

HSBC Everyday+ Rewards Programme (“Programme”) Terms and Conditions

These Programme Terms and Conditions shall supersede the previous version of the terms and conditions for the Programme with effect from 01 November 2025.

A. Programme-Specific Terms and Conditions

1. This Programme:

- (i) is offered by HSBC Bank (Singapore) Limited (“**HSBC**”, “**we**” or “**us**”);
- (ii) is effective from 01 November 2025 and ends on such date as we may reasonably determine (the “**Programme Period**”); and
- (iii) is applicable to our customers who hold an HSBC Everyday Global Account (an “**Eligible Account**”) and meet the following requirements (the “**Eligibility Criteria**”) (such customers shall collectively be referred to as the “**Eligible Customers**” and each, an “**Eligible Customer**”):
 - (a) for HSBC Premier customers:
 - (I) Deposit an aggregate amount 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 amount 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 (as defined below) 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 a HSBC Everyday Global Debit Card;
- (C) GIRO bill payments in SGD made via an Eligible Account (excluding self-initiated GIRO payments made from HSBC 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.

2. Eligible Customers shall be entitled to receive the following:

(i) Cashback on HSBC Everyday Global Debit Card transactions

Eligible Customers shall receive a cashback of 1% of the spend amount for successfully posted transactions with a HSBC Everyday Global Debit Card, excluding:

- (a) Excluded Transactions (as defined below);
- (b) Transactions using NETS;
- (c) Fees or charges including annual fees, service fees and other miscellaneous fees in respect of a HSBC Everyday Global Debit Card;
- (d) Transactions involving any pre-paid cards and/or digital wallet top-ups, including but not limited to EZ-Link, Transitlink, NETS FlashPay, GrabPay Wallet and Singtel Dash;
- (e) Cash withdrawal transactions at ATMs; and
- (f) Any amount charged to a HSBC Everyday Global Debit Card that is subsequently cancelled, voided or reversed,

during the relevant Spend Period (as defined below).

Excluded Transactions

“Excluded Transactions” refer to any of the following:

- Foreign exchange transactions (including but not limited to Forex.com);
- Donations and payments to charitable, social organizations and religious organizations;
- 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 cryptocurrencies 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);
- Payments to educational institutions;
- Payments on utilities;
- The monthly instalment amounts under the HSBC Spend Instalment;
- 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.

Total Cashback Amount

The total cashback amount under Clauses 2(i) that an Eligible Customer may receive is capped at the following amount per Eligible Account:

- S\$500 per calendar month for HSBC Premier customers; and
- S\$300 per calendar month for HSBC Personal Banking customers.

Cashback for transactions under Clauses 2(i) that have been posted into HSBC's systems will be calculated using the prescribed rates at the end of each calendar day during the Spend Period.

Cashback will be rounded to the nearest cent in SGD and credited into each Eligible Customer's account within 14 business days from the day it is earned.

(ii) Bonus Interest

Eligible Customers will earn additional interest ("**Bonus Interest**") on the Top-up Amount (as defined below) at the rate and subject to the limits set out in the table below ("**Bonus Interest Rate**") for each calendar month during a Spend Period, provided that the Top-up Amount for the relevant calendar month is at least S\$1.

Eligible Account	Customer Segment	Bonus Interest Rate	Maximum amount Bonus Interest that can be earned
HSBC Everyday Global Account	All	1.00% p.a.	S\$300 per calendar month

"**Top-up Amount**" means the increase in Deposits ADB due to Fresh Funds (both terms defined below) for a given calendar month compared against the Deposits ADB for the previous calendar month. To illustrate:

Month	Deposits ADB	Top-up Amount
July 2021	S\$50,000	Nil
August 2021	S\$250,000	S\$200,000

The Top up Amount, i.e. incremental Deposits ADB in August 2021 compared against July 2021, in this illustration would be S\$200,000.

"**Deposits ADB**" means the sum of average daily balances for a given calendar month, taking into account the deposits in a customer's Eligible Account. For the avoidance of doubt, Deposits ADB excludes all deposits in HSBC Premier Accounts, SGD Current Accounts, SGD Savings Accounts, Singapore Dollar Time Deposit accounts, Secured Overdraft Accounts, SmartMortgage Accounts, Flexi Accounts, eFlexi Accounts and Investment Financing Accounts.

"**Fresh Funds**" means a deposit of funds from outside of HSBC into the Eligible Account. Transfers from existing HSBC bank deposit accounts or via HSBC cheque(s), cashier's order (s) or demand draft(s) do not qualify. Funds that are transferred from existing or closed HSBC accounts in the last 30 days are also excluded.

Bonus Interest will be calculated monthly on a non-accrued, non-compounded and simple interest basis, and shall be paid separately from the prevailing interest (if any) payable on

the credit balance in an Eligible Account. Bonus Interest will be credited into the Eligible Customer's account within 14 business days from the last day of the month during which the Bonus Interest was earned.

Spend Period

"Spend Period" refers to the period starting from the day after the date on which the Eligible Customer has met all the Eligibility Criteria, to the end of the next calendar month.

For example, if the Eligible Customer meets all the Eligibility Criteria on 10 August 2021, the Spend Period shall be from 11 August 2021 to 30 September 2021.

However, if the Eligible Customer meets all the Eligibility Criteria on the last day of the calendar month. For example, 31 August 2021, the Spend Period shall be from 1 September to 30 September 2021.

(iii) One-time Bonus Cash Reward

HSBC Premier customers:

A One-time Bonus Cash Reward of S\$300 will be paid to Eligible Customers if an Eligible Account maintains a Deposits ADB of at least S\$200,000 and meets the Eligible Criteria for the first 6 consecutive months from the first time an Eligible Customer qualifies for the Programme. The One-time Bonus Cash Reward will be paid out in the following calendar month (i.e. the 7th calendar month) in the same Eligible Account.

HSBC Personal Banking customers:

A One-time Bonus Cash Reward of S\$150 will be paid to Eligible Customers if an Eligible Account maintains a Deposits ADB of at least S\$100,000 and meets the Eligible Criteria for the first 6 consecutive months from the first time an Eligible Customer qualifies for the Programme. The One-time Bonus Cash Reward will be paid out on the following month (7th month) in the same Eligible Account.

For the avoidance of doubt, transactions or payments made during a Spend Period under Clauses 2(i) and 2(ii) above can also be considered Eligible Transactions made in that calendar month for the purpose of meeting the Eligibility Criteria for the next Spend Period.

Any Cashback, Bonus Interest, or One-time Bonus Cash Reward awarded under the Programme shall be credited into the relevant Eligible Account in SGD. Where an Eligible Account is a joint account, any Cashback, Bonus Interest, or One-time Bonus Cash Reward will be credited to the relevant joint Eligible Account in SGD.

3. We may determine in our reasonable discretion whether any transaction or payment qualifies as an Eligible Transaction for the purposes of this Programme.
4. We may reverse any Cashback, Bonus Interest and/or One-time Bonus Cash Reward awarded under the Programme where the Eligibility Criteria was subsequently not fulfilled by an Eligible Customer as a result of voided, refunded or reversed transactions.
5. Prevailing interest (if any) on the credit balance in an Eligible Account will be computed daily and paid out monthly into the relevant Eligible Account.
6. Other general terms and conditions governing this Programme apply. Please refer to the other terms and conditions set out under the section headed "General Terms and Conditions" for details. The Programme-Specific Terms and Conditions and the General Terms and Conditions shall collectively be referred to as the "Programme Terms and Conditions".

B. General Terms and Conditions

1. The HSBC Account User Agreement, HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions and the relevant product terms (collectively, the “Account Terms”) will apply to govern deposit accounts, online banking and mobile banking transactions and the relevant product respectively. In the event of any conflict or inconsistency between these Programme Terms and Conditions and the Account Terms, in respect of this Programme, the Programme Terms and Conditions shall apply to the extent of the conflict or inconsistency.
2. We shall be entitled to a reasonable period of time to process instructions and may not complete any placement / transaction in respect of an Eligible Account on the same day of receipt of the customer's instruction. We shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.
3. We may determine in our reasonable discretion whether any given customer is eligible for this Programme and/or whether such customer has met all of the relevant requirements under these Programme Terms and Conditions.
4. Foreign currency transactions are subject to risk of exchange rate fluctuation and exchange controls may apply to certain currencies from time to time. There may be a gain or loss when the customer converts foreign currency. Eligible Customers are advised to make independent judgment with respect to any matter contained herein. For the avoidance of doubt, we shall not be liable for any delay in effecting such conversion, instructions or transactions.
5. Our records in respect of the Programme shall be conclusive and binding on you.
6. We may revise these Programme Terms and Conditions (including but not limited to varying the programme mechanics under this Programme or the Programme Period), or withdraw or alter any part of this Programme at any time, if it is reasonably necessary to:
 - (i) reflect changes to our operational costs, business operations, systems and processes, our arrangements with third parties or industry or market conditions or practice;
 - (ii) give effect to applicable law, rule, regulation or change, requirement, order, notice, recommendation or guidance issued by any regulatory or governmental authority, stock exchange, or body having jurisdiction over us or a court of competent jurisdiction;
 - (iii) align with standards or expectations on practices relating to banking and financial services, environmental, social and governance, consumer and investor protection, cyber, digital, technology, operational resilience or taxation; or
 - (iv) otherwise protect our legitimate interests.

These updates include amendments to:

- (a) the Programme Period;
- (b) the Eligibility Criteria;
- (c) the Eligible Transactions (including the type of transactions and the currency in which the transactions are denominated);
- (d) the Excluded Transactions (including the type of transactions);
- (e) the Spend Period;
- (f) the amount of cashback which an Eligible Customer is entitled to receive;
- (g) the maximum cashback account which an Eligible Customer may receive per Eligible Account per month;
- (h) the amount of the One-time Bonus Cash Reward;
- (i) the Bonus Interest Rate(s);
- (j) the maximum amount of Bonus Interest that can be earned;
- (k) the calculation methodology of the Bonus Interest; and/or

- (l) timeline for crediting Cashback, Bonus Interest and/or the One-time Bonus Cash Reward;

To the extent reasonably practicable, we'll give you reasonable notice of any changes to these Programme Terms and Conditions before such change takes effect. Notification of any such changes may be placed at our branches, published on our website, sent through email or mobile, or via any other method we think is reasonably appropriate.

If you don't agree with a change, you can cease to participate in this Programme.

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.

8. None and no part of these Programme Terms and Conditions may be recorded, reproduced, shared, copied, stored or transmitted in any form or by any means, whether electronic, mechanical, photocopying, photographing, recording or otherwise without our prior written consent. These Programme Terms and Conditions remain our property and all our rights are reserved.
9. These Programme Terms and Conditions are governed by the laws of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.