 June 2024 ("Promotional Period"), both dates inclusive. Each successful referral will, subject to the terms and conditions hereunder, receive a Referral Reward (as defined below).

Eligibility

2. To qualify for this Programme, the Referee needs to be at least 18 years old and fulfill the following criteria:

- a. Not hold any existing HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard Credit Card, or did not cancel any HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard Credit Card within the last 12 months prior to the Card Account Opening Date; AND

- b. Open an Everyday Global Account; AND
 - c. Download and successfully log in to HSBC Singapore mobile banking app; AND
 - d. Opt-in for marketing communications from HSBC; AND
 - e. Deposit fresh funds of at least S\$50,000 (or foreign currency equivalent) into the Everyday Global Account, in accordance with the relevant date(s) set out under Clause 17; AND
 - f. Maintain at least S\$50,000 in Total Relationship Balance ("Total Relationship Balance") in accordance with the relevant date(s) set out under Clause 17; AND
 - g. Successfully apply for HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card as part of the [Terms and Conditions for the HSBC Credit Card Sign Up Promotion \(23 February to 30 June 2024\)](#) by the dates set out in Clause 17; AND
 - h. Must not be a staff of HSBC (including any temporary staff and contractors)
3. For purposes of this Promotion, "fresh funds" means a deposit of funds from outside of HSBC. Transfers from existing HSBC bank deposit accounts or via HSBC cheques, cashier's orders or demand drafts do not qualify and would not be considered as fresh funds.
4. Total Relationship Balance is made up of the average daily balances for the calendar month, taking into account deposits, investments and insurance held in the same name with HSBC Bank (Singapore) Limited. Total Relationship Balance includes market value for unit trust and retail securities, and surrender value for insurance policies. For avoidance of doubt, balances for time deposits will be excluded from the Total Relationship Balance eligible for the Total Relationship Balance Tier-up Reward.
5. For customers who open a new joint HSBC Everyday Global Account within the Promotional Period where any one of the joint account holders is an existing HSBC customer, such customers will not qualify as a Referee under this Programme notwithstanding that all other eligibility requirements, including those set out in Clause 2 above, have been met.
6. For the avoidance of doubt, this Programme will not be applicable to Referrers who refer any Referee who have (a) an existing HSBC Premier relationship (either in his/her own name or jointly with another person) throughout the Promotional Period; or (b) hold any HSBC deposit account(s) (either in his/her own name or jointly with another person), or (c) terminated all their HSBC deposit account(s) (either in his/her own name or jointly with another person) in the past 12 months prior to (and inclusive of) the month the Promotional Period commences. This Programme is also not applicable if the Referrer and/or the Referee does not reside in Singapore.
7. For the avoidance of doubt, this Programme will not be applicable to Referrers who refer any Referee who participate in HSBC Premier Welcome Reward Promotion.
8. Multiple Referees who open a joint HSBC Everyday Global Account will only be considered as one successful referral under this Programme.
9. For a Referrer to qualify for this Programme and the Referral Reward, the Referee who opens a HSBC Everyday Global Account via this Programme must (a) meet the stipulated criteria set out in Clause 2 by the relevant dates stipulated in Clause 16; and (b) maintain the HSBC Everyday Global Account for at least six (6) months from the date of account opening, failing which Clause 21 will apply.

10. For a Referrer to qualify for this Programme and the Referral Reward, the date of referral must not be later than the date of account opening by the Referee.
11. Eligible Referrers will receive one Referral Reward per successful referral.
12. Referrers cannot refer themselves for this Programme, or be part of the referred relationship.
13. If two or more Referrers refer the same Referee to the Bank and that Referee opens a HSBC Everyday Global Account during the Programme Period, only the eligible Referrer who first submits a duly completed referral form to HSBC will be entitled to receive the Referral Reward.
14. For the avoidance of doubt, successful referrals made under the HSBC Premier Referral Programme will not be eligible for this Programme.
15. Staff of the Bank who are (i) under the Wealth and Personal Banking Incentive Framework performance scorecard, (ii) working in any of HSBC branch and/or, (iii) is performing a customer-facing role will not be eligible to participate in this Programme as a Referrer.
16. Each Referrer must declare that consent has been obtained from the Referee to disclose his/her contact details to HSBC, and for HSBC to contact the Referee to offer banking services and products.
17. Referees shall fulfill the criteria set out in Clauses 2(e) and 2(f) in accordance with the date(s) set out below:

Month of Everyday Global Account Opening	Complete fresh funds deposit of at least S\$20,000 (or foreign currency equivalent) by	Maintain Total Relationship Balance of at least S\$20,000 during the period, ending	Successfully apply and receive approval for HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card by
APR 2024	31 MAY 2024	31 AUG 2024	31 AUG 2024
MAY 2024	30 JUN 2024	30 SEP 2024	30 SEP 2024
JUN 2024	31 JUL 2024	31 OCT 2024	31 OCT 2024

Referral Reward Fulfilment

18. Subject to Clause 10, Referrers who have satisfied the terms and conditions of this Programme (“Qualified Referrer”) will be entitled to receive S\$50 worth of cash credits (“Referral Reward”) per successful referral. The Referral Reward will be directly credited into the eligible Referrer’s sole HSBC Singapore dollar (SGD) denominated deposit account held with the Bank.
19. Qualified Referrers will receive the Referral Reward as per the schedule below:

Month when Referee opens Everyday Global Account	Referee fulfills criteria by	Referral Reward to be credited by
APR 2024	31 AUG 2024	31 OCT 2024
MAY 2024	30 SEP 2024	30 NOV 2024
JUN 2024	31 OCT 2024	31 DEC 2024

20. Qualified Referrers must still be existing HSBC customers at time of Referral Reward fulfillment in order to receive the Referral Reward.

21. The accounts of both the Qualified Referrer and the corresponding Referee must have been maintained in good standing and conducted in a proper and satisfactory manner (as determined by HSBC in its discretion) over the Programme Period and at the time of fulfillment, in order for the Qualified Referrer to receive the Referral Reward.

22. HSBC reserves the right to deduct the equivalent Referral Reward value for each referral from a Qualified Referrer's account in the event the corresponding Referee terminates his/her HSBC relationship within six months from the date of sign up.

General Terms and Conditions

23. This offer is not valid in conjunction with other offers or promotions unless otherwise stated. Referees who participate in any time deposit promotions by HSBC offering cash credit, regardless of the time deposit placement amount, will not be considered as a successful Referee under this Programme.

24. HSBC assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Referrer and/or Referee to participate in this Programme.

25. HSBC reserves the right to make any changes to this Programme or replace any of the Referral Rewards with another item of similar value without any prior notice.

26. The Bank may, at its discretion, revise these Programme Terms and Conditions, (including but not limited to varying the Programme Period), or withdraw this Programme at any time without prior notice.

27. Only personal/individual accounts are eligible for this Programme. Terms and conditions governed by the HSBC Account User Agreement and the relevant products (collectively, the "Account Terms") will apply. In the event of any conflict or inconsistency between these Programme Terms and Conditions and the Account Terms in respect of this Programme, these Programme Terms and Conditions shall apply to the extent of the conflict or inconsistency. Please visit www.hsbc.com.sg/help/terms-and-conditions/ for details of the Account Terms.

28. These Programme Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

5. Terms and Conditions for the HSBC Credit Card Sign Up Promotion for 15 March to 30 June 2024

General

1. This promotion is referred to as the HSBC Credit Card Sign Up Promotion (“**Promotion**”), and is offered by HSBC Bank (Singapore) Limited (“**HSBC**”) to Eligible Applicants (as defined below). This promotion is only valid for applications for HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card or HSBC Premier Mastercard (in SGD) credit card (each, a “**Card**”) and excludes HSBC Premier Mastercard (in USD) credit card applications.
2. To participate in this Promotion and be eligible for the Gift(s) (as defined below):

- a. applicants must submit their Card application between 15 March to 30 June 2024, both dates inclusive, or such other dates as determined by HSBC at its discretion (the "**Promotion Period**");
- b. applicants must, at the time of submitting their Card application, provide to HSBC their consent to receive marketing and promotional materials from HSBC.

Where all the criteria in 2(a) to 2(b) are met, applicants are referred to as "**Eligible Applicants**".

3. HSBC reserves the right to determine at our discretion whether:
 - a. an Eligible Applicant(s) has met all the requirements of this Promotion; and
 - b. transactions charged by an Eligible Applicant to a Card qualify towards fulfilment of the relevant minimum Qualifying Transaction requirements (as defined below).
4. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same. In addition, this Promotion shall be limited to the form of channel as determined by HSBC. HSBC reserves the right to change the form of channel as and when it deems fit. For the avoidance of doubt, the form of channel includes without limitation online applications, walk-ins, telesales, roadshows and mortgage applications. HSBC's records in respect of this Promotion (including any records relating to each Eligible Applicant's choice of Gift) shall be conclusive and binding on all applicants.
5. The Gifts and the EBS Gift are not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute the Gift(s), the EBS Gift with an item of equal or similar value without prior notice.
6. For the purposes of calculating the Qualifying Transactions, the following shall apply:
 - a. transactions made in foreign currencies will be converted into Singapore dollars based on respective card associations' prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount spent during the Qualifying Spend Period falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
 - b. in the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend. Where more than one Card is applied for and issued, Qualifying Transactions on each Card will not be aggregated with Qualifying Transactions on other Cards for the purpose of determining whether the Qualifying Spend for this Promotion has been met.
7. All information is accurate at the time of publishing or posting online.
8. For the purpose of this Promotion:

"Qualifying Transactions" shall mean posted retail purchases (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa / Mastercard):

 - Foreign exchange transactions (including but not limited to Forex.com);
 - Donations and payments to charitable, social organisations and religious organisations;

- Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
 - Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
 - Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
 - Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
 - Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
 - Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
 - Any AXS and ATM transactions;
 - Tax payments (including HSBC Tax Payment Facility);
 - Payments for cleaning, maintenance and janitorial services (including property management fees);
 - Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services) excluding payments to HSBC Life;
 - Payments to educational institutions;
 - Payments on utilities (Electric, Gas, Water, and Sanitary);
 - The monthly instalment amounts under the HSBC Spend Instalment;
 - The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
 - Total purchase amount under HSBC 0% Card Instalment Payment Plan and HSBC PayLater Instalment Plan;
 - Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
 - Any unposted, cancelled, disputed and refunded transactions.
- and such other categories of transactions which HSBC may exclude from time to time.

For the purposes of determining whether a given transaction is qualified, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant's acquiring bank.

"Card Account Opening Date" means the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

Mechanics

9. To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a **"Qualified Cardholder"**) to be entitled to the following gifts (**"Gift"**) for each relevant offer (**"Offer"**):

**Offer: (A) Samsonite ZELTUS 69cm Spinner Exp with built-in scale or SGD250 cashback;
(B) SGD50 cashback**

Gift A – Eligible Applicant who (I) does not hold any existing HSBC Credit Card[#]; (II) has not cancelled any HSBC Credit Card[#] within the last 12 months prior to the Card Account Opening Date (each a **"New Cardholder"**); (III) applies for a new HSBC Credit Card[#] via dedicated HSBC websites, branches, telesales,

mortgage, employee banking solutions or HSBC mobile app; and (IV) has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time the Gift is credited to the Eligible Applicant shall be entitled to either (i) a Samsonite ZELTUS 69cm Spinner Exp with built-in scale worth SGD680 or (ii) SGD250 cashback if the Eligible Applicant charged a minimum of SGD500 in Qualifying Transactions within the Qualifying Spend Period.

Gift B – Eligible Applicant who (I) holds an existing HSBC Credit Card# issued more than 12 months; (II) has not cancelled any HSBC Credit Card# within the last 12 months prior to the Card Account Opening Date (each an “**Existing Cardholder**”); (III) applies for a new HSBC Credit Card# via dedicated HSBC websites, branches, telesales, mortgage, employee banking solutions or HSBC mobile app; and (IV) has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time the Gift is credited to the Eligible Applicant shall be entitled to receive SGD50 cashback if the Eligible Applicant charged a minimum of SGD500 in Qualifying Transactions within the Qualifying Spend Period.

	New Cardholder (Gift A)	Existing Cardholder (Gift B)
Gift	Choice of: Samsonite ZELTUS 69cm Spinner Exp with built-in scale worth SGD680 <u>OR</u> SGD250 cashback <ul style="list-style-type: none">• Charge a minimum of SGD500 in	SGD50 cashback <ul style="list-style-type: none">• Charge a minimum of SGD500 in

	<p>Qualifying Transactions from Card Account Opening Date to the end of the following month.</p> <p>Provided that New Cardholder:</p> <ul style="list-style-type: none"> • Must not hold any existing HSBC Credit Card*#; • Did not cancel^ any HSBC Credit Card# within last 12 months*; and • Has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time the Gift is credited to the Eligible Applicant <p><i>*in each case prior to the approval date of their new Card application under this Promotion.</i></p> <p><i>#in each case with the exception of HSBC Visa Infinite Credit Card and HSBC TravelOne Credit Card.</i></p> <p><i>^in each case, cancellation can be initiated by the Eligible Applicant or HSBC. For the avoidance of doubt, cancellation by HSBC includes (and without limitation) situations in which the Eligible Applicant has been found inactive in terms of usage of any HSBC credit card within last 12 months.</i></p>	<p>Qualifying Transactions from Card Account Opening Date to the end of the following month</p> <p>Provided that Existing Cardholder:</p> <ul style="list-style-type: none"> • Existing HSBC Credit Card# must be issued more than 12 months earlier*; • Did not cancel^ any HSBC Credit Card# within last 12 months*; and • Has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time the Gift is credited to the Eligible Applicant <p><i>*in each case prior to the approval date of their new Card application under this Promotion.</i></p> <p><i>#in each case with the exception of HSBC Visa Infinite Credit Card and HSBC TravelOne Credit Card.</i></p> <p><i>^in each case, cancellation can be initiated by the Eligible Applicant or HSBC. For the avoidance of doubt, cancellation by HSBC includes (and without limitation) situations in which the Eligible Applicant has been found inactive in terms of usage of any HSBC credit card within last 12 months.</i></p>
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10. For the Samsonite ZELTUS 69cm Spinner Exp, an SMS redemption code with the redemption details (including redemption period and location) ("SMS") will be sent to the Qualified Cardholder's valid mobile phone number (based on HSBC's records) by the Notification Date (as set out in Clause 17). In the event there is no valid mobile phone number, a redemption letter will be sent to the Qualified Cardholder's billing address (based on HSBC's records). Any request for early fulfillment of a Gift will not be granted nor entertained by HSBC.
11. Qualified Cardholders will be notified by the Notification Date (as set out in Clause 17), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
12. Any SMS or redemption letter that is lost, misplaced or damaged is strictly non-replaceable. A Gift selected during the application and/or redeemed thereafter is not exchangeable, non-transferable and non-replaceable.
13. The Samsonite ZELTUS 69cm Spinner Exp is available in two colours (Glossy Red or Latte), subject to availability at the point of redemption.

14. The relevant cashback will be credited into the Qualified Cardholder's Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met by the Notification Date (as set out in Clause 17), barring any unforeseen technical delays. Any request for early fulfilment of a Gift will not be granted nor entertained by HSBC.
15. The cashback can only be used to offset future retail purchases and cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, financial charges, late charges, fees and other outstanding balances.
16. Each Qualified Cardholder is limited to a maximum of one Gift, regardless of the number of Cards applied for. In the event that the Qualifying Cardholder holds more than one approved Card, only the Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Qualifying Cardholder is eligible to receive the Gift under this Promotion.

Qualifying Spend Period and Notification Date

17. The Qualifying Spend Period and Notification Date(s) as set out below:

Card Account Opening Date	Qualifying Spend Period	Notification Date
15 – 31 March 2024	15 March 2024 – 30 April 2024	By the last week of May 2024
1 – 30 April 2024	1 April 2024 – 1 May 2024	By the last week of June 2024
1 – 31 May 2024	1 May 2024 – 30 June 2024	By the last week of July 2024
1 – 30 June 2024	1 June 2024 – 31 July 2024	By the last week of August 2024
1 – 14 July 2024	1 July 2024 – 31 August 2024	By the last week of September 2024

18. Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift is accorded and/or credited to the Qualified Cardholder Cardholder or the Qualified Cardholder voluntarily cancels or terminates the card within 12 months from the card opened date, HSBC reserves the right to forfeit the Gift at its sole discretion.

6. Investments and Time Deposit May 2024 Promotion (“Promotion”) Terms and Conditions
(1 May 2024 to 31 May 2024)

1. This Promotion is offered by HSBC Bank (Singapore) Limited (“**HSBC**” or “**the Bank**”) to all new and existing customers of the Bank who meet all criteria under this Promotion (“**Customers**”) from 1 May 2024 to 31 May 2024 (both dates inclusive) or such other date(s) as may be determined by HSBC at its discretion (“**Promotional Period**”).
2. This Promotion is applicable to all Customers who successfully invest the minimum qualifying investment amount in any Investment Products (excluding Regular Savings Plan transactions) in SGD and/or foreign currencies through the Bank and meet all the following criteria during the Promotional Period (the “**Eligible Investment Products**”).
3. “**Eligible Investment Products**” refer to Wealth Investment Products distributed by the Bank (excluding Dual-Currency Investments, Foreign Exchange (FX), Equities and Insurance products).
4. To qualify as “**Eligible Investment Products**”, the following conditions apply:
 - a. The purchase must meet the Minimum Qualifying Investment Amount (as set out in the table

- below) and such Eligible Investment Product is purchased at a minimum sales charge of 1.50%;
- b. Purchased eligible Unit Trust investments must not be cancelled within 7 calendar days;
 - c. Any cancellation of eligible Bonds and Structured Products investments can only be done via redemption, with spread chargeable if applicable;
 - d. Investments must be placed by the Customers through their Relationship Manager or Personal Wealth Manager.
 - e. CPF investments are not eligible for this Promotion.
5. The Customers who successfully meet all requisite criteria under a specific “**Eligible Investment Product**” in Clause 4 during the Promotional Period (“**Eligible Customers**”):
- a) Will qualify for the time deposit (“**TMD**”) promotional interest rate which corresponds to the aggregated Qualifying TMD Amount that the Eligible Customer has qualified for, as set out below (“**Promotional Rate**”);
 - b) Must make the TMD placement before the period set out below using Fresh Funds. For the purpose of this Promotion, “**Fresh Funds**” means funds that do not originate from an existing account with the Bank or funds that are withdrawn and re-deposited with the Bank in the 30 days period preceding the TMD placement.

Minimum Qualifying Investment Amount	TMD Currency	Qualifying TMD Amount	Promotional Rate on 2-month Tenor	TMD Placement Period by
SGD 50,000 (or in its equivalent foreign currency) in any eligible Structured Product investment	SGD	SGD 5,000 to 100% of investment amount	6.5% per annum	31 May 2024
SGD 50,000 (or in its equivalent foreign currency) in any eligible Unit Trust investment				
SGD 50,000 (or in its equivalent foreign currency) in any eligible Bond investment				
USD 50,000 (or in its equivalent foreign currency) in any eligible Structured Product investment	USD	USD 25,000 to 100% of investment amount	8.0% per annum	
USD 50,000 (or foreign currency equivalent) in any eligible Unit Trust investment				
USD 50,000 (or foreign currency equivalent) in any eligible Bond				

investment				
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6. For purpose of computing the Qualifying TMD Amount of the Eligible Investment Product:
- a) should an Eligible Customer purchase more than one Eligible Investment Product, the Qualifying TMD Amount will be aggregated for the promotion period;
 - b) computed Qualifying TMD Amount will be rounded down to the nearest thousand dollars; and
 - c) where applicable, the Bank's prevailing foreign exchange rate (the "**Foreign Exchange Rate**") will be used to compute the Qualifying TMD amount.
7. The minimum TMD amount required is SGD 5,000 and USD 25,000 for SGD and USD TMD placement respectively.
8. Maximum Qualifying TMD Amount would be capped at the respective Eligible Investment Product purchase amount.
9. For illustration purposes only:
- a. For a unit trust investment amount of SGD55,500 and a structured product investment amount of SGD50,000, Eligible Customer can place **two** TMD placements with Maximum Qualifying TMD Amounts of SGD 55,000 and SGD 50,000 respectively or **one** TMD placement with Maximum Qualifying TMD Amount of SGD 105,000.
 - b. For a bond investment amount of USD 200,000, the Maximum Qualifying TMD Amount will be USD200,000.
 - c. If an Eligible Customer purchases 2 SGD Eligible Unit Trust Investments of SGD 55,500 each during the Promotional Period:
 - i. the Qualifying TMD Amount will be 2 times of SGD 55,500 rounded down to the nearest thousand dollars i.e. SGD 111,000; and
 - ii. He/she will enjoy the Promotional Rate if he/she places a SGD TMD of at least SGD 5,000 and no more than SGD 111,000 during the Promotional Period.
 - d. For all foreign currency Eligible Investment purchases excluding USD, the Maximum Qualifying TMD Amount will be computed and advised by your Relationship Manager.
10. Eligible Customers can only choose between Singapore Dollar ("**SGD**") and United States Dollar ("**USD**") for TMD placement under this Promotion.
11. The Promotional Rate set out in Clause 5a may be changed or withdrawn at any time during the Promotional Period without any prior notice. Notwithstanding the foregoing, once an Eligible Customer has deposited funds with the Bank under this Promotion, the interest rate applied to those funds will be fixed until maturity provided the Eligible Investment Product has not been cancelled on or before the maturity of the TMD.

12. Withdrawals of any time deposit shall be made only upon maturity. Premature withdrawal of the time deposit, if allowed, shall be at the Bank's discretion and on such terms as the Bank may impose, including but not limited to the levying of premature withdrawal charges. The Bank shall have no obligation but may, as its discretion, pay interest on time deposits prematurely withdrawn for such time periods and at such rates as the Bank may determine, less such charges as it may impose.
13. Upon maturity of the TMD placement, the principal and interest amounts will be automatically renewed for a 1-month tenor at the Bank's prevailing time deposit board rate for a 1-month tenor, unless other maturity instructions are provided by the TMD account holder.
14. In the event that any of the Eligible Investment Product (s) is/are for any reason whatsoever not successfully effected or cancelled or rejected within the applicable free-look or cooling period (if any) or within the Promotional Period, whichever is later, such customer will no longer be eligible for the Promotional Rate and the Bank reserves the right to terminate the TMD and return the principal amount (without interest) to the customer.
15. All exchange transactions shall be effected at the Bank's prevailing exchange rate. Where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the transaction on the basis of a provisional exchange rate which shall be subject to adjustment when the actual exchange rate is ascertained and any resultant difference shall be debited/credited (as the case may be) to the customer through the originating account or any account that customer has with the Bank or by such other means as determined by the Bank. There may be a gain or loss when customers convert foreign currency. Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, the Bank shall not be liable for any delay in effecting such conversion, instructions or transactions.
16. Other general terms and conditions governing this Promotion apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details.

General Terms and Conditions

1. Only personal accounts are eligible. HSBC Account User Agreement and Investment Terms (collectively, the "**Account Terms**") will apply to govern deposit and investment accounts respectively. In the event of any conflict or inconsistency between these Promotional Terms and Conditions and the Account Terms, in respect of this Promotion, the Promotional Terms and Conditions shall apply to the extent of the conflict or inconsistency.
2. The Bank shall be entitled to a reasonable period of time to process instructions and the Bank may not complete a transaction on the same day of receipt of the customer's application or instructions. Neither the Bank shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
3. The Bank reserves the right to determine at its discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under these Terms and Conditions.

4. The Bank reserve the right to revise any of these Promotional/General Terms and Conditions (including but not limited to varying the Promotional Period), or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and the Bank shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
5. These Promotional/General Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.
6. This document shall not, nor shall any part of it, form the basis of, or be relied on in connection with, any transaction whatsoever. The specific financial objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as advice. You may wish to seek advice from a financial consultant before undertaking any transaction. In the event that you choose not to seek advice from a financial consultant, you should consider whether the transaction in question is suitable for you.
7. **Deposit Insurance Scheme**
Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.
7. **HSBC Personal Loan Promotion for Employee Banking Solutions Terms and Conditions**
 1. To participate in HSBC Bank (Singapore) Limited's ("HSBC") Personal Loan – S\$50 Cashback Promotion for EBS (the "EBS Promotion"), applicants must (a) be part of HSBC EBS partners; and (b) submit their application for a new personal line of credit instalment plan on or before 29 February 2024 (the "Promotional Period") and the application must be approved by HSBC (in its discretion) by 31 March 2024 (such applicants, the "Eligible Applicants").
 2. A cashback amount of S\$50 (the "cashback") will be credited to the Eligible Applicant's HSBC Personal Line of Credit Account, within three (3) calendar months from the approval date of the HSBC Personal Loan application, barring any unforeseen technical delays.
 3. The award of the cashback is subject to the customer's HSBC Personal Line of Credit Account (the "Account") being maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion during the Promotional Period and at the time of credit.
 4. Eligible Applicants who have received the cashback and subsequently cancel their HSBC Personal Line of Credit Instalment Plan or make premature repayments (partial or full) to the Account within 12 months from the date of approval of the HSBC Personal Line of Credit Instalment Plan application are required to refund HSBC the full cashback amount.
 5. The terms and conditions of this EBS Promotion should be read in conjunction with HSBC Personal Line of Credit & Personal Term Credit Terms and Conditions and Personal Line of Credit General and Promotion Terms and Conditions, the latest copy of which is available online at <http://www.hsbc.com.sg/loan>

6. HSBC may, at its discretion, revise these terms and conditions (including but not limited to varying the Promotional Period) or withdraw this EBS Promotion at any time without prior notice.
7. All information is accurate at the time of posting online.

8. HSBC Home Loan Promotion for Employee Banking Solutions (EBS) Terms and Conditions

- This Promotion is offered by HSBC Bank (Singapore) Limited (“HSBC” or the “Bank”) to customers under HSBC Employee Banking Solutions (EBS) (i) who apply for a home loan or a home equity loan in respect of residential properties in Singapore, with a minimum loan quantum of S\$200,000 (each, a “Loan”), (ii) whose Loan applications are received by HSBC on or before 30 June 2024, and approved by HSBC by 15 July 2024, and (iii) who accept the relevant facility letter in respect of the Loan (the “Facility Letter”) by 15 July 2024 (“Eligible Customer”).
- Promotion is valid till 30 June 2024, or such other date as may be determined by HSBC at its discretion.
- Promotion is not valid with other offers, promotions or exclusive schemes unless otherwise stated.
- Terms and conditions governing the relevant Loan(s) as set out in the Facility Letter will apply.
- The bank may, at its discretion, revise these terms and conditions or withdraw this Promotion at any time without prior notice.
- These terms and condition are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.

9. MSIG Corporate Employee Scheme for HSBC Corporate Partners (“HSBC Corporate Scheme”) Terms and Conditions

The terms and conditions governing the General Insurance Promotion can be found at HSBC Corporate Partners (“HSBC Corporate Scheme”) Terms and Conditions .



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