



## HSBC Global Money Foreign Exchange Promotion (“Promotion”) Promotional Terms and Conditions

1. This Promotion is valid from **1 January 2022 to 30 June 2022**, both dates inclusive (“Promotional Period”).
2. This Promotion is offered by HSBC Bank (Singapore) Limited (the “Bank”) to all of the Bank’s customers who send any of the Supported Currencies to bank accounts (other than an account with another HSBC entity) in their respective Home Countries/ Regions (both as defined below), converted from Singapore Dollar (“SGD”) using HSBC Global Money (“HGM”) (each an “Eligible Transaction”).
3. HGM Supported Currencies and Home Countries/ Regions are as defined below:

Home Countries/ Regions	Supported Currencies
United Kingdom	British Pound (“GBP”)
Canada	Canadian Dollar (“CAD”)
Switzerland	Swiss Franc (“CHF”)
Hong Kong	Hong Kong Dollar (“HKD”)
New Zealand	New Zealand Dollar (“NZD”)
United States	United States Dollar (“USD”)
Sweden	Swedish Krone (“SEK”)
South Africa	South African Riyal (“ZAR”)
Austria Belgium Cyprus France Germany Greece Ireland Italy Netherlands Luxembourg Portugal Malta Spain Jersey Slovakia	Euro (“EUR”)

In addition, the below Home Countries/ Regions and the respective Supported Currencies are included in the Promotion with effect from 25 April 2022.

Home Countries/ Regions	Supported Currencies
Guernsey Isle of Man Jersey	British Pound ("GBP")
Liechtenstein	Swiss Franc ("CHF")
Guam	United States Dollar ("USD")
Denmark	Danish Krone ("DKK")
Norway	Norwegian Krone ("NOK")
Andorra Bulgaria Croatia Czech Republic Denmark Estonia Finland French Guiana Gibraltar Guadeloupe Guernsey Hungary Iceland Isle of Man Latvia Liechtenstein Lithuania Martinique Mayotte Monaco Norway Poland Romania Saint-Pierre-et-Miquelon San Marino Slovenia Sweden Switzerland United Kingdom Vatican City	Euro ("EUR")

4. All Eligible Transactions will be priced at a discounted FX spread of 0.4% of the transaction amount (excluding any applied Bank Risk Margins (as defined below) and forward swap points).
5. "Bank Risk Margin" is an additional FX spread used to manage FX rate fluctuations. The Bank Risk Margin on business days may be different from that on non-business days.

6. There may be a gain or loss when a customer converts foreign currency. Customers are advised to exercise 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 any instructions, transactions or currency conversion.
7. This Promotion is valid with all other offers or promotions unless otherwise stated.
8. The Bank may, at its discretion, revise these Promotional Terms and Conditions (including but not limited to varying the Promotional Period) or withdraw this Promotion at any time without prior notice and without assuming any liability to any customer.
9. Only personal accounts, other than HSBC staff accounts, are eligible for this Promotion.
10. 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.
11. HSBC Online Banking / HSBC Mobile Banking App Terms and Conditions and Terms and Conditions Governing Personal Deposit Accounts (collectively, the "General Terms") will apply. In the event of any conflict or inconsistency between the General Terms and these Promotional Terms and Conditions, these Promotional Terms and Conditions shall prevail to the extent of the conflict or inconsistency.
12. 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.