

**Terms and Conditions governing the HSBC Sure-Win Everyday Promotion (“Promotion”)**

1. This Promotion is valid from 1 May 2023 to 31 October 2023 (“**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 information in the following format to 74722 within the Promotional Period (“**Registered Customer**”):

**SUREWIN**<space>**First 9-digit of their Everyday Global Account Number**  
(e.g. SUREWIN 123456789)

3. In each calendar month, Registered Customer(s) can earn one (1) sure win spin (“**Spin**”) as long as they qualify for the HSBC Everyday+ Rewards Programme (“**Eligible Customers**”), details of the programme can be found under clause 7 below. An SMS containing the unique code (the “**Spin Code**”) will be sent to each Registered Customer’s registered mobile number in HSBC’s records by the end of the next calendar month, barring any unforeseen technical delays.
4. Each Spin can be used to participate in the sure-win lucky draw (“**Draw**”) for the prize(s) (“**Prize**”) in the following calendar month (“**Draw Period**”). All Spins must be utilized by Eligible Customers by submitting the relevant Spin Code between 1 June and 30 November 2023. Eligible Customers can access the Draw at [hsbc.com.sg/surewin](https://hsbc.com.sg/surewin). Any unutilized Spin Codes will be forfeited.
5. There will be a total of 18,000 Prizes available to be won for the Draw, in the following quantities:

<b>Prizes</b>	<b>Number of Prizes</b>
One Grand Lucky Draw Chance + S\$1 Cashback	10,000
Two Grand Lucky Draw Chances + S\$2 Cashback	5,000
S\$5 Lazada Voucher	1,000
S\$5 Deliveroo Voucher	1,000
A pair of Golden Village Movie Vouchers	200
Singapore Zoo Admission for 2	200
River Wonders Admission for 2	200
High Tea for Two at Conrad Hotel	200
Samsonite Apinex Spinner 69/25	200

6. Eligible Customers with at least one grand lucky draw chance (“**Chance**”) will be eligible to participate in the Grand Lucky Draw (“**Grand Draw**”) which will be conducted by 31 December 2023.

<b>Grand Draw Prize(s)</b>	<b>Number of Prizes</b>
Oscar’s Buffet Lunch for 2 at Conrad Hotel	75
S\$500 worth of NTUC vouchers	10
S\$500 worth of Takashimaya vouchers	10
One night stay at Centennial Suite with Executive Floor benefits and breakfast for 2	5

7. The eligibility criteria to qualify for the HSBC Everyday+ Rewards Programme are as follows:
- (a) for HSBC Premier 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 made between accounts held by the same individual.

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

8. The Prize(s) allocated to each Eligible Customer through the Draw will be determined 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/or SMS (“**Redemption SMS**”) within ninety (90) 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.
9. The random selection of the Winner(s) for the Grand Draw will be verified by external auditors. HSBC reserves the right to change any of the Prize allocation mechanics without giving prior notice or reason. HSBC may appoint any party as it deems fit as an external auditor for the Prize allocation.
10. HSBC reserves the right to review and adjust the number of Spins and/or Chances awarded to any Eligible Customer(s) without prior notice if the Eligible Account is determined by the Bank to have not fulfilled any of the eligibility criteria or any of the terms and conditions of the Draw, after awarding the Spins and/or Chances. HSBC’s decision will be conclusive and binding.
11. All Spins and Chances awarded to Eligible Customer(s) are strictly non-transferable nor assignable.
12. Winner(s) must contact HSBC within ninety (90) calendar days from the respective Notification Date for any issues in relation to 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.



13. HSBC assumes no liability for any Redemption Post lost during mailing or delivery.
14. 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.
15. 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.
16. 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.
17. Only personal deposit accounts are eligible for this Promotion. The terms and conditions in the HSBC Account User Agreement will apply.
18. 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.
19. The Bank reserves the right to determine at our discretion whether an Eligible Customer has met all the requirements of this Promotion.
20. 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.
21. 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.
22. **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.
23. 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.