



Terms and Conditions governing the HSBC Everyday Wins Promotion (“Promotion”)

1. This Promotion is valid from 1 August 2022 to 31 December 2022 (“**Promotional Period**”), both dates inclusive or such other date(s) as may be determined by HSBC Bank (Singapore) Limited (“**HSBC**” or “**the Bank**”) at its discretion.
2. This Promotion is only eligible for all New and Existing HSBC customers who hold an HSBC Everyday Global Account (“**Eligible Account**”) and who successfully register for the Promotion by sending an SMS with the relevant info in the following format to 74722 within the Promotional Period (“**Registered Customer**”).

HSBCWINS<space>first-9 digit of their Everyday Global Account Number (e.g. HSBCWINS 123456789)

3. In each calendar month, Registered Customer(s) can earn up to two (2) chance(s) when they qualify for the HSBC Everyday+ Rewards Programme (“**Eligible Customers**”) where these chance(s) will be used to participate in the lucky draw (“**Draw**”) for the Prize(s) in the respective Draw Period.

a) Two (2) chances will be awarded to the Eligible Customer(s) under the HSBC Jade and HSBC Premier segment.

b) One (1) chance will be awarded to the Eligible Customer(s) under the HSBC Personal Banking segment.

Prizes	No. of Winners	Draw Period	Relevant Period
S\$200 Dining Credits from Goodwood Park Hotel	500	31 October 2022	August to September 2022
Samsonite T5 68cm luggage with built-in weighing scale	500	31 December 2022	October to November 2022
1-night stay in Deluxe Premier Room with Breakfast for 2 at Goodwood Park Hotel	500	31 January 2023	December 2022

4. The eligibility criteria for the HSBC Everyday+ Rewards Programme qualification are as follows.

(a) for HSBC Premier and HSBC Jade customers:

- (i) Deposit an aggregate of at least S\$5,000 into an Eligible Account in a given calendar month via salary crediting and/or inward transfers from a non-HSBC bank account; and
- (ii) Perform a minimum of 5 Eligible Transactions (as defined below) in the same calendar month. No minimum spend is required for these transactions.

(b) for HSBC Personal Banking customers:

- (i) Deposit an aggregate of at least S\$2,000 into an Eligible Account in a given calendar month via salary crediting and/or inward transfers from a non-HSBC bank account; and
- (ii) Perform a minimum of 5 Eligible Transactions in the same calendar month. No minimum spend is required for these transactions.



“Eligible Transactions” refer to any of the following:

- (a) Posted transactions in SGD made with a HSBC personal Credit Card;
- (b) Posted transactions made with an HSBC Everyday Global Debit Card;
- (c) GIRO bill payments in SGD made via an Eligible Account (excluding GIRO bill payments to HSBC Credit Cards and/or self-initiated GIRO payments made from the online/mobile banking platform); and/or
- (d) Fund transfers from an Eligible Account to a non-HSBC Account.

For clarity, Eligible Transactions excludes funds transfers between self-named HSBC accounts.

Full Terms and Conditions governing the HSBC Everyday+ Rewards Programme apply and can be found [here](#), or on the Terms and Conditions section of www.hsbc.com.sg/ega

5. Chances which have been earned but not selected as prize winners in a Relevant Period will automatically be rolled over and included in the subsequent Draw(s), provided that a Registered Customer qualifies for the Everyday+ Rewards Programme in the applicable subsequent Relevant Period.
6. Each Eligible Customer is limited to a maximum of one (1) Prize in each Draw.
7. The Prize(s) allocated to each Eligible Customer through the Draw will be selected at random by such means and methods (which may be manual or automated) as the Bank may determine in the presence of an external auditor at 20 Pasir Panjang Road Level 13 Mapletree Business City East Lobby Singapore 117439 or otherwise as advised by an external auditor. The selected Eligible Customer(s) (“**Winner**”) will be notified by post (“**Redemption Post**”) and SMS (“**Redemption SMS**”) within sixty (60) calendar days after the date of each draw (“**Notification Date**”) (or such other time that the Bank may determine at its sole discretion). The Bank shall have the right to publish the name(s) of the Winner(s) in the newspapers and other promotional, advertising or publicity materials.
8. The random selection of the Winner(s) will be verified by external auditors. HSBC reserve the discretion to change any of the Prize allocation mechanics without giving prior notice or reason. HSBC may appoint any party as we deem fit as an external auditor for the Prize allocation.
9. HSBC reserves the right to review and adjust the number of Chances awarded to any Eligible Customer(s) without prior notice if the Eligible Account is determined by the Bank to have fulfilled / not fulfilled any of the eligibility criteria or any of the terms and conditions of the Draw, after awarding the chances. HSBC’s decision will be conclusive and binding.
10. All chances awarded to Eligible Customer(s) are strictly not transferable nor assignable.
11. Winner (s) must contact HSBC within sixty (60) calendar days from the respective Notification Date for issues regarding the non-receipt of the Redemption Post or Redemption SMS. In the event of any disputes in relation to the Promotion, HSBC’s decision shall be final.
12. HSBC assumes no liability for any Redemption Post that are lost during mailing or delivery.
13. SMS delivery is dependent on the relevant telecommunication service providers. HSBC is not responsible in any manner whatsoever for any non-receipt of, or delay in the receipt of, any SMS by any party.
14. The Prize(s) 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 Prize(s) with an item of equal or similar value without prior notice.
15. Use of the Prize(s) is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services; please refer to the respective merchant(s) for details. HSBC is not a supplier of the products and/or services provided by the merchant involved in this Promotion and will not accept any liability in relation thereto.



16. Only personal deposit accounts are eligible for this Promotion. The terms and conditions governing HSBC Everyday Global Account, HSBC Credit Card terms, HSBC debit card cardholder's agreement, Personal Internet Banking (collectively, the "General Terms") will apply.
17. Only Eligible Accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC at its discretion at the time of fulfillment will be eligible for the Prize(s). In the event that the Eligible Account is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Prize is accorded to an Eligible Customer, HSBC reserves the right to forfeit the Prize(s) at its sole discretion.
18. The Bank reserves the right to determine at our discretion whether an Eligible Customer has met all the requirements of this Promotion.
19. 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.
20. The Bank may levy an administration charge (early account closure charge) if the Eligible Account is closed within six (6) months of the date on which it is opened.
21. **Deposit Insurance Scheme**
Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.
22. These 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.